FEBRUARY 28
Tax Time
6:00pm
- How to leverage your return for your home purchase
- Benefits associated with Homeownership vs Renting

MARCH 7 | MARCH 21
Homeownership Orientation
1:00pm | 6:00pm
- PCRI’s Homeownership Program is intended to assist you with creating a successful action plan which will include a budgeting and savings plan to get you mortgage ready. We offer one-on-one counseling and group education workshops to help meet your homeownership goals.
- Enroll in our program and connect with one of our Homeownership Program Coordinators to analyze your financial and credit situation, identify barriers preventing you from obtaining affordable mortgage financing, and develop a plan to remove those barriers

MARCH 28
Get Ready to be Ready
6:00pm
- Learn how to calculate your income
- What are your debts? What is your debt to income ratio? Why is it important?

APRIL 4 | APRIL 18
Homeownership Orientation
1:00pm | 6:00pm

APRIL 25
Student Loans
6:00pm
- Understanding what type of loan(s) you have
- Affordable repayment options
- How student loans affect qualifying for a mortgage

MAY 3 | MAY 16
Homeownership Orientation
1:00pm | 6:00pm

MAY 30
Obtaining a Mortgage Loan
6:00pm
- What does it mean to be mortgage ready? What will be expected of you?
- Types of loans (FHA, Conventional, VA)
- The loan process
- What questions should you ask when selecting a lender?

JUNE 6 | JUNE 20
Homeownership Orientation
1:00pm | 6:00pm

JUNE 27
Get Ready to be Ready
6:00pm
<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>JULY 18</td>
<td>6:00pm</td>
<td>Homeownership Orientation</td>
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<tr>
<td>JULY 25</td>
<td>6:00pm</td>
<td>Working with a Realtor</td>
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<tr>
<td>AUGUST 1</td>
<td>1:00pm</td>
<td>Homeownership Orientation</td>
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<td>AUGUST 15</td>
<td>6:00pm</td>
<td>Homeownership Orientation</td>
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<tr>
<td>AUGUST 29</td>
<td>6:00pm</td>
<td>Understanding Credit</td>
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<td>SEPTEMBER 5</td>
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<td>Homeownership Orientation</td>
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<td>SEPTEMBER 19</td>
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<td>Homeownership Orientation</td>
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<td>SEPTEMBER 26</td>
<td>6:00pm</td>
<td>Get Ready to be Ready</td>
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<tr>
<td>OCTOBER 3</td>
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<td>Homeownership Orientation</td>
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<td>OCTOBER 17</td>
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<td>OCTOBER 24</td>
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<td>Cost of Homeownership</td>
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<td>NOVEMBER 7</td>
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<td>Homeownership Orientation</td>
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<td>NOVEMBER 14</td>
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<td>Money Management &amp; Budgeting</td>
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<td>DECEMBER 5</td>
<td>6:00pm</td>
<td>Homeownership Orientation</td>
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<tr>
<td>DECEMBER 19</td>
<td>6:00pm</td>
<td>Get Ready to be Ready</td>
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*All Homeownership Orientations will be held at the PCRI Annex 6601 NE MLK Jr. Blvd
*All Education Workshops will be held at PCC Cascade Campus 705 N Killingsworth in Terrell Hall Rm 112 (with the exception of Feb 28, April 25 & May 30 will be held in Terrell Hall Rm 101)
*Registration is required. Please contact Marqueesha Merriweather 503.288.2923 ext 102 or Marqueesha@pcrihome.org