



3100 Mill Street, Suite 111, Reno, Nevada 89502  
800-451-4505 or 775-337-6363

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### **A HOME OF MY OWN**

Most everyone dreams of owning their own home. Investment counselors have long maintained that home ownership is an excellent investment. This course prepares each individual with necessary information to make informed decisions relative to this type of financial undertaking. Those attending all sessions will receive a Housing Education Certificate. This certificate is required by many lenders and down payment assistance programs to meet eligibility requirements for Affordable Home Buyer Programs. **LATE ARRIVALS OR EARLY DEPARTURES ARE NOT ACCEPTABLE FOR CERTIFICATION.**

### **ENGLISH CLASSES**

Saturday, October 21<sup>st</sup> – 8:00am to 5:00pm  
Saturday, November 4<sup>th</sup> – 8:00am to 5:00pm  
Saturday, December 16<sup>th</sup> – 8:00am to 5:00pm

### **SPANISH CLASSES**

Friday, October 13<sup>th</sup> – 8:00am to 5:00pm  
Friday, November 10<sup>th</sup> – 8:00am to 5:00pm  
Friday, December 8<sup>th</sup> – 8:00am to 5:00pm

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### **FRESH START CHECKING™**

No checking account? Fresh Start Checking™ could be the answer! A partnership with Nevada State Bank (NSB) and FGC gives people who had a past banking problem an opportunity for a Fresh Start™. To obtain registration materials, visit any NSB branch. All participants must register and pay the \$20 fee prior to class. **LATE ARRIVALS WILL NOT BE ADMITTED.**

Tuesday, October 10<sup>th</sup> – 11:00 am to 12pm  
Wednesday, November 15<sup>th</sup> – 4:00pm to 5:00pm  
Thursday, December 7<sup>th</sup> – 3:00pm to 4:00pm

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### **BANKRUPTCY DEBTOR EDUCATION**

This class meets the Debtor Education Requirement to receive a bankruptcy discharge. A certificate will be issued upon successful completion of the 2-hour class.

**ALL PARTICIPANTS MUST REGISTER AND PAY THE \$50 FEE PRIOR TO CLASS.**

Wednesday, October 11<sup>th</sup> – 4:00pm to 6:00pm  
Thursday, November 16<sup>th</sup> – 2:00pm to 4:00pm  
Monday, December 11<sup>th</sup> – 8 am to 10:00am

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### **INTRODUCTION TO YOUR DEBT MANAGEMENT PLAN**

We know clients have many questions about their DMPs. This session will help clients understand the benefits, expectations and responsibilities of the DMP partnership with FGC. **Attendance is mandatory for all new DMP clients.**

Monday, October 23<sup>rd</sup> – 8:00am to 9am  
Tuesday, November 21<sup>st</sup> – 3:00pm to 4:00pm  
Friday, December 15<sup>th</sup> – 12:00pm to 1:00pm

**ALL CLASSES ARE HELD AT FINANCIAL GUIDANCE CENTER, LOCATED AT 3100 MILL STREET, STE. 111, RENO NV 89502  
TO REGISTER FOR THE CLASS OF YOUR CHOICE, PLEASE CALL 800-451-4505 OR 775-337-6363**