



Financial Empowerment Center at Prince William County

UNITED WAY OF THE NATIONAL CAPITAL AREA POWERED BY SUNTRUST FOUNDATION

Virginia Cooperative Extension offers research-based financial education seminars and workshops to help you increase your credit score, reduce your debt and follow best practices for everyday money management.

We offer financial counseling or coaching with certified professionals who are available daytime and evenings at locations throughout the county.

Start with an Orientation, then schedule your Financial Assessment to give you a current picture of your financial health.

Get started today on your personalized money management plan. Counseling is always confidential. Email smartmoney@pwcgov.org

VCE is a joint program of Virginia Tech, Virginia State University, U.S. Department of Agriculture, and state and local governments. VCE programs, activities, and employment opportunities are available to all people regardless of race, color, sex, disability, age, veteran status, national origin, religion, or political affiliation. We are an equal opportunity/affirmative action employer.

Note: Client information is never shared or sold. We do not report to credit bureaus. VCE has an established policy on confidentiality. We never sell or endorse outside products or services.

VALUING INTEGRITY, PEOPLE AND THE DELIVERY OF QUALITY FINANCIAL AND HOMEOWNER SERVICES

VCE Prince William is a Certified Housing and Financial Counseling Agency by the United States Office of Housing and Community Development.

VCE Homeownership Seminars work with the Virginia Housing Development Authority and Prince William Office of Housing and Community Development for First-Time Homebuyers.

VCE follows the National Industry Standards for Homeownership Education and Counseling.

Help us go GREEN and save more than just a tree! To receive our eNewsletter, please sign up at <http://bit.ly/FinEdnewsletter>

CANCELLATION POLICY: VCE follows the Prince William County Schools' closing policy. When Prince William County Schools cancel or close, VCE activities will be cancelled. Visit www.pwcs.edu for notices of closures or cancellations. Cancellation information is available by calling 703-792-8082.

If you are a person with a disability and require auxiliary aids, services or other accommodations to participate in any of these workshops, please notify VCE five days before an event by notifying our office at **703-792-6287 / TDD PC 1-800-828-1120**

FINANCIAL EDUCATION & HOUSING COUNSELING



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Virginia Cooperative Extension Prince William

[@FinEdVCE](http://www.pwcgov.org/money)



Virginia Cooperative Extension

Virginia Tech • Virginia State University

FINANCIAL EDUCATION & HOUSING COUNSELING PROGRAM

SMART MONEY MANAGEMENT

Orientation Seminar to Improve Money Management Skills

- Get a clear picture of success strategies
- Realize the best steps for financial goals
- Explore new strategies
- Understand cash flow
- Learn new money management tools

FINANCIAL ASSESSMENT

Create a Personalized Plan

- Meet one-on-one with counselor or a financial coach - by appointment
- Develop steps to achieve your goals
- Credit Report with Score – no cost
- Get a clear picture of your current financials

Schedule an appointment at 703-792-6287 or email us at smartmoney@pwcgov.org

HOME OWNERSHIP SEMINARS

Home buying success!

- Be informed, know your rights
- Learn your responsibilities
- Examine the home-buying process
- Create a pre-purchase plan
- Understand credit options
- Choose the right mortgage type
- What to look for in a real estate agent
- Walk through a home inspection
- Ready yourself for homeownership

Two Saturdays Monthly
9 to 3 ~ lunch included

This is an approved seminar for the Prince William First-Time Homebuyer program



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SUDLEY NORTH BUILDING

8033 Ashton Avenue, Suite 105
Manassas, VA 20109

DR. A.J. FERLAZZO BUILDING

15941 Donald Curtis Drive, Suite 164
Woodbridge, VA 22192

Virginia Career Works – Prince William FINANCIAL EMPOWERMENT CENTER

13370 Minnieville Rd,
Woodbridge, VA 22192

REGISTRATION www.pwcgov.org/money, call 703-792-6287, or email smartmoney@pwcgov.org.

EDUCATION

- Getting Ready for Taxes
- Improving Credit
- Protecting Against Fraud
- Money Saving Strategies
- Financial Recovery
- Small Business Workshops
- Smart Money Management
- Rental Success and more!

INTERESTED IN VOLUNTEERING?

If you would like to join our team, email us at smartmoney@pwcgov.org or call 703-792-6287

TRAINING PROVIDED

HOUSING COUNSELING

- Meet with HUD Certified Counselors
- Foreclosure Prevention services
- Loan Modifications
- Debt Repayment Plans
- Certified Home Equity Conversion Mortgage Counselor
- Rental Counseling
- Pre- or Post-Purchase Counseling

Email housingcounseling@pwcgov.org or call 703-792-4713 for an appointment.

FINANCIAL COACHING/COUNSELING

- Certified Counseling program
- Increase your Credit Score
- Increase Savings/Reduce Debt
- Learn Money Management Strategies
- Create a Personalized Action Plan
- No Cost Credit Report with Score
- Financial Coaching that Fits Your Schedule

We follow the National Industry Standards for Housing and Financial Counseling

For appointments, email smartmoney@pwcgov.org

FINANCIAL EMPOWERMENT CENTER CALL FOR AN APPOINTMENT 703-792-6287

Check our calendar for seminars at www.pwcgov.org/money

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