

## TO MAKE AN APPOINTMENT FOR A FINANCIAL ASSESSMENT:

Appointments with Staff and trained Volunteers are available on Thursday nights at 7 PM. You will need to gather your financial data and enter the figures on the assessment forms as best you can **prior** to your meeting. Allow yourself enough time to gather the data and complete the forms.

Review the schedule of clinic nights and select your first and second choice dates and the location convenient for you. We can serve 6 to 8 families each clinic night. Plan on a one to two hour meeting.

## To make an appointment *and* to receive a set of Assessment Forms with Instructions:

- Visit our web site at [www.pwcgov.org/vce](http://www.pwcgov.org/vce) or Email your request to [smartmoney@pwcgov.org](mailto:smartmoney@pwcgov.org) or Call 703-792-6289, Option 5
- VCE will confirm your appointment
- For appointments other than Thursday night, send an email request with your available days and times and preferred location

## TO ATTEND A CLASS:

### We no longer pre-register for classes

- Review the schedule of classes and select the class and location most convenient to you
- Arrive 15 minutes early to register for the class and obtain the class materials
- Seating is limited to the first 25 attendees
- For the all day classes, there are two short breaks during the day and a lunch break - you may bring your lunch with you

### Certificates:

- The VHDA certificate is issued at the completion of the Home Ownership Seminar.
- The PWC Office of Housing and the City of Manassas require all of their Homeownership Program applicants to complete Smart Money Management, Home Ownership Seminar and the Financial Assessment. A certificate of Completion will be issued to you, at the latest, in the first week of the month after all requirements have been met.
- If you are required to attend a class or complete a financial assessment to meet other agency or program requirements, please bring the notice of completion from the referring agency for the Instructor to sign.

## TO OBTAIN DIRECTIONS TO OUR CLASS AND CLINIC LOCATIONS:

- View the [www.pwcgov.org](http://www.pwcgov.org) web site. Go to "Quick Links" on the right side bar
- Call 703-792-5800
- Email your request to [smartmoney@pwcgov.org](mailto:smartmoney@pwcgov.org)

### CLASS CANCELLATION POLICY

If Prince William County Government closes buildings and cancels activities due to weather or other events, VCE classes are cancelled.

Check [www.pwcgov.org](http://www.pwcgov.org) or call 703-792-6289 for notice of closures or cancellations.

If you need further information, please leave a message at 703-792-6289, Option 5, and include your request, along with your name and phone number. Or send an email with your request to [smartmoney@pwcgov.org](mailto:smartmoney@pwcgov.org)

*Our programs teach people how to manage their personal finances and prepare for home ownership. Concerned, helpful staff and volunteers provide a variety of workshops to aid you in taking control of your finances. Sign up for a confidential personal financial assessment and you will receive information tailored to meet your specific needs.*

Virginia Cooperative Extension is a joint program of Virginia Tech, Virginia State University, the U. S. Department of Agriculture, and state and local governments.

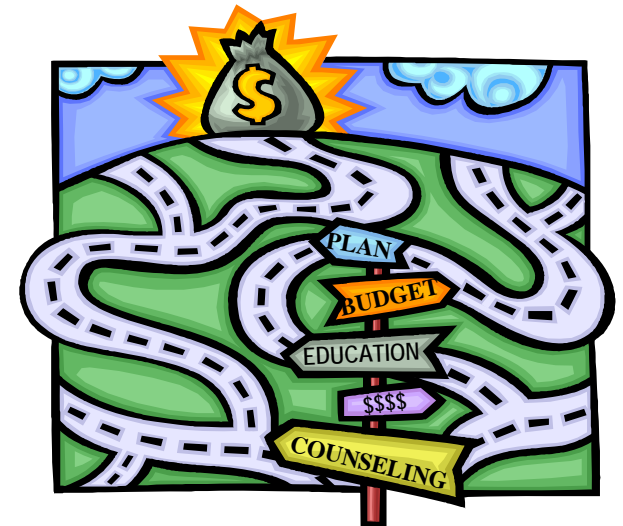
VCE programs, activities, and employment opportunities are available to all people regardless of race, color, sex, disability, age, veteran status, national origin, religion, or political affiliation. We are an equal opportunity/affirmative action employer.

*If you are a person with a disability and require auxiliary aids, services or other accommodations to participate in any of these workshops, please notify Virginia Cooperative Extension at 703-792-6289/TDD PC 1-800-828-1120 five business days before an event.*



# Schedule of Classes and Financial Assessment Clinics

JULY 2009 – JUNE 2010



Virginia Cooperative Extension  
Prince William Office

## Financial and Housing Education and Counseling Program

8033 Ashton Avenue Suite 105  
Manassas, VA 20109-8202  
703-792-6289, Option 5  
[www.pwcgov.org/vce](http://www.pwcgov.org/vce)  
[smartmoney@pwcgov.org](mailto:smartmoney@pwcgov.org)

## Smart Money Management Workshop

Learn the basics of financial management principles and improve your money management skills in this one hour class. Topics covered include goal setting; how to determine cash flow, net worth and debt load; credit and debt; and record keeping. This class prepares you for a financial assessment.

