

## Central Jersey Housing Resource Center (CJHRC)

**PRESENTS:**

### A VIRTUAL FINANCIAL LITERACY WORKSHOP

**ON WEDNESDAY, MARCH 10, 2021  
FROM 6:00 PM TO 8:00 PM**



**This *FREE* financial literacy workshop can help those who:**

- **Are trying to establish credit for the first time**
- **Are trying to re-establish credit**
- **Are experiencing a life-style change**
- **Have recently been denied credit**

**Or if you are just plain confused when it comes to credit**

**At this workshop we will cover the following topics:**

- Fair Housing
- Budgeting and Tracking of Expenses
- Managing Money – Budget Basics
- How to Create a Budget
- 10 Financial Danger Signals
- Ways to Obtain Savings
- Getting a Copy of Your Credit Report
- Understanding What Makes Up a Credit Score
- How to Obtain a “Free” Credit Score
- Basic Credit Repair Strategy (Sample Letters to Credit Reporting Agencies including the ‘100 Word Statement’)



If you are interested in registering, please call (908) 446-0037 by March 3, 2021, and speak to one of our counselors. All participants will need to complete phone counseling before being registered for the workshop. Phone counseling is offered on weekdays between 9:00 am and 4:00 pm. The counseling session will be up to 1.5 hours in length. After your counseling session, you will receive instructions via email regarding the workshop. Upon completion of both workshops, you will receive a Financial Literacy Certificate of Completion.

#### **THANK YOU TO OUR SPONSORS:**

*The Virtual Financial Literacy Workshop is being sponsored by: Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, M&T Charitable Foundation, Macy's, MagyarBank Charitable Foundation, NJM Insurance Group, Novartis US Foundation, Peapack-Gladstone Bank, PSEG Foundation, Santander, SC Dept. of Human Services, Somerset Savings Bank, SLA, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation*



## **FINANCIAL LITERACY COUNSELING DOCUMENT CHECKLIST**

- Below is a list of documents that you will need to send before your phone counseling appointment.
  - Please send copies of those documents listed below that apply to you.
  - A key component of this counseling is to prepare a budget, as well as review your debt to income ratio.
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1. Copy of at least one credit report from one of the 3 credit reporting agencies. These can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.creditkarma.com](http://www.creditkarma.com). Once enrolled in counseling, clients can opt to have CJHRC run a soft pull tri-merge credit report which will provide credit scores from the 3 credit bureaus after completing an authorization form.
2. Copies of complete Tax returns of recent 3 years, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online (IRS.gov) or by calling 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
3. Pay Stubs for all household members who will be listed on the mortgage (last 4 paystubs). If household members are not working, submit copies of unemployment compensation. If self-employed, a profit and loss statement is needed.
4. Any other source of income: Pension, Social Security, alimony, child support (copy of court decree), etc. (All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties. Separated applicants purchasing affordable housing must provide a notarized release form from the spouse).
5. Bank Statements (for the most previous 2 months; checking and savings accounts)
6. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
7. Car Loan Statement (most recent) – if applicable
8. Car Insurance Statement (most recent)
9. Student loan statement – if applicable
10. Credit Card Statements (most recent)
11. Cell Phone Statement (most recent)
12. Medical Expense Statement (most recent not covered by insurance) – if applicable
13. School Tuition and/or Child Care Statement (most recent) – if applicable