



HOME OWNERSHIP MADE EASY

Workshop

**Money Saving Tips for your home—
whether you rent or own!**

Stop Throwing Your Money OUT THE WINDOW!

WHEN:

Mondays
(Feb, Apr, June, Aug &
Oct)
5:30-7:30 p.m.

COST:

\$25 per household for 4
classes—Preregistration
required

WHERE:

Housing & Community
Development Dept.
3rd Floor
Historic Federal Building
350 W. 6th Street
Suite 312
Dubuque, IA

QUESTIONS AND TO REGISTER:

City of Dubuque
Housing and Community
Development
Department
563-589-4239

Classes include:

1

CITY PROGRAMS & USEFUL TIPS!

(Presented by City Staff)

Make the most of your investment by learning: City programs, along with other programs/services available throughout the City; how the process works; how to select and work with contractors and what this workshop can do for you.

2

THE KEYS TO YOUR HOME— SPENDING PLANS & CREDIT/INSURANCE

(Presented by City Staff)/New York Life Insurance Representative)

Have you thought about your values, goals, income and expenses? How do you prioritize your needs? Learn how to understand your credit history as it follows you the rest of your life; check for errors and identify when you are overusing credit; learn the importance of all types of insurance, including life insurance.

3

MORTGAGE LENDING/REALTOR—HOW IMPORTANT IS IT TO KNOW YOUR LENDER/ REALTOR

(Presented by Lender/Realtor)

Learn about getting a mortgage; when is it a good time to refinance; and the important role a realtor can play in your search for a home.

4

THE ENERGY WISE TAKE A CLOSER LOOK!

(Presented by City Staff)

Find ways to avoid renting or buying a “money pit” by learning ways to reduce your utility bills and make your home more cost efficient.