



## Class Schedule July 2009

### Friday, July 10, 10 am – 12 pm ***Be Prepared...Before You Miss a Payment***

What happens if you can't make your mortgage payment on time? This class will help you develop a plan so if you experience an "income emergency", you are able to make your mortgage and other payments while seeking new sources of income. This class is also recommended if you are currently unemployed.

### Saturday, July 11, 9 – 11 am ***So You Want to Remodel? Or Build a Fence?***

Have you wanted to make home improvements or add a shed or fence to your yard, but do not know where to start? There is much to learn about obtaining city permits, creating a plan, finding a contractor, and getting the work done and inspected. Come find out how and then get started!

### Saturday, July 11, 9 – 10:30 am ***HOME Room I***

Learn the basics of home maintenance. Although this class is designed to be taken during the first month of living in your new home, you may attend any time. *First time participants receive a toilet auger.*

### Tuesday, July 14, 7 – 8 pm ***Introduction to Homeownership***

This class is for Atlanta Habitat homebuyers who have just moved into their new home. It explores the differences between renting and owning a home and discusses the first year home warranty in detail.

All classes are held at the Atlanta Habitat for Humanity office.

### Thursday, July 16, 2:30 – 5:30 pm ***Orientation***

This class is the **required first class** for approved Atlanta Habitat homebuyers. During this time, you will learn about Atlanta Habitat for Humanity, the requirements for home purchase, the legal issues involved in homeownership, the construction schedule and more.

### Saturday, July 18, 9 – 10 am ***Credit***

The world of credit can be confusing. Come to class to learn how to request and understand your personal credit report as well as how to improve your credit score.

### Tuesday, July 21, 7 - 8:30 pm ***HOME Room II***

Learn even more about home maintenance, how to choose a vendor when you can't do the work and how to access the funds held in your maintenance account. This maintenance class is designed for homebuyers at the end of their educational sequence, or as a maintenance refresher.

### Tuesday, July 21, 7 – 8 pm ***Estate Planning***

What happens to your home, your assets and your family if you do not have a will and the unthinkable happens? An attorney will tell you how to protect your personal assets and heirs with an estate plan

For more information, please contact Atlanta Habitat for Humanity at 404-223-5180, or Melissa Klein, Homeowner Education Manager at 404-223-5180, ext 163.

Class topics are subject to change. Home Smart classes are listed at [www.atlantahabitat.org](http://www.atlantahabitat.org).