

H.O.P.E. News

Home Ownership Preparation & Education



Spring 2015

14930 LaPlaisance, Suite 111 • Monroe MI 48161 • 734.243.2048 • habitatmonroemi.org

Community Events & Workshops

March 21, 2015, 9am – 4pm
Garage Sale and Flea Market
MBT Expo Center

March 24, 2015, 9am – 5pm
Diabetes Alert Day
ProMedica Monroe Regional Hospital
Lobby

March 28, 2015, Registration 10 a.m.
8th Annual Community Easter Egg Hunt, Munson Park

April 6, 2015, 5:30 – 6:30pm
Ready, Set, Goal! A Financial Fitness Challenge
Week 1: Set your Goals
HFH offices
Call to register: 734-243-2048 ext 111

April 13, 2015, 5:30 – 6:30 pm
Ready, Set, Goal! A Financial Fitness Challenge
Week 2: Track Your Spending
HFH offices
Call to register: 734-243-2048 ext 111

April 20, 2015, 5:30 – 6:30pm
Ready, Set, Goal! A Financial Fitness Challenge
Week 3: Review your Budget
HFH offices
Call to register: 734-243-2048 ext 111

April 25, 2015, 10:00 am – 12:00pm
Spring Home Maintenance Workshop
Sponsored by Lowe's and Habitat for Humanity of Monroe County
HFH offices
Call to register: 734-243-2048 ext 111

April 27, 2015, 5:30 – 6:30 pm
Ready, Set, Goal! A Financial Fitness Challenge
Week 4: Create your Financial Game Plan
HFH offices
Call to register: 734-243-2048 ext 111

May 7, 2015, 8:00 am – 12:00 pm
Health Check/ Free and Low Cost Health Screening
Our Lady of Mount Carmel Catholic Church, Temperance, MI

May 14, 2015, 8:00 am – 12:00 pm
Health Check/ Free and Low Cost Health Screening
Dundee Assembly of God, Dundee, MI



Jeanette's 2¢ Budgeting Tips



Welcome to the first edition of **H.O.P.E. NEWS**. This newsletter will bring you information on budgeting, saving, and being financially fit, by providing tips, educational pieces, and updating you on workshops and classes. Along with all these great budgeting tips and information, there will be a section that will feature a local business and some great seasonal tips for your home. This month we feature **Lowe's Home Improvement Store**.

Habitat H.O.P.E is a program designed to assist potential homeowners in getting financially ready to buy a house. It is also designed to assist current families with financial challenges and goals. It is for anyone who wants to challenge themselves to grow and create opportunities for their future wealth.

Speaking of challenges...as we go into Spring (YEAH!), it is time to open our windows and see all the changes around us. Bring a breath of fresh air to your finances by participating in a 4-week financial fitness challenge.

READY. SET. GOAL! A 4-Week Financial Fitness Challenge

This challenge introduces you to a new budgeting tool each week and encourages you to create a spending plan for your household. For more information, go to feedthepig.org. Click on "Tool Box" and then "Tips." You can also enter the title in their search box.

The 4-Week Financial Fitness Challenge:

- Week 1:** Set Your Goals
- Week 2:** Track Your Spending
- Week 3:** Review Your Budget
- Week 4:** Create Your Financial Game Plan

If you are looking for assistance, some extra "cheerleading," support, and information, join us for weekly workshops that will focus on the goal of the week.

The first workshop is **April 6th** from 5:30 – 6:30 pm at the Habitat office. The focus will be goal setting. See the **Events and Workshops** column for more information and how to sign up. You can attend one or all four. I hope to see you there!

Jeanette McDonald, Financial Coach
734-243-2048, x111
jmcdonald@habitatmonroemi.org

Focus on H.O.P.E.

We have just completed our first Money Smart Financial Empowerment Class and we have three graduates from the program.

This is a 12 hour class that focuses on budgeting, savings, credit, and banking skills. Many resources and techniques are discussed. Individuals learn about their spending habits, setting financial goals, how to build a spending plan, just to name a few topics.

This is what the graduates had to say:

"Learning to incorporate saving into my monthly budget gave me a strong sense of my ability to maintain my goal of home ownership." ~Rachel

"I wish I would've had this class years ago. I look forward to applying this knowledge as a homeowner." ~Sarah

"I really enjoyed this class and getting the opportunity to understand and learn how important budgeting your money is." ~MaryJo

Every Habitat homeowner is welcome to attend. **Contact Jeanette McDonald (734-243-2048, x111) for more information.**

Creating a budget for your tax return allows you to organize and prioritize your needs and wants to ensure you use the money where it is most needed, such as a car repair or catching up on a past due bill. It also allows you to set aside some money for something fun, like a dinner and movie night with the kids.

