



Buying your first home?

Contact us today.

Our ongoing programs include:

- Financial Education classes to help you budget, understand your credit and save for major items
- Pre-purchase homeownership classes for those registered and receiving downpayment assistance from CHFA
- Pre-purchase home buyer education classes for those just beginning the homebuying process
- Individual homeownership readiness assistance counseling
- Landlord classes on how to own and manage rental property

NHSW

NEIGHBORHOOD HOUSING
SERVICES OF WATERBURY

161 North Main Street, Waterbury, CT 06702

Call 203.753.1896 • Fax 203.757.6496

Visit our web site:

www.nhswaterbury.org

HABLAMOS ESPAÑOL

Follow us on



LET US HELP.



Financial Literacy



NHSW

NEIGHBORHOOD HOUSING
SERVICES OF WATERBURY

Learn to create a household budget,
pay your bills and achieve
your financial goals.

WE'RE HERE TO HELP.

Would you like to learn how to manage your money?

Managing your money isn't hard, but it takes some "know-how."

At Neighborhood Housing Services of Waterbury, we'll help you

- Learn to save
- Review and understand your credit report
- Know the basics of borrowing

We'll give you one-on-one counseling so you can manage your finances, whatever your situation.

How do we do it?

Our workshops are free and open to everyone.

To register for a workshop, call us, stop by the office, or go to our web site: www.nhswaterbury.org. We'll give you a financial education packet to complete before the workshop. Once you've filled out a few forms and gathered your paper work, bring it all with you to the workshop.

After each workshop, we arrange private appointments for each attendee with one of our skilled counselors. Together, you'll set goals and talk about the best ways to meet them.



What will you learn?

During our workshops and individual counseling sessions, you can learn to understand and manage your own financial situation, even if you're experiencing difficulties.

We'll help you to:

- Handle financial setbacks
- Decide what goals you hope to achieve
- Learn how to save and protect your assets
- Design your own personal spending plan

Why Take a Financial Literacy Class?

Once you understand your real financial situation, you can learn the best options for maintaining credit and meeting your family's goals. You can start to keep track of where your money goes, save for an unplanned event or emergency, and learn what you can afford to spend each month.

We'll help you develop and maintain a personal spending plan.

Class locations

Our main office is located at 161 North Main Street in Waterbury. We also offer classes and counseling in other locations.

Please call us to learn when we will be in your community, or check our website: www.nhswaterbury.org.

WHO WE ARE

Neighborhood Housing Services of Waterbury (NHSW) is a private, non-profit corporation established in 1980. We are an approved HUD counseling agency, working to revitalize our local neighborhoods and provide counseling and classes to residents of the greater Waterbury area.

Our staff includes compassionate, well-educated counselors who are trained in foreclosure counseling, assisting new homebuyers, helping seniors with reverse mortgages, and financial literacy, among other things. We have bi-lingual counselors and administrative staff.

Through education and real estate development, we work to revitalize our local neighborhoods, providing counseling and education to residents of Waterbury and the surrounding towns.

Bi-lingual Counseling Staff Available

Our Services are Free and Open to All