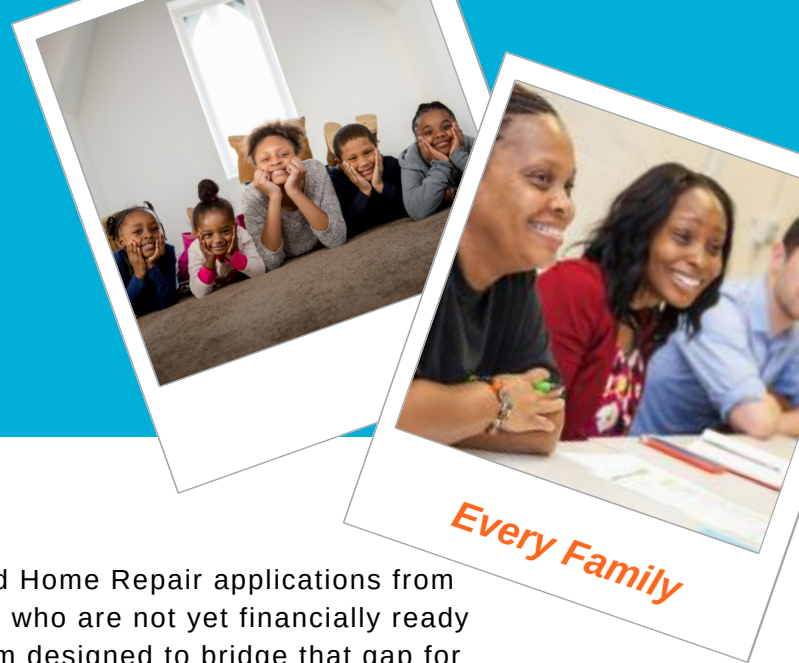




Habitat
for Humanity®
of Montgomery and
Delaware Counties



ALMOST HOME

Habitat MontDelco frequently receives Home-Buying and Home Repair applications from families throughout Montgomery and Delaware Counties who are not yet financially ready to purchase a home. Almost Home is a life skills program designed to bridge that gap for families through six weeks of self-empowerment training and intensive financial literacy education.

The Course

Almost Home focuses on overall behavior change and helps families set goals, learn skills and change financial behaviors.

We establish a supportive class environment in which families motivate each other and hold each other accountable. In addition to group classes, each family has a financial coach to help create an individual success plan focused on the family's financial and housing goals.

Participants attend a total of 12 empowerment classes where they learn more about budgeting, credit, cash flow, debt, project management, dealing with legal issues, planning for retirement, managing student loans, purchasing insurance, writing a resume, obtaining employment and buying a home. The Almost Home Financial Empowerment Program also works with current homeowners who may be struggling to make consistent monthly payments on their homes.

If you're a prospective home buyer, a homeowner struggling to maintain your home or a family looking to break out of the paycheck-to-paycheck cycle, Almost Home may be for you. The program is free and open to all residents and free childcare and meals are offered during each class. The program runs for 6 consecutive weeks.

Almost Home Works!

To date, **over 200** families have graduated from Almost Home. They have:

- 1) Paid off over \$100,000 in debt
- 2) Created an emergency savings fund
- 3) Gained skills & knowledge to secure new and/or improved employment
- 4) The opportunity to receive 1-on-1 financial coaching



610-278-7710 x 132
habitatmontdelco.org/almosthome