

# ASSET BUILDING COURSE CATALOG

**FEBRUARY 2026**



**Workshops are free and open to the public!**

# Virtual Workshops



WORKSHOP	DATE	TIME	LOCATION	CONTACT
Get Help with Your Credit Problems	Wednesday 2/18	6:00 pm - 7:00 pm	Register via <a href="#">Zoom</a>	<a href="mailto:ksaylorgordon@heartlandhumancareservices.org">ksaylorgordon@heartlandhumancareservices.org</a>
Get What You Deserve at Tax Time	Monday 2/23	6:00 pm - 7:00 pm	Register via <a href="#">Zoom</a>	<a href="mailto:blmartinez@heartlandhumancareservices.org">blmartinez@heartlandhumancareservices.org</a>
Buying a Car: Tips and Tricks	Wednesday 2/25	6:00 pm - 7:00 pm	Register via <a href="#">Zoom</a>	<a href="mailto:blmartinez@heartlandhumancareservices.org">blmartinez@heartlandhumancareservices.org</a>
Student Loans	Thursday 2/26	6:30 pm - 7:30 pm	Register via <a href="#">Zoom</a>	<a href="mailto:ksaylorgordon@heartlandhumancareservices.org">ksaylorgordon@heartlandhumancareservices.org</a>



## TEMPORARY RELIEF FOR BORROWERS: FEDERAL STUDENT LOAN COLLECTIONS PAUSED

The U.S. Department of Education has temporarily delayed involuntary collections on federal student loans, including wage garnishment and Treasury offsets. This pause allows time for new repayment reforms under the Working Families Tax Cuts Act, which simplify repayment options and expand access to income-driven repayment. Beginning July 1, 2026, a new IDR plan will waive unpaid interest in certain cases and help reduce loan balances. The Act also gives borrowers a second opportunity to rehabilitate defaulted loans. Borrowers in default are encouraged to review their options with their loan servicer during this delay. Act now, **collections will resume this year!** [Learn More Here](#)

## WORKSHOP DESCRIPTIONS

### Get Help with Your Credit Problems

Learn to improve your credit, deal with collections, repay your debt, and overcome identity theft.

### Get What You Deserve at Tax Time

We'll help you understand basic tax forms, the options you have for filing, and how to get every dollar you're entitled to!

### Buying a Car: Tips and Tricks

This session covers new vs. used, buy vs. lease, budgeting for hidden costs, and negotiation tips, plus alternatives to ownership to help you make smarter, more affordable choices.

### Student Loans

Learn how to access your federal student loan information, explore repayment options, and take practical steps to manage your loans and protect your financial future.



## ARE YOU READY FOR TAX SEASON?

### Tax season is here!

Visit the Internal Revenue Service website to stay informed about important tax updates, deadlines, and filing requirements.

Our partners at Ladder Up Chicago offer free, trusted tax filing assistance and tax education for eligible individuals and families. Getting informed early—and taking advantage of free support—can help you file confidently, maximize eligible credits, and avoid costly mistakes.

**IRS:** <https://www.irs.gov/newsroom/tax-updates-and-news-from-the-irs>

**Ladder Up:** <https://www.ladderup.org/>

## GROUP GUIDELINES

The following guidelines are designed to help us stay focused on our journey towards better money management.

**PROMPTNESS** Please arrive on time. If you come in after we have begun, please come in quietly.

**RESPECT** Give your undivided attention to the speaker (no cross-talking or interruptions) Please silence your phones.

**CONFIDENTIALITY** Personal information that is shared in the group should remain in the group.

**PARTICIPATION** Share your thoughts and feelings, offer support, encouragement, and suggestions, if sought.

**CHILDREN** Although workshops are generally geared towards adults, children are welcome to attend as well.

## WORKSHOP ATTENDANCE POLICY

**Stay for at least 45 minutes after the webinar starts:** To ensure attendance and qualify for full credit, you must be present for a minimum of 45 minutes from the beginning of the webinar.