

Building Your Financial House

The Framework



Join us to build yours!

The Pennsylvania Housing Finance Agency's "Building Your Financial House" (BYFH) is a comprehensive financial education dedicated to help participants build a strong financial foundation and a brighter future!

Think financial education is boring and just about budgeting? The program uses simple language, real life examples, tools for practicing financial skills, and FUN to address the seven topics to building your financial house.

The program starts in September (2023) and runs through May (2024). Each monthly 90-minute live virtual session is **free** and offered at various times during the month for your convenience. Register and choose the best time that fits your schedule. In order to receive a Certificate of Achievement AND a **chance to win one of two, **\$500** perfect attendance awards**, you **MUST** attend one session for each topic, no exceptions.

Questions? Contact **Patricia Washington: pWASHINGTON@phfa.org**.

REGISTER NOW

SEPTEMBER: Invest in Yourself

The first step of building your financial house is investing in yourself! Learn about personal assets (education, skills and talents, personality, and connections) can increase your earning potential. Setting priorities and SMART financial goals are also part of the process.

OCTOBER: Maximize Earnings

Who is FICA and why is he taking my money? Learn how to review your pay statement, evaluate and choose the right employee benefits, tax withholding, and things to consider before jumping ship to another job.

NOVEMBER: Spend Sensibly

Don't like to budget, join the club! Create a money map instead to take control of your money, manage cash flow, and reach your goals. Learn about how mainstream banking and financial technology can help as well!

JANUARY 2024: Check Taxes

No one wants to pay more than their fair share of taxes. Do you know how much of your income is really taxed? Learn about the progressive tax, components of a 1040, and preparers.

FEBRUARY: Make Money Work

Take the next step and get your money working for you! Learn about stocks, bonds, and mutual funds, their risks and their rewards. Find out how investing is accessible to EVERYONE!

MARCH: Protect Your Potential

Protect your financial potential. Learn about building an emergency fund, managing risk, and having the right insurance. Tap into consumer protection resources and ways to keep yourself safe before, during, and after a financial transaction.

APRIL: Borrow to Grow

Credit. It's *other people's money*! Learn how to get, use, and manage credit responsibly and improve your financial picture.

MAY: Summary and Celebration

It's Graduation Day! The final session provides an overview of topics and lessons along with the opportunity to share your successes and earn a **Certificate of Achievement!**