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Jennifer Laterra, President

Sharon Clark, Executive Director

3-PART FINANCIAL LITERACY WEBINAR SERIES



This is a FREE certificate program

Presented by:

Central Jersey Housing Resource Center (CJHRC)



Part #1 Budgeting Thursday, February 12, 2026 Part #2 Credit Thursday, February 19, 2026 Part #3 Debt-to-Income Thursday, February 26, 2026

Each webinar will be held from 6:00 pm – 7:00 pm

*ATTENDANCE AT ALL 3 EVENING WEBINARS IS REQUIRED TO RECEIVE A CERTIFICATE (the certificate is good for one year from the date of issuance)

Part 1: Budgeting Speaker: Turney Singh Baba, Santander Bank

February 12, 2026 6:00 - 7:00 pm

Learn how to:

- ✓ Create a budget
- Understand the importance of saving
- ✓ Set and track financial goals
- Identify and change spending habits

Part 2: Credit: Speaker: Luis Pachon, Provident Bank

February 19, 2026 6:00 - 7:00 pm

Learn how to:

- Understand how credit scores are calculated
- Read and interpret a credit report
- ✓ Monitor your credit
- ✓ Obtain a free credit report.

Part 3: Debt-to-Income (DTI) Speaker: Michelle Brown, Bank of America

February 26, 2026 6:00 - 7:00 pm

Learn how to:

- Calculate your debt-to-income ratio
- ✓ Know what debts are included:
- ✓ Understand what a good DTI is
- Have a good balance of debt & income.

To register, click each link below. In order to obtain a 12-month certificate, participants MUST register and attend all 3 webinars and complete required paperwork. Questions? Call CJHRC at 908-446-0036.

- Budgeting (Feb. 12, 2026): https://attendee.gotowebinar.com/rt/6066626224965337440
- Credit (Feb. 19, 2026): https://attendee.gotowebinar.com/rt/156159688413658458
- Debt-to-Income (Feb. 26, 2026): https://attendee.gotowebinar.com/rt/3119649189502593110

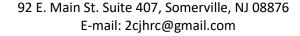
This Financial Literacy 3-Part Series Webinar is being sponsored by:

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