



HomeStrong
USA™



Dos and Don'ts of Financial Fitness

- Do determine your financial goals.
- Do distinguish between your wants and needs.
- Do develop a realistic budget.
- Do maintain a record of daily expenses.
- Do save at least 5% to 10% of your net income for emergencies.
- *Don't pay only the minimum due on your credit cards.*
- *Don't charge more every month than you are repaying to your creditors.*
- *Don't make impulse purchases.*
- *Don't make late payments.*
- *Don't borrow from one creditor to pay another.*

We can help! Call us today.

HUD Approved Counseling Agency

(877) 647-8764

www.loanmodificationcounseling.org • www.homestrongusa.org

**KEEP
YOUR
HOME
CALIFORNIA**
Program
Provider



HomeStrong
USA

Hay cosas que **todos** debemos saber!

- Determinar sus objetivos financieros.
- Distinguir entre sus deseos y necesidades.
- Desarrollar un presupuesto realista.
- Mantener un registro de gastos diarios.
- Guardar al menos de 5% al 10% de su dinero para emergencias.
- *No pagar sólo el mínimo debida en sus tarjetas de crédito.*
- *No cargar más cada mes de lo que usted paga a los acreedores.*
- *No hacer compras de impulso.*
- *No pagar atrasado.*
- *No tomar prestado de un acreedor para pagar otro.*

Podemos ayudarle! Llamenos hoy.

somos una Agencia Aprobada por HUD

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**KEEP
YOUR
HOME
CALIFORNIA**
Proveedor de
Programa



Strong Homeowners. Stronger Communities.

- Affordable Housing Opportunities
- HUD-Approved Counseling Agency
- Keep Your Home California Approved Agency
- Certified Military Housing Specialist
- Home Buyer Education
- Credit Counseling
- Financial Literacy Coaching
- Foreclosure Prevention Counseling
- Hablamos Español

In Person, Telephone and Online Counseling Available.
www.HomeStrongUSA.org
loanmodificationcounseling.org



HomeStrong
USA

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Rancho Cucamonga, California 91730
www.HomeStrongUSA.org

tel (877) 647-8764
fax (909) 941-4012
Info@HomeStrongUSA.org



Let us review your current situation just give us a call regarding:

- Credit Counseling
- Certified Military Housing Specialist
- Debt Management and Repayment
- First Time Home Buyer Education Counseling
- Foreclosure Prevention Counseling
- Keep Your Home California Approved Agency
- Loan Modification Counseling Assistance
- Refinance Counseling
- Telephone Counseling, In-person or Online

We help you:

- Determine your financial goals
- Develop a budget/ spending plan
- Distinguish between wants and needs
- Learn why it is important to maintain a record of daily expenses
- Learn how to save at least 5% to 10% of your income for emergencies
- Re-establish payments to your creditors

What is Your Goal?

(877) 647-8764

We Are Your Alternative to Bankruptcy

www.homestrongusa.org

Hablamos español



Permítanos revisar su situación actual sólo nos dan una llamada en relación con:

- Consejos de crédito
- Especializados y Certificados en hogares de personas militares
- Pago y gestión de deudas
- Consejos de educación de primera vez comprador de vivienda
- Asesoría de prevención de ejecución hipotecaria
- Conserva Tu Casa California (Keep Your Home California)
- Asistencia de asesoría de modificación de préstamo
- Consejos de refinanciación
- Teléfono de asesoramiento, en persona o en línea

Lo ayudamos a:

- Determinar sus objetivos financieros
- Elaborar un presupuesto y plan de gasto
- Distinguir entre las necesidades y deseos
- Conozca por qué es importante mantener un registro de gastos diarios
- Aprender a ahorrar al menos del 5% al 10% de sus ingresos para emergencias
- Restablecer los pagos a sus acreedores

¿Cuál Es Tu Meta?

(877) 647-8764

Somos Su Alternativa a la Bancarrota

www.homestrongusa.org

HomeStrong USA is a non-profit HUD-approved counseling agency offering a variety of programs and services targeting low-to-moderate income homebuyers and homeowners in areas of greatest need throughout the United States.

