

Financial Fitness Education Program

*How do I make my money
work for me?*

Why do I need to save?

Why is credit important?

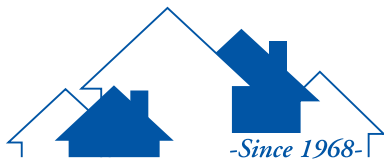
*How do I build or rebuild
my credit?*

*How do I avoid the pitfalls
of too much credit?*

Family Housing Advisory Services, Inc. (FHAS) Financial Fitness Education Program will empower participants to take the steps to prepare for a solid financial future.

Our services include:

- Monthly Financial Fitness workshops in both English and Spanish
- Individual budget counseling
- Clear understanding of your financial goals
- Information on wise saving, spending, and credit use



**FAMILY HOUSING
Advisory Services, Inc.**

OMAHA 100, INC.

*Increasing Affordable
Housing Opportunities for All*



The temptation to spend and borrow money is everywhere. Keeping your finances in good shape can be a challenge. Most people who use credit do not always have a clear idea of how it works or how getting in too much debt can lead to serious financial problems. Once you understand the importance of credit, you will be able to start working toward financial stability.

The monthly workshops educate the consumers on the following:

- Understanding and implementing good money management
- Setting financial goals
- Repairing or establishing credit
- Setting up a spending plan

Individual Counseling covers the following:

- Goal setting and planning for the future
- Preparing a spending plan
- Working with available income
- A look into personal spending habits

Credit affects all aspects of life; ability to pay rent, get or maintain a job, make payments on time, open bank accounts, and purchase a home.

FHAS credit report counseling offers the following:

- The importance of good credit
- Establishing and maintaining good credit
- Avoiding credit traps
- Restoring your credit

Family Housing Advisory Services, Inc. is a United Way community-based agency that is certified by the Department of Housing and Urban Development (HUD) to provide comprehensive housing counseling.

Family Housing Advisory Services, Inc. (FHAS) mission statement is: *To build community and increase housing opportunities by empowering people to secure and sustain safe and affordable housing.*

**Call today to register for
the next available workshop
402-934-6749 or
1-888- 573-0495**

**Nebraska Relay
(800) 833-0920 voice
(800) 833-7352 TTY**

**Visit us on the web at:
<http://www.fhasinc.org>**