Tax Saving Tips for Everyone

Provided by United Way and The Walmart Foundation

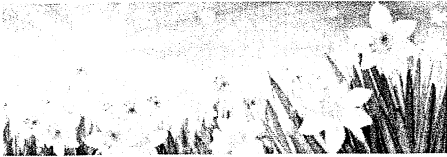
- ✓ Pay off overdue bills
- ✓ Open a savings account
- ✓ Boost your emergency fund
- ✓ Save for retirement
- ✓ Make an extra payment on a mortgage or car loan
- ✓ Get your car repaired
- ✓ A little bit of everything!

myfree
taxes.com

You don't have to choose just one way to use your refund! You could get a car repair done, buy a few savings bonds, and make an extra mortgage payment. Mix and match the ways to use your refund in a way that works for you!

"Empowering families to build a stronger financial future."

LOWE'S NEVER STOP IMPROVING



Spring Home Maintenance Tips from Lowe's

In spring, focus on freshening up your home and protecting your property against the season's strong winds and rains.

Outdoor Tasks:

- Clean gutters and downspouts.
- Inspect roof and chimney for cracks and damage.
- Touch up peeling or damaged paint. Watch our video for ideas on troubleshooting exterior paint problems.
- Wash all windows, inside and out.
- Install screens on windows and doors.
- Clean outdoor furniture and air out cushions.
- Service your lawn mower.
- Fertilize your lawn.

Indoor Tasks:

- Test smoke and carbon monoxide detectors when you set clocks forward.
- If your basement has a sump pump, test it by dumping a large bucket of water into the basin of the sump pump. This should activate the sump pump. If it does not switch on or if it's not pumping water, it may need to be serviced by a professional. Also, check for and remove any debris and make sure there are no leaks.
- Wash and change seasonal bedding.
- Dust blinds and vacuum curtains throughout your house.
- Clean kitchen and bathroom cabinets and throw away outdated food, medicine and cosmetics.

For more information go to lowes.com

H.O.P.E. Speaks

"My wife and I have been in the HOPE program since November of last year. Through the steps of the program and the meetings with Jeanette, we have learned ways to help manage our money and how to create a working budget. This program has given us back our hope for a brighter future. We look forward to being a part of this program and would strongly suggest giving it a try. You will see only positive results." ~Jake and Meranda

LOWE'S NEVER STOP IMPROVING

Join Us Spring Home Maintenance Workshop

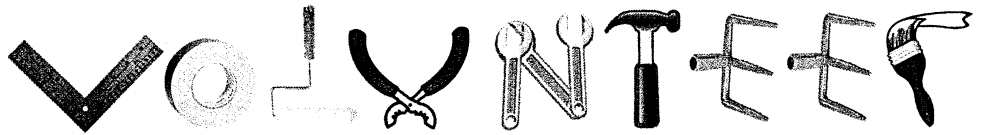
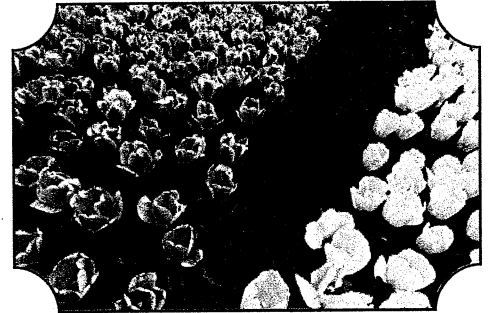
April 25, 2015

10:00 am - 12:00 pm

Habitat for Humanity Offices

14930 LaPlaisance, Suite 111 • Monroe MI 48161

- Tips and ideas to make your home beautiful this Spring
- Outdoor maintenance ideas
- Indoor Spring cleaning tips
- Free demonstrations and giveaways
- Register by calling 734-243-2048, ext 111



When: Every Tuesday, Thursday, and Saturday
8am-3:30pm

How: Sign up online: habitatmonroemi.org
or call the office: 734-243-2048

Groups and Individuals of all skill levels welcome!

ReStore®

840 LaPlaisance Rd., Monroe, MI 48161
restore840@habitatmonroemi.org
(734)243-1108

The ReStore is a discount retail outlet, OPEN TO THE PUBLIC, that sells new and gently used building materials, furniture, appliances, paint, mattresses, and other donated items.

One hundred percent of the profits from the ReStore help fund the construction of Habitat homes within Monroe County.

Shop! Each day new items are brought into the store. Great prices and sales allow you to save money!

Donate! Donations are accepted and can be dropped off during normal business hours or you can schedule a pick-up with the ReStore.

OPEN TO THE PUBLIC: Tuesday - Saturday... 10 a.m. - 5 p.m.