Homebuyer Education and Counseling

HomeStrong USA, as part of its mission, provides extensive pre- and post-purchase homeownership related counseling and education programs. HomeStrong USA offers homebuyer education, financial literacy and education on avoiding predatory lenders. These programs are targeted to first-time low-to-moderate income homebuyers and homeowners. Clients may receive these services either through participation in a workshop or through individual counseling. Programs are provided in English and Spanish.

We have created strategic partnerships with financial lending institutions, realtors and local governments. Our workshops and classes have given many families the proper tools to prepare them for long-term successful homeownership.

Homebuyer Education and Counseling Program Includes:

- Financial Fitness, Budgeting, Money Management
- Understanding Credit Reports
- First-Time Homebuyer Education
- Mortgage Lending
- Qualifying for a Mortgage
- Home Appraisals
- Homeowners Insurance, Mortgage, Title
- Making an Offer
- *Nominal fee required*

The 8-hour Homebuyer Education Classes are HUD, Fannie Mae and Freddie Mac approved.

Affordable Guidance

Counselors analyze the buyer's income, expenses, credit history, and assist the homebuyer in determining the maximum mortgage loan amount that he or she can afford.

Credit Review

Counselors assist the homebuyers in how to obtain and interpret their credit report, and educate them in understanding and clearing credit problems.

Keep Your Home California Program

Unemployment Mortgage Assistance

For eligible unemployed homeowners. Mortgage assistance of up to \$3,000 per month for unemployed homeowners who are collecting or approved to receive unemployment benefits from the State of California's Employment Development Department (EDD).

Mortgage Reinstatement Assistance

For eligible homeowners who have fallen behind on their mortgage payments. Funding of up to \$25,000 to help qualified homeowners catch up on their mortgage payments.

Principal Reduction

For eligible homeowners who have suffered a financial hardship and owe more than their home is worth. Financial assistance to help pay down the principal balance of a mortgage loan and allow for a more affordable monthly payment.

Transition Assistance

For eligible homeowners who are undergoing a short sale or deed-in-lieu of foreclosure. Financial assistance allowing a smooth transition to affordable housing.



Foreclosure Prevention Counseling

HomeStrong USA provides foreclosure prevention counseling to distressed homeowners. Lenders are more likely to be responsive when homeowners work with a non-profit counseling organization. Our team of homeownership and foreclosure prevention counselors have backgrounds in loss mitigation, loan underwriting, financial advisement and are all certified by the NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC) in Foreclosure Intervention and Default Counseling. These unique sets of skills enable HomeStrong USA's counselors to provide the highest level of service to its clients.

The HomeStrong USA Homeownership Center based in the Inland Empire in Southern California is organized with a bilingual (English and Spanish), bicultural professional staff, certified in various disciplines by the NeighborWorks® Center for Homeownership Education and Counseling (NCHCEC).

HomeStrong USA provides pre- and post-purchase education and counseling for low-to-moderate income families, as well as delinquent and non-delinquent distressed homeowners. These services are provided through a partnership effort involving HomeStrong staff, residents, financial institutions, services, insurance companies, asset managers, realtors, escrow and title companies, and local governments.

While working with families to prepare them for homeownership and helping existing homeowners avoid foreclosure, HomeStrong USA is helping stabilize the local housing market and revitalize many communities including those most affected by the recent economic downturn.

HomeStrong USA

Phone: (877) 647-8764

www.HomeStrongUSA.org

www.loanmodificationcounseling.org



HomeStrong
USA®

Mission Statement:

"HomeStrong USA is a non-profit community development organization with a mission to increase vitality and stability of communities across the nation by promoting successful homeownership through education and counseling, the creation of innovative affordable housing opportunities, and providing resources to local non-profit counseling agencies."

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Hablamos Español

Online Alternative

For those buyers who are not located near a NeighborWorks® America organization or HUD-approved counseling agency, HomeStrong USA utilizes the HUD-approved eHomeAmerica curriculum that is based on the nationally recognized 8-hour NeighborWorks® America "Realizing the American Dream" curriculum.



The eHomeAmerica HUD-approved curriculum addresses a broad spectrum of homeownership issues including:

- Are You Ready to Buy a Home?
- Budgeting and Credit
- Shopping for a Home
- Getting a Mortgage Loan
- Keeping Your Home and Managing Your Finances

The typical client takes 8 hours to navigate through the course and its many interactive videos, readings, quizzes and exams. The online course is provided in English and Spanish. Once the buyer completes the online course, they are instructed to contact a HomeStrong USA counselor who must verify the buyer's knowledge of the course and provide follow-up counseling sessions as necessary via internet and phone.



