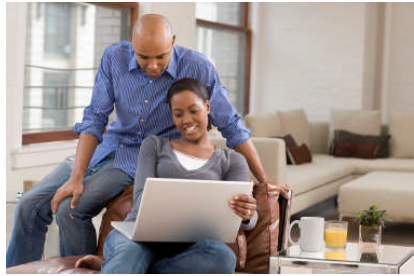


SPRING 2009



Financial Empowerment Workshop Series

March

DATE	TIME	VENUE	TOPIC
3/24/09	6 p.m. - 8:30 p.m.	Carver Financial Literacy Center 300 West 145th Street New York, NY 10039	Using Your Credit Wisely <i>Learn how to manage credit card debt, how to obtain and understand a credit report, how to establish and protect your credit history and how to set (and attain) financial goals.</i>
3/25/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 1281 Fulton Street (Nostrand & Bedford Avenues) Brooklyn, NY 11216	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't-miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>

April

DATE	TIME	VENUE	TOPIC
4/14/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 75 West 125th Street New York, NY 10027	Managing Your Money <i>Is your spending getting out of control? Need Help creating a savings plan? This workshop can help. Learn why saving is so important, find out how to balance "needs" and "wants," and create a real budget.</i>
4/15/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 4 Hanson Place (Nostrand & Bedford Avenues) Brooklyn, NY 11216	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't-miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>
4/28/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 142 Malcolm X Blvd. New York, NY 10026	Home Buying 101 <i>Are you a first time home buyer or interested in becoming one? Then this session is for you. Find out how to think like a lender, the "4C's of Credit," how to create a debt worksheet and everything you need to know about the mortgage process.</i>
4/29/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 1009 Nostrand Avenue (Empire & Sterling Streets) Brooklyn, NY 11225	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't-miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>

RSVP at 212.360.4798 or carverliteracycenter@carverbank.com
 For further information, contact Paula Wilson at HCCI, 917.645.9844 or pwilson@hcci.org



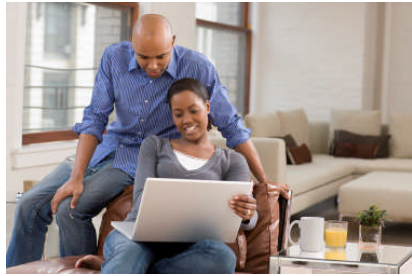
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Workshops and seminars made possible in part through a grant from the U.S. Department of the Treasury's Community Development Financial Institutions Fund.

SPRING 2009



Financial Empowerment Workshop Series

May

DATE	TIME	VENUE	TOPIC
5/05/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 75 West 125th Street New York, NY 10027	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't –miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>
5/06/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 1281 Fulton Street (Nostrand & Bedford Avenues) Brooklyn, NY 11216	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't –miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>
5/19/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 75 West 125th Street New York, NY 10027	Using Your Credit Wisely <i>Learn how to manage credit card debt, how to obtain and understand a credit report, how to establish and protect your credit history and how to set (and attain) financial goals.</i>
5/20/09	6 p.m. - 8:30 p.m.	Carver Federal Savings Bank 1009 Nostrand Avenue (Empire & Sterling Streets) Brooklyn, NY 11225	Foreclosure Prevention & Anti-Predatory Lending <i>Learn how to protect your home from foreclose. This workshop includes can't –miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>

RSVP at 212.360.4798 or carverliteracycenter@carverbank.com
For further information, contact Paula Wilson at HCCI, 917.645.9844 or pwilson@hcci.org
Patricia Primo at NHS, 718.732.8022 or patricia_primo@nhsnyc.org

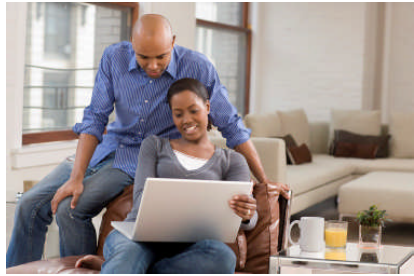


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SPRING 2009



Bedford Stuyvesant Restoration Corporation Financial Empowerment Workshop Series

June

DATES AND LOCATIONS		
All seminars will begin at 6:30 pm		
Location for June Seminars: Bedford Stuyvesant Restoration Corporation 1368 Fulton Street Brooklyn, NY 11216 (718) 636-6930		
6/02/09		Budgeting & Money Management <i>Is your spending getting out of control? Need Help creating a savings plan? This workshop can help. Learn why saving is so important, find out how to balance "needs" and "wants," and create a real budget.</i>
6/09/09		How to Use Credit Wisely <i>Learn how to manage credit card debt, how to obtain and understand a credit report, how to establish and protect your credit history and how to set (and attain) financial goals.</i>
6/16/09		Home Buying 101 (Part I) <i>Are you a first time home buyer or interested in becoming one? Then this session is for you. Find out how to think like a lender, the "4C's of Credit," how to create a debt worksheet and everything you need to know about the mortgage process.</i>
6/23/09		Home Buying 101 (Part II) <i>Are you a first time home buyer or interested in becoming one? Then this session is for you. Find out how to think like a lender, the "4C's of Credit," how to create a debt worksheet and everything you need to know about the mortgage process.</i>
6/30/09		Anti-Predatory Lending & Foreclosure <i>Learn how to protect your home from foreclose. This workshop includes can't-miss information about predatory lending and how to avoid getting trapped by loan fraud and poor loan practices.</i>

For more info call: 212-360-4798 or email: carverliteracycenter@carverbank.com



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