



Jennifer Laterra, President

Sharon Clark, Executive Director

2-PART FINANCIAL LITERACY WEBINAR SERIES

This is a FREE certificate program

Presented by:

Central Jersey Housing Resource Center (CJHRC)

Part #1 Budgeting & Debt-to-Income Tuesday, February 2, 2027

Part #2 Credit Tuesday, February 9, 2027

Each webinar will be held from 6:00 pm – 7:30 pm

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

Part 1: Budgeting & Debt-to-Income (DTI)

Speaker: TBD

February 2, 2027 6:00 - 7:30 pm

Learn how to:

- ✓ Create a budget and change spending habits
- ✓ Understand the importance of saving
- ✓ Set and track financial goals
- ✓ Calculate your debt-to-income ratio
- ✓ Know what debts are included;
- ✓ Understand what a good DTI is

Part 2: Credit:

Speaker: TBD

February 9, 2027 6:00 - 7:30 pm

Learn how to:

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

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

- Budgeting & DTI (Feb. 2, 2027): <https://attendee.gotowebinar.com/rt/8458473042332212059>
- Credit (Feb. 9, 2027): <https://attendee.gotowebinar.com/rt/7304829158585989720>

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

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