HomeStrong
USA®

**Certified Military Housing Specialist
Counseling By Phone, Online or in Person
Credit Counseling**

Debt Management and Repayment

Determining Your Financial Goals

Developing a Personal Budget

Foreclosure Prevention Counseling

HUD-Approved Counseling Agency

Keep Your Home California Approved Agency

Loan Modification Counseling

Refinance Counseling

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Hablamos Español

MOST SERVICES ARE FREE OF CHARGE

Design Your Own

Spending Plan

Planning doesn't mean having less, it means doing more with what we would like to have and what we must have.

Similarly, your budget will change as your needs and wants become different. Earners with dependents need life insurance, but few retirees have it. Design your own plan – somebody else's just won't work for you. Have all family members be part of the plan; it won't work without cooperation.

Scrutinize

Your first step is to find how you spend your money now. Sort your obligations with this **Spending Plan**. Use your checkbook and current bills.

The **Plan** is comprehensive. It most likely includes categories that aren't part of your usual spending and saving plans. Use it to jog your memory about small and large expenses, and to plan for changes you anticipate. Include an entertainment category, i.e. fun, luxuries, etc. If your plan doesn't include an occasional amusement or distraction from your everyday life, you'll soon abandon it.

Analyze

Use your time columns to help you picture spending over time. For example, you pay for rent or a mortgage once a month. If you have trouble making this payment, try to put aside a portion of it each payday. If you're paid weekly, save one-quarter of the payment; if paid biweekly save one-half of the payment.

Figuring expenses on a yearly basis can help you gain perspective on smaller expenses. If you spend \$1 each day to buy two cans of soda at work, that's a \$250 yearly expense. When you see what that soda is costing every year, you may decide to have only one can per day.

Use this principle in reverse for a once-a-year expense, such as your property insurance premium. This payment can be difficult, but if you put aside one-twelfth monthly or one-fourth quarterly, you can meet the payment without anxiety.

Put it in a savings account and you'll benefit by earning interest. You already know where the money goes. Spending too much on phone calls? Can you trim insurance premiums but get the same coverage by shopping different companies? If your grocery expense seems high, try to do better by planning menus and making shopping lists.

With some scrutiny you should be able to find places to cut your budget. By accomplishing this, you can pass the extra cash into your savings.

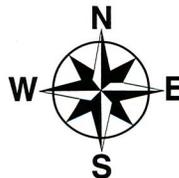
Are your savings a little thin? Don't make the common mistake of saying you'll save what's left over; you know that means you won't save at all. Look at your near-term plans first. If you're hoping to buy a new car, are you putting enough aside weekly or monthly to meet your down payment goal? Maybe you're hoping to go on a vacation next year without relying on your credit cards. Your long-range target should be to save three to six months of your net earnings.

Try to anticipate changes. If you'll be driving more, you'll be spending more on fuel and maintenance. Some costs may go down. For example if you pay off a loan. Will your paycheck stay the same or will you get a raise? Divert at least part of the paid off loan or pay raise to your savings account.

Realize

As you use the **Spending Plan** and your expenses come into focus, you'll probably see places where you want to make changes. Use the **Goals** column to note what improvements you want to make and by what time. Then you can chart your success as the best incentive to keep it!

Guiding You Through These Turbulent Times



Spending Plan



HomeStrong
USA®

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Websites:

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Hablamos Español

HUD Approved Counseling Agency



Expenses	Weekly	Per Paycheck	Monthly	Quarterly	Yearly	Goals
Rent/Mortgage						
Electric						
Gas						
Water						
Garbage						
Home Phone						
Cell Phones						
Property Tax						
Property Ins.						
Maintenance						
Transportation						
Car Payments						
Fuel						
Maintenance						
Insurance						
Bus/Taxi/Toll/Park						
Other						
Other						
Food						
Groceries						
Work Meals						
School Meals						
Clothing						
Clothing						
Maintenance						
Drycleaning						
Entertainment						
Vacations						
Restaurants						
Cable/Internet						
Other						
Savings						
Credit Union						
Bank						
Work Savings						
IRA						
Other						
Health						
Medications						
Insurance						
Doctor						
Dentist						

