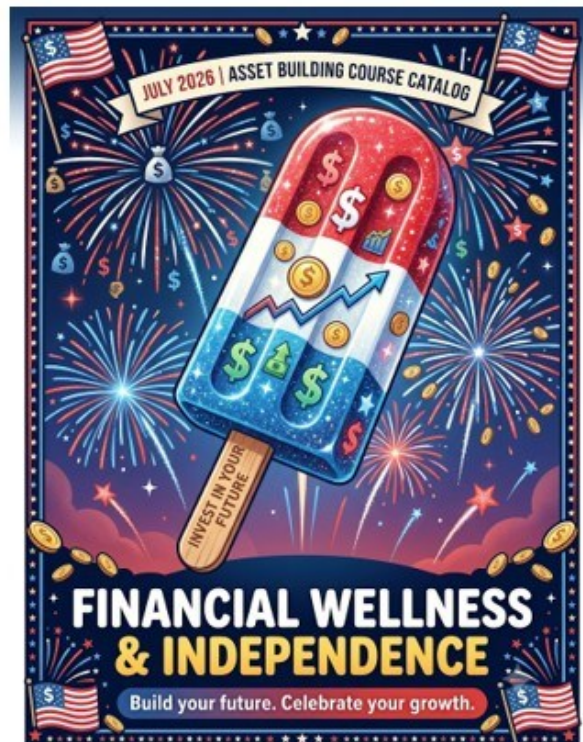


ASSET BUILDING COURSE CATALOG

JULY 2026



Workshops are free and open to the public!

Virtual Workshops



WORKSHOP	DATE	TIME	LOCATION	CONTACT
Make Every Cent Count	Tuesday 7/7	6:00 pm - 7:00 pm	Register via Zoom 	blmartinez@heartlandhumancareservices.org
Credit Scores: What Helps & What Hurts	Tuesday 7/14	6:00 pm - 7:00 pm	Register via Zoom 	blmartinez@heartlandhumancareservices.org
Holiday Spending without Breaking the Bank	Thursday 7/16	6:00 pm - 7:00 pm	Register via Zoom 	ksaylorgordon@heartlandhumancareservices.org
Student Loans	Monday 7/20	6:00 pm - 7:00 pm	Register via Zoom 	ksaylorgordon@heartlandhumancareservices.org



U.S. Department of Education

MAJOR FEDERAL STUDENT LOAN UPDATES GO INTO EFFECT ON JULY 1, 2026

Introducing streamlined options following the sunset of the older SAVE plan. Borrowers can look out for two new income-driven and tiered repayment choices designed to protect against runaway interest and cap monthly payments. Additionally, enrolling in automatic payments now offers an increased interest rate discount of a full 1.00%, up from the previous 0.25%. To lock in this discount and verify your personalized repayment options, log into your account and review the latest guidelines at <https://www.ed.gov>

WORKSHOP DESCRIPTIONS

Make Every Cent Count

Find creative ways to cut costs, new ways to save, and meet your financial goals.

Credit Scores: What Helps & What Hurts

Confused by credit? Learn what credit is, when to use it, and how to understand your credit report and score.

Holiday Spending without Breaking the Bank

We'll discuss how to create a meaningful holiday without breaking the bank and help you create a holiday budget!

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..



JULY 15TH IS NATIONAL GIVE SOMETHING AWAY DAY

This is the perfect reminder that our physical spaces and financial wellness are deeply connected. Holding onto excess items we no longer use can create mental clutter and secret holding costs. This month, we invite you to experience the financial peace of letting go:

- **The "One-In, One-Out" Inventory:** Audit a closet or kitchen cabinet. Gently used clothing, unneeded household goods, or duplicate tools take up valuable space. Passing them along to neighbors or local community donation centers fosters a shared economy.
- **The Financial Wellness Connection:** True abundance isn't about how much we accumulate; it's about making intentional choices with our resources. Clearing out the old helps break the cycle of emotional spending, gives us a clearer picture of what we actually value, and creates physical room for mindfulness.
- **Action Step:** Challenge yourself to identify three items this week to gift to a neighbor or donate to a local community mutual aid fund. Notice how freeing up your physical space shifts your mindset toward financial clarity.

Find a Salvation Army donation center near you: <https://satruck.org/dropoff>

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.