

# HOME *gchooled*

Betty Jean Wagner has always believed in the value of education. That's why in 2000, at the age of 46, she completed college courses to receive her associate's degree. She has a lifelong love of learning. Plus, she always wanted to set a good example for her three children.

"I always wanted to let them know, if I could do it, they could do it," she says with conviction.

So it should come as no surprise that in her late 50's she would take classes to improve her personal finances and explore the potential of buying her first house in her hometown of Easton. She started with an eight-hour homeownership seminar during which she learned about things like her credit rating and her debt-to-income ratio.

"I was learning a little more about how if you pay rent, you could pay a mortgage. And my rent was going up and up. So if you gotta pay that high rent, you can pay your mortgage and bills. That's when it really jumped out at me like, yeah, you can do this—you could be a homeowner!"

## EAGER TO LEARN

Next came a class called "Building Your Financial House," which is provided by PHFA. It was taught locally by Carol Jurchenko with the Community Action Committee of the Lehigh Valley, a housing counseling agency that is part of PHFA's statewide counseling network. The class provided more of the information Betty wanted so eagerly. Carol says that Betty was her best student.

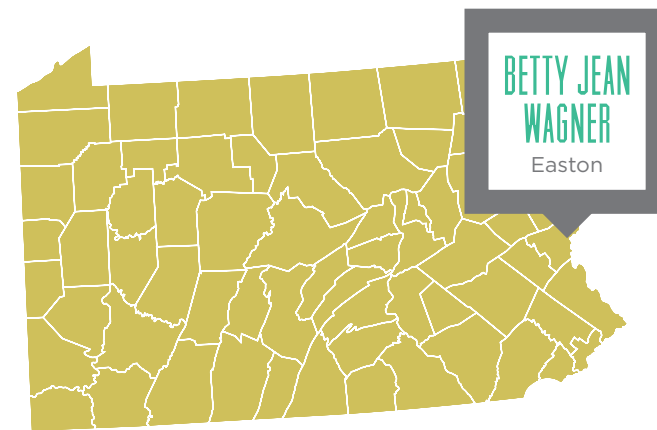
While Betty was strengthening her finances and learning about homebuying, she also started researching Habitat for Humanity. Habitat helps deserving families purchase a home that they work to build or, if an existing home, they work to rehabilitate it. The key is that they invest some of their own "sweat equity."

The more she learned about Habitat, the more Betty thought homeownership was possible. Plus, the steps she was taking to improve her personal finances made her an even stronger Habitat candidate. Her journey to homeownership took another positive turn when Habitat said she was approved.

"If you have a disability, they adjust the type of work you do on the house," Betty explains. "But I would at least attempt and have my hands on everything and anything possible. From the painting, the laying down of the floor, electrical work, installing cabinets and putting up banisters—it was amazing!"

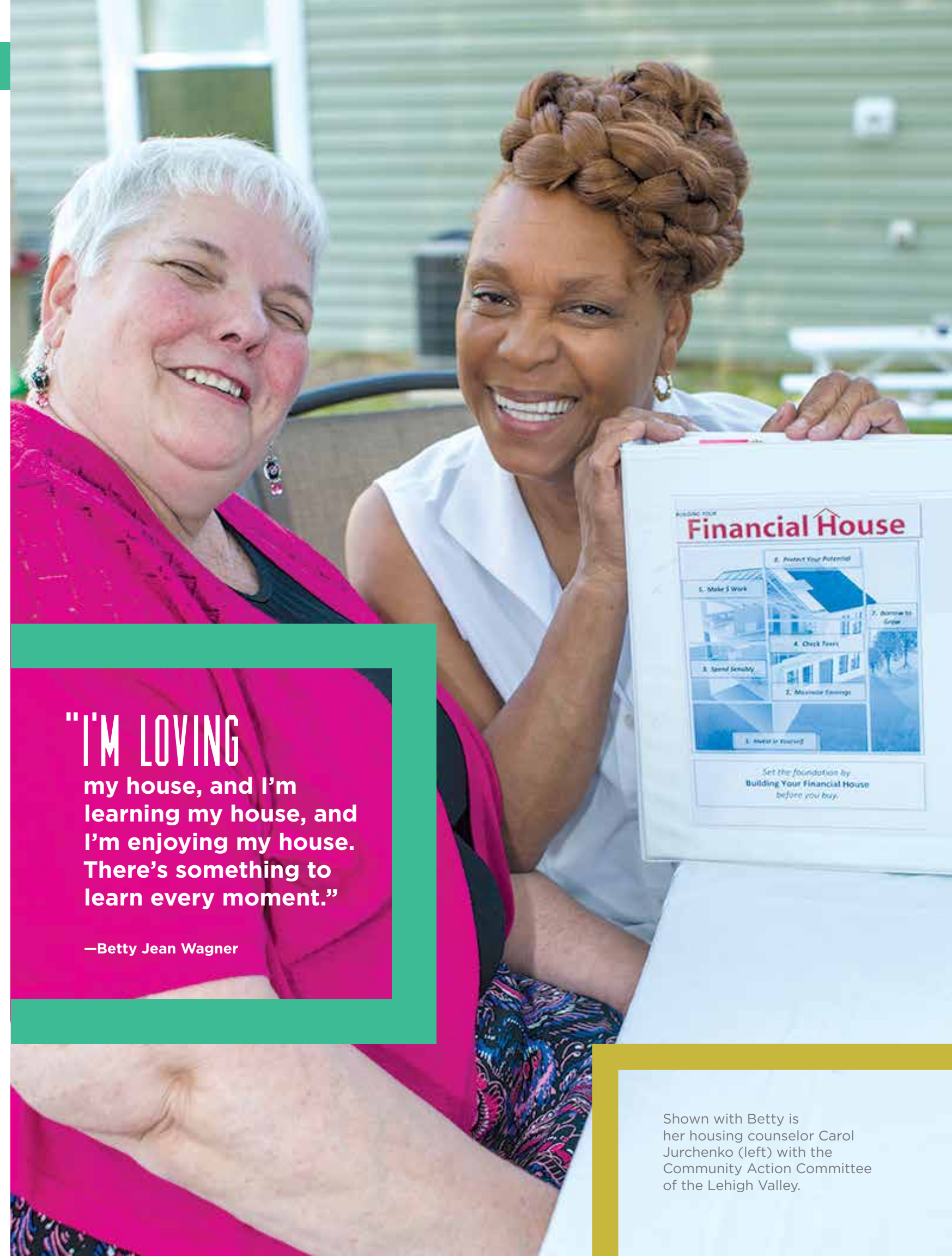
Learning every step of the way, Betty is a model of how to become a homeowner by first becoming an educated consumer.

"Being 62 and owning a home, I'm grateful," she adds proudly. "That's a miracle to me. I'm a senior citizen and I'm able to own a house. I'm extremely blessed and honored by that."



**"I'M LOVING  
my house, and I'm  
learning my house, and  
I'm enjoying my house.  
There's something to  
learn every moment."**

—Betty Jean Wagner



Shown with Betty is her housing counselor Carol Jurchenko (left) with the Community Action Committee of the Lehigh Valley.