

Direct Deposits

The Financial Training Center's e-Newsletter

Congratulations to our dFree program graduates



On Tuesday, June 6th, dFree program participants were presented with their certificates of completion for the program. Congratulations to those ladies and gentlemen who showed their dedication by faithfully attending the classes, participating in the discussions, and completing their homework assignments. We are proud to add these nine graduates to the list of many who took the first steps in taking control of their finances and bringing financial freedom into their lives.

dFree is a free six-week intensive program that uses a twelve step process to help you gain control of your finances by admit the problem, address the mess, adjust your attitude, create a spending plan, become accountable for your finances and to set goals. This helps you to gain wealth, and to then celebrate your success. Our next session will start on Tuesday, October 3rd. If you are interested, click the link below to register.

Register here

Summer budget tip #2

Summer will officially be here and with it comes rising utility costs as things get hotter outside and the air conditioning works longer and harder to keep us cool. Along with that, gas prices tend to increase, as do grocery and household items.

Last month we talked about budgeting for those vacation getaways and family trips that we take during the summer months. With expenses already on the rise due to inflation, creating a sustainable and balanced budget that makes room for more spending is a proactive approach so that you don't end up having more month than you have money.

One idea to help with the increase in your utility bills is to see if your utility has a budget bill program that assigns a set payment amount based on a twelve month average of your bills. Your electric bill then

becomes a fixed expense instead of a variable expense, which makes budgeting easier without having to worry about how you are going to pay an unexpected high electric bill.

Here at Increasing H.O.P.E, through our budget counseling services we can help you to create a budget, review your spending and then guide you towards having a balanced, realistic budget. Together we will come up with a customized plan to give you the financial freedom that you are looking for. If you are interested in scheduling an appointment with us, click the link below.

Schedule a counseling appointment

June is National Homeownership Month



Homeownership historically has been known as the Great American Dream, but there was a time when it just wasn't affordable for most Americans. The banks didn't have the money to lend, and the average person did not have the cash to purchase a home. Here is a short homeownership history lesson.

To help stabilize the housing market and open the door for more people to buy a home, the government created the Federal Housing Administration (FHA) in 1934, and then the federal agency that is now known as Fannie Mae in 1938.

In 1968, the Fair Housing Act of 1968 was signed into law to ban discrimination in housing based on religion, race, gender, and national origin.

In 1995, National Homeownership Week was established under the Clinton administration, with the drive being to increase homeownership across our nation. In 2002, the Bush administration expanded it from one week to the entire month of June. The Biden administration recently issued a proclamation recognizing June as National Homeownership Month.

Here at Increasing H.O.P.E, we help everyday people achieve their Great American Dream through counseling and education. We start out by getting to know you and we meet you where you are in life. We will review your finances, budget and credit, and come up with an customized action plan to help you get the keys to homeownership. If you are interested in housing counseling services, click the link below to schedule an appointment with a HUD certified housing counselor.

Schedule a counseling appointment

We need your feedback

Have you attended any of our classes, events, or counseling sessions? We would love to hear from you. Please click the link below to fill out this brief client engagement survey. We always strive to provide the best possible service and experience for our class participants, event attendees, and our clients, and your feedback is most welcomed and appreciated.

Take the survey

Has Increasing H.O.P.E helped you or your family?

If you have benefited from one of our services, we would love to hear from you. We are collecting success stories that we can share on our website and via social media to inspire others. If you have an encouraging word to share, please take a moment to click the link and fill out the form.

Submit your story

Upcoming Events

Lunch & Learn: Marketing to Sales

Thursday, June 15th from 11:45 a.m. to 1:00 p.m.

Fee: Free

In this class, you will get tips and ideas on how to make the most of your marketing dollars to reach the most people for your business.

Register here



Intro to Lean Canvas Business Model

Wednesday, June 21st from 12:30 pm to 1:30 pm

Fee: Free

Nick Nuggets Lunch & Learn Series Presented by The Business Success Center. The purpose of the series is to offer bite-size basics to starting and running a successful business.

Join us for a 1 hour webinar that will provide an introduction to how to create a Lean Canvas or nontraditional business plan. This webinar is perfect for entrepreneurs and business owners looking to understand how to create a successful business model. Don't miss this opportunity to learn from the experts and take your business to the next level. Don't miss this opportunity to learn from the experts and take your business to the next level.

In this session, you'll learn:

- The basics of the Lean Canvas or nontraditional business plan
- How to create a unique value proposition for your business
- The ways in which the Business Success Center can support in your effort to create a successful business model

Register here



Budgeting 101

Thursday, June 22nd from 6:00 pm to 7:30 pm.

Fee: \$15.66

Let us help you take control of your money with Budgeting 101. Make budgeting work for you to make your dreams a reality. You know what those dreams start with? Money, or at least the peace and financial freedom that you'll feel from taking control of your finances.

We will discuss why a budget is important, how to create a budget, and what to do if your budget is upside down.

Register here

[VIEW ALL UPCOMING EVENTS](#)

Support Increasing H.O.P.E



Donate Now

Supporting us means a return on your investment (ROI) in the form of a community that is more financially stable and knows how to grow — meaning less poverty, better credit, and increased economic benefits through homeownership and employment.

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