



Community Housing can guide and assist you in taking control of your money using tools such as:

1. Setting financial goals;
2. Creating a feasible a spending plan;
3. Working together to find creative ways to save money.



All of the financial management services described and provided by Community Housing Initiative, Inc, are in partnership with Brevard County's Housing & Human Services Department and funded by the State Housing Initiatives Partnership (SHIP) Program.



You might need the services provided by Community Housing if you...

- ❖ Pay only the minimum on your credit cards;
- ❖ Are losing sleep and feel that your finances are out of control;
- ❖ Screen your phone calls or don't open your mail to avoid creditors;
- ❖ Are living paycheck to paycheck with no savings;
- ❖ Would like to learn more about managing your money;
- ❖ Are tired of watching your credit card balances grow;
- ❖ Are behind on credit card or rent payments;

Call TODAY to schedule your appointment. This is a FREE service. 321.253.0053



A FEDERAL 501(C)3 CHARITABLE, NON-PROFIT HOUSING ORGANIZATION



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Community Housing Initiative, Inc. (C.H.I.) is a 501(c)3 nonprofit HUD-approved housing counseling agency that has been established in Brevard County, Florida since 1993.

As a HUD approved counseling agency, let our Housing Counselors assist you with managing your finances, understanding credit cards and prepaid credit cards, establishing a budget, understanding the importance of credit, guiding you on credit repair, guiding you through a financial hardship and, understanding the ABC's of home buying.

Call us today to schedule an appointment. This service is FREE to you!

Our Housing Counselors can meet you at centrally located places throughout Brevard County.





In more detail, let C.H.I.'s Housing Counselors assist you with:

Understanding Credit Reports

Community Housing will help you understand:

- ❖ What is credit?
- ❖ What is credit scoring?
- ❖ What information is contained on a credit report?
- ❖ Who reviews errors your report?
- ❖ How to fix incorrect information on the report?

The Housing Counselors will educate you on the importance of good credit. Banks & credit card companies decide whether to lend you money and what interest rates you will pay based on your credit score.

Be prepared to examine past choices and, if necessary, to change your money habits. Decisions you make today will impact your future options.



Annual Credit Report

The Housing Counselors will assist you in obtaining your credit report. In C.H.I.'s office, the Housing Counselor will access:

<http://www.annualcreditreport.com>

If you prefer, you can obtain your credit score for a fee, contact the three major credit reporting agencies:

- Equifax (1-800-685-1111)
- TransUnion (1-800-916-8800)
- Experian (1-888-397-3742)

Credit Card Basics

Let our Housing Counselors educate you on:

- ❖ What you need to know about managing your credit card?
- ❖ The advantages & disadvantages of credit cards;
- ❖ How to choose the right credit card; and The importance of controlled use of your credit cards.



Prepaid Card Basics

The Housing Counselor can guide on what you should know about using prepaid cards

- ❖ What are prepaid credit cards?
- ❖ What you can do with prepaid credit cards; What types of prepaid cards are available;
- ❖ What purpose do prepaid cards serve?



ABCs of Home buying

Owning a home is the American Dream. It's a great way to create wealth... to build a nest egg for college or retirement... and to protect against life's setbacks. It starts with being smart about money.

Our Housing Counselors can guide you through the key steps in being smart with your money. Such as:

Establishing a workable monthly budget;

Setting financial goal(s) to save a certain amount of money each month— then stick to it;

Watch spending and prioritize your family's spending habits, so savings becomes second-nature

Understanding affordability ratios and determining your ratios and purchase price limits