Expenses	Weekly	Per Paycheck	Monthly	Quarterly	Yearly	Goals
Family						
Life Insurance						
Child Care						
Allowances						
School Expenses						
Donations						
Religious						
Charitable						
Personal						
Barber/Beauty						
Shop						
Tobacco						
Alcohol						
Other						
Monthly Pymts.						
Credit Union						
Credit Cards						
Department Stores						
Student Loans						
Personal Loans						
Other						
Other						
Miscellaneous						
Member Dues:						
Unions						
Clubs						
Taxes:						
Social Security						
Federal						
State						
Other						
Other						
Total Earnings						
Income						
Paycheck						
Paycheck						
Dividends						
Interest						
Social Security						
Pension						
Gifts						
Other						

Design Your Own Budget

Budgeting doesn't mean having less, only doing more with what you have.

Our ideas change about what we desire to have and what we need to have. Fifty years ago, an electric refrigerator was a luxury; today it's a necessity. Similarly, your budget allows you to make changes as your needs and wants become different. Earners with dependents need life insurance, but few retirees have it.

Design your own budget – somebody else's just won't work for you. If you're a single professional, your plan will be different from that of a married co-worker who has three children, or from your retired parents. Make all family members part of the plan; it won't work without cooperation.

Scrutinize

Your first step is to find how you spend your money now. Sort your obligations with this **Budget Blueprint**. Use your checkbook and current bills.

The **Blueprint** is comprehensive. It's likely to include categories that aren't part of your usual spending and savings plans. Use it to jog your memory about small and large expenses, and to plan for changes you anticipate. Include an entertainment category, i.e. fun, luxuries, etc. If your plan doesn't include an occasional amusement or distraction from your everyday life, you'll soon abandon it.

Design Your Own Budget

Analyze

Use your time! For example, you pay for rent or a mortgage once a month. If you have trouble making this payment, try to put aside a portion of it each payday. If you're paid weekly, save one-quarter of the payment; if paid biweekly save one-half of the payment.

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Try to anticipate changes. If you'll be driving more, you'll be spending more on fuel and maintenance. Some costs may go down. For example if you pay off a loan. Will your paycheck stay the same or will you get a raise? Divert at least part of the paid off loan or pay raise to your savings account.

Realize

As you use the **Blueprint** and your expenses come into focus, you'll probably see places where you want to make changes. Use the **Goals** column to note what improvements you want to make and by what time. Then you can chart your success as the best incentive to keep it!



Budget Blueprint



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Hablamos Español

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Expenses	Weekly	Per Paycheck	Monthly	Quarterly	Yearly	Goals
Rent/Mortgage						
Utilities:						
Electric						
Gas						
Water						
Garbage Collection						
Home Telephone						
Cell Phones						
Property Tax						
Property Insurance						
Home Maintenance						
Transportation						
Car Payments						
Fuel						
Maintenance						
Insurance						
Bus/Taxi/Toll/Park						
Other						
Other						
Food						
Groceries						
Work Meals						
School Meals						
Clothing						
Clothing						
Maintenance						
Wash/Drycleaning						
Entertainment						
Vacations						
Restaurants						
Cable/Internet						
Other						
Savings						
Credit Union/Bank						
Work Savings Plans						
IRA						
Other						
Health						
Medications						
Insurance						
Doctor						
Dentist						

Expenses	Weekly	Per Paycheck	Monthly	Quarterly	Yearly	Goals
Family						
Life Insurance						
Child Care						
Allowances						
School Expenses						
Donations						
Religious						
Charitable						
Personal						
Barber/Beauty Shop						
Tobacco						
Alcohol						
Other						
Installment Pymts.						
Credit Union						
Credit Cards						
Department Stores						
Student Loans						
Personal Loans						
Other						
Other						
Miscellaneous						
Membership Dues:						
Unions						
Clubs						
Taxes:						
Social Security						
Federal						
State						
Other						
Other						
Total Earnings						
Income						
Paycheck						
Paycheck						
Dividends						
Interest						
Social Security						
Pension						
Gifts						
Other						