

**THE HOUSING AUTHORITY OF THE CITY OF ORANGE  
& YWCA OF ESSEX & WEST HUDSON, INC.**

are pleased to announce:

**FREE**

**FINANCIAL PLANNING WORKSHOPS**

THAT WILL LEAD YOU TO PROFIT AND SUCCESS.....

**(TOPICS TO DISCUSS:** *Basics of Budgeting, Understanding Credit, Beware of Predatory Lending, Basics of Banking and Learning how to become a Home Owner*)



**COME JOIN US**

**START DATE FOR CLASSES IN ENGLISH: TUESDAY, JULY 19 2011**

**START DATE FOR CLASSES IN SPANISH: THURSDAY, JULY 21, 2011**

Presented by:

**Diana Bermudez, Community Development Loan Officer**  
**TD Bank—America's Most Convenient Bank, Inc.**

**Gwendolyn Battle, Housing Counselor**  
**HomeCorp**

Where: YWCA of Essex & West Hudson, Inc.  
395 Main Street  
Orange, New Jersey 07050

When: Every Tuesday or Thursday at 6:00 p.m. to 8:00 p.m.  
(for 5 weeks)

Contact(s) : Susan Moore, OHA @ (973) 677-4563  
Shirley Johnson or Customer Service, YWCA @ (973) 674-6800



**\*SPECIAL NOTE:** CLASSES ON TUESDAYS WILL BE IN ENGLISH AND CLASSES ON THURSDAYS WILL BE IN SPANISH

**CERTIFICATE UPON COMPLETION**

**\*Refreshments will be served\***

**PLEASE CALL & REGISTER TODAY**

The Housing Authority of the City of Orange, YWCA of Essex & West Hudson, Inc., TD Bank  
and HomeCorp Working Together in Partnership to Provide Quality Services for Families

LA AUTORIDAD DE VIVIENDAS DE LA CIUDAD DE ORANGE  
& YWCA DE ESSEX Y DE WEST HUDSON, INC.

Se Complacen En Anunciar:

**GRATIS**

**TALLER DE PLANIFICACION FINANCIERA**

Que Le Conducira A Resultados De Ganancias y Exitos

**(TEMAS A TRATAR:** Conceptos Basicos Sobre Presupuesto, Comprension del Credito,  
*Como Cuidarse de Prestamos Abusivos, Fundamentos Basicos de la Banca y el  
Aprendizaje de Como Convertirse en Propietario de Casa*



**ACOMPANENOS**

**FECHA DE INICIO DE CLASES EN INGLES: Martes, 19 De Julio 2011**

**FECHA DE INICIO DE CLASES EN ESPANOL: Jueves, 21 De Julio 2011**

Presentado Por:

**Diana Bermudez, OFICIAL DE PRESTAMOS HIPOTECARIOS**  
TD Bank—America's Most Convenient Bank, Inc.

**Gwendolyn Battle, Consejerade Vivienda**  
HomeCorp

Donde: YWCA de Essex y de West Hudson, Inc.  
395 Main Street  
Orange, New Jersey 07050

Cuando: Todos Los Martes O Jueves A Las 6:00 p.m. A 8:00 p.m.  
(durante 5 semanas)

Contacto (s): Susan Moore, OHA @ (973) 677-4563  
Shirley Johnson or Customer Service, YWCA @ (973) 674-6800



**\*NOTA ESPECIAL: LAS CLASES LOS MARTES SERA EN INGLES Y CLASES DE LOS JUEVES SERA EN ESPANOL\***

**SE LE OTORGARA UN CERTIFICADO AL COMPLETAR EL TALLER**

**\*Refrigerios Seran Servidos\***

**POR FAVOR LLAME Y REGISTRESE HOY MISMO**

LA AUTORIDAD DE VIVIENDAS DE LA CIUDAD DE ORANGE, YWCA de Essex y de West Hudson, Inc., banco de TD y Casa sociedad que trabaja junto en sociedad para proporcionar los servicios de calidad para las familia

THE HOUSING AUTHORITY OF THE CITY OF ORANGE & YWCA OF ESSEX & WEST HUDSON

**Financial Planning Workshops**

July 19 – August 18, 2011

(Tuesdays and Thursdays)

5-weeks

6:00 p.m. – 8:00 p.m.

**Registration Form**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Primary Language: \_\_\_\_\_

Street Address: \_\_\_\_\_

Apt. /Box#: \_\_\_\_\_ City/State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone #: (h) \_\_\_\_\_ (w) \_\_\_\_\_ (c) \_\_\_\_\_

Email: \_\_\_\_\_

Emergency Name and Number: \_\_\_\_\_

Day of Workshop: \_\_\_\_\_

**Workshops Provided By:**



*The Housing Authority of the City of Orange, YWCA of Essex & West Hudson, TD Bank  
and HomeCorp Working Together in Partnership to Provide Quality Services for Families*