



Helping families and individuals achieve their financial goals



Financial Capability – *A series of courses which explore all aspects of finances*

- Mastering money management
- Developing a spending plan
- Improving credit ratios and savings
- Consumer protection
- Banking basics
- Debt reduction
- Insurance
- Fair housing and lending



Financial Coaching – *One-on-one guidance to meet your financial goals*

- In-depth budgeting and creating a personal budget
- Debt reduction and credit maintenance
- Creating a personal plan to achieve your financial goals, such as saving for a home, reducing credit card debt and more



Homebuyer Education – *Classes that teach the home buying process*

- How to choose a lender
- Determining which mortgage product is best for you
- Obtaining down payment assistance
- Understanding the loan application process
- Group and one-on-one sessions available



Foreclosure Education and Prevention – *Confidential help to keep your home*

- Reviewing your mortgage payment and its affordability
- Working with your lender to reduce your payment
- Applying for funds to become current on your mortgage, property taxes and/or homeowner's association dues
- Developing a transition plan for those who cannot or choose not to keep their home



JVS financial education programs are certified by HUD. JVS housing counselors are certified through the Michigan State Housing and Development Authority (MSHDA).