# LEARN HOW TO MAINTAIN, PROTECT & ENJOY YOUR HOME!



Join us for Homeowner University and learn how to maximize your biggest investment - your home!

# APRIL 28, 2018 / 9AM - 4PM 88 KING ST. BURLINGTON, VT

You will learn how to maintain, manage and protect your home, invest for the future, and plan and pay for improvements.

## COST:\$25 PER HOUSEHOLD INCLUDES LUNCH

To Register: email education@getahome.org or call (802) 861-7394

**WWW.GETAHOME.ORG/HOMEOWNER-U** 

# WORKSHOPS & SCHEDULE choose one per session

### SESSION #1 9:00-10:15 AM

### **MANAGING YOUR FINANCES**

Learn how to manage your regular monthly expenses, define your homeownership goals (short, mid and long term) and develope the financial plans you need to meet those goals.

### **ARE YOU PROPERLY INSURED?**

Explore different types of coverage to make sure your home and possessions are properly insured. We will also cover options for life and disability insurance to protect your family.

### **SELLING YOUR SHARED EQUITY HOME**

We will provide information and tips to help you sell your SEP home. You will also learn how improvements you can make effect the portion of equity you earn when you're ready to sell. This session is for homeowners who own a Shared Equity Program (SEP) home.

### SESSION #2 10:30-11:45 AM

### **REFINANCING YOUR HOME**

Refinancing your home can be a great way to save money or pay for home improvements. Learn the process, industry standards, and how to determine if refinancing makes sense for you. This class will include information about refinancing an SEP home.

### **ENERGY EFFICIENCY**

Learn how to assess your home's energy usage and identify energy wasters. Discover ways to improve your home's efficiency, including simple things you can do yourself as well as more complex projects that may require a special program or contractor.

### **HOW TO SAVE & INVEST**

Saving and investing are very important parts of being a successful homeowner. This workshop will review proven strategies including; using CDs, retirement and education specific accounts, as well as saving for housing needs.

### NOON - 1:00 PM LUNCH [PROVIDED]

### SESSION #3 1:15-2:30 PM

### **HOME MAINTENANCE & IMPROVEMENTS**

Learn some basic home repairs and maintenance that every homeowner should know. We'll also cover projects to improve your home and increase its value, and when it makes sense to Do-It-Yourself or work with a contractor.

### **ENERGY EFFICIENCY** repeat

**MANAGING YOUR FINANCES** repeat

### SESSION #4 2:45-4:00 PM

### **PAYING FOR REPAIRS & IMPROVMENTS**

Learn about special programs that could help pay for essential repairs, weatherization and efficiency upgrades. We will also discuss other saving plans and financing options like a home equity line of credit or second mortgage.

### LANDSCAPING & GARDENING

Get inspired! Update your yard with flowers, vegetables gardens, shrubbery, and trees. Learn expert solutions for solving common landscape challenges such as small yards, hillside privacy and more. This class will offer plenty of ideas to help you create the perfect outdoor living space.

### **LOWERING TRANSPORTATION COSTS**

Next to housing, transportation is one of the highest costs of living. This workshop will focus on buying vs. leasing a vehicle and the specifics of auto financing. We will also cover alternative methods for transportation such as CarShare.

### **TO REGISTER:**

email education@getahome.org or call (802) 861-7394

WWW.GETAHOME.ORG/HOMEOWNER-U

Burlington, VT 0540 88 King Street