*Arrive 15 minutes early to register and receive materials*

2009	Day	Location	Time
15 Jul	Wed	Sudley North, McCoy Rm	7 -8 PM
22 Jul	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
3 Aug	Mon	Ferlazzo, Leesylvania Rm	7 -8 PM
19 Aug	Wed	Sudley North, McCoy Rm	7 -8 PM
2 Sep	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
23 Sep	Wed	Sudley North, McCoy Rm	7 -8 PM
5 Oct	Mon	Ferlazzo, Leesylvania Rm	7 -8 PM
21 Oct	Wed	Sudley North, McCoy Rm	7 -8 PM
4 Nov	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
18 Nov	Wed	Sudley North, McCoy Rm	7 -8 PM
2 Dec	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
16 Dec	Wed	Sudley North, McCoy Rm	7 -8 PM
2010	Day	Location	Time
6 Jan	Wed	Sudley North, McCoy Rm	7 -8 PM
11 Jan	Mon	Ferlazzo, Leesylvania Rm	7 -8 PM
3 Feb	Wed	Sudley North, McCoy Rm	7 -8 PM
10 Feb	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
3 Mar	Wed	Sudley North, McCoy Rm	7 -8 PM
10 Mar	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
7 Apr	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
14 Apr	Wed	Sudley North, McCoy Rm	7 -8 PM
5 May	Wed	Sudley North, McCoy Rm	7 -8 PM
12 May	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM
2 Jun	Wed	Sudley North, McCoy Rm	7 -8 PM
9 Jun	Wed	Ferlazzo, Leesylvania Rm	7 -8 PM

**NOTE:** Meetings with Cooperative Extension are never reported to credit bureaus or other credit reporting agencies. We have an established policy on confidentiality. We do not sell or endorse any products or services.

## Financial Assessment

Get started effectively managing your money – find out where the money goes, plan for significant life changes, learn to deal with debt and credit and develop a spending plan. Follow-up Counseling is available after the Assessment. You may continue working with a counselor for a few months to develop and implement a plan to meet your financial goals. This may include learning about personal finance topics and developing a plan to save for financial goals or pay down debt.

### **By Appointment Only -Thursday Night Personal Finance Clinic Schedule 7 PM - 9 PM**

Sudley North VCE Office		Ferlazzo Building, DSS Office	
2009	2009	2009	2009
2 Jul	16 Jul	9 Jul	23 Jul
6 Aug	20 Aug	13 Aug	27 Aug
3 Sep	17 Sep	10 Sep	24 Sep
1 Oct	15 Oct	8 Oct	22 Oct
5 Nov	19 Nov	12 Nov	19 Nov
3 Dec	17 Dec	10 Dec	17 Dec
2010	2010	2010	2010
7 Jan	21 Jan	14 Jan	28 Jan
4 Feb	18 Feb	11 Feb	25 Feb
4 Mar	18 Mar	11 Mar	25 Mar
1 Apr	15 Apr	8 Apr	22 Apr
6 May	20 May	13 May	27 May
3 Jun	17 Jun	10 Jun	24 Jun

### **TO OBTAIN DIRECTIONS TO LOCATIONS:**

- View the [www.pwcgov.org](http://www.pwcgov.org) web site. Go to “Quick Links” on the right side bar.
- Call 703-792-5800.
- Email your request to [SMARTMONEY@pwcgov.org](mailto:SMARTMONEY@pwcgov.org).

### **Location Addresses**

**Sudley North Government Center**  
McCoy Room - 7987 Ashton Avenue  
VCE Office - 8033 Ashton Avenue  
Manassas VA 20109

**Dr. A.J. Ferlazzo Building**  
15941 Donald Curtis Drive Woodbridge VA 22191  
**McCoart Administration Building**  
1 County Complex Woodbridge, VA 22192

## Home Ownership Seminars

Become informed before purchasing your home. This six-hour seminar details the home buying process, from pre-purchase considerations such as budgeting, credit, real estate agents, and type of mortgages, to the purchase process closing and on to your responsibilities as a home owner. A Virginia Housing and Development Authority (VHDA) certificate is issued to participants completing this class.

2009	Day	Location	Time
11 Jul	Sat	Sudley North, McCoy Rm	9 AM-4 PM
25 Jul	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
8 Aug	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
15 Aug	Sat	Sudley North, McCoy Rm	9 AM-4 PM
19 Sep	Sat	Sudley North, McCoy Rm	9 AM-4 PM
26 Sep	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
3 Oct	Sat	Sudley North, McCoy Rm	9 AM-4 PM
17 Oct	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
7 Nov	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
14 Nov	Sat	Sudley North, McCoy Rm	9 AM-4 PM
5 Dec	Sat	Sudley North, McCoy Rm	9 AM-4 PM
12 Dec	Sat	McCoart, Occoquan	9 AM-4 PM
2010	Day	Location	Time
9 Jan	Sat	Sudley North, McCoy Rm	9 AM-4 PM
23 Jan	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
6 Feb	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
20 Feb	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
6 Mar	Sat	McCoart, Occoquan Rm	9 AM-4 PM
13 Mar	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
10 Apr	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
17 Apr	Sat	Sudley North, McCoy Rm	9 AM-4 PM
8 May	Sat	Sudley North, McCoy Rm	9 AM-4 PM
15 May	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM
5 Jun	Sat	Sudley North, McCoy Rm	9 AM-4 PM
12 Jun	Sat	Ferlazzo, Leesylvania Rm	9 AM-4 PM

*Arrive 15 minutes early to register and receive materials*

Identity theft is on the rise! Get your free (without score) credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). Review your reports from Equifax, Experian and TransUnion.