



# 2026 Schedule

# FINANCIAL FOUNDATIONS



## JANUARY

**20th** Financial Foundations 3:00 pm

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## FEBRUARY

**5th** Homeownership 101 3:00 pm

**24th** Power Hour: Spending Planning 12:00 pm

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## MARCH

**10th** Financial Recovery 3:00 pm

**19th** The Credit Game 12:00 pm

**31st** The Benefits of Banking 3:00 pm

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## APRIL

**14th** Financial Foundations 12:00 pm

**30th** Homeownership 101 3:00 pm

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## MAY

**12th** Power Hour: Spending Planning 3:00 pm

**28th** Financial Recovery 12:00 pm

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## JUNE

**9th** The Credit Game 3:00 pm

**18th** The Benefits of Banking 12:00 pm

**30th** Homeownership 101 3:00 pm

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Classes are offered virtually and free of charge. For in-person classes, give us a call. For a description of classes and to register, visit [www.hfhmgc.org/financial-foundations](http://www.hfhmgc.org/financial-foundations). Questions? Contact Client Services (228) 678-9100, or email [clientservices@hfhmgc.org](mailto:clientservices@hfhmgc.org).

## Financial Foundations

Designed as an interactive course that addresses attendee's emotional relationship with money and calls them to take immediate action to improve their financial futures. The course will highlight the importance of building savings, developing a spending plan, and reducing debt. Attendees will have access to free one on one coaching for encouragement and support in applying each of the foundations.

## Financial Recovery

Designed to bring hope to families struggling to recover from a financial setback, this course will equip participants with proactive, practical strategies for getting back on their feet. The objective is to help participants visualize a brighter future and realize that their current financial difficulties don't have to be permanent

## The Credit Game: How to Play and Win

Designed for anyone who would like to better understand the many ways their credit score can affect their future and learn strategies to take control of that future today, this course reviews the four main components that impact credit, what creditors look for making credit decisions, finding and correcting errors on a credit report, and strategies to improve credit.

## Homeownership 101

Homeownership can be a very rewarding yet stressful experience. This course is specifically designed for those who feel they are ready to take the leap! It will provide information needed to avoid the many pitfalls of first-time homebuyers and outline the initial steps in the beginning of your homeownership journey. This course will also dispel those pesky homeownership myths, and help potential buyers understand the pros and cons of ownership. If you've recently been bitten by the homeownership bug this is the first of many classes to help you prepare for a lifetime of sustainable homeownership!

## The Benefits of Banking

A great course for those with little experience using banks; this course introduces the basics of opening and maintaining checking and savings accounts. The course addresses the hidden traps of check cashing and payday loans as well as introducing participants to the wide range of free websites available to help better manage their finances in order to reach goals.

## Power Hour: Spending Planning 101

Spending Planning 101 is an interactive one hour course designed to encourage participants to take control of their money by examining their motivations, habits, and attitudes surrounding their personal finances. The purpose of the course is to assist participants in identifying and setting SMART personal financial goals, developing realistic spending plans, and choosing the tracking methods to best suit their family's lifestyle. The course is fun, interactive, and informative. Participants should bring or have access to a bank statement or spending trends for at least 30 days as well as a list of income and recurring expenses.



**You have the power to create a brighter financial future for your family. Habitat for Humanity of the Mississippi Gulf Coast offers free financial education classes on a variety of topics, and one-on-one coaching designed to help clients meet their personal financial goals.**

**Financial Foundations is a personal finance education and coaching program that uses a variety of group education and individual coaching methods to help participants create a brighter financial future for themselves and their families.**



**Register @ [hfhmgc.org/financial-foundations](https://hfhmgc.org/financial-foundations)**