

What does your credit score mean?

- If you have had a credit card, a car loan, or a student loan in the past seven years, then you have a credit report and credit score.
- Your credit score is important because it influences your ability to qualify for credit or other services on the best possible terms.
- A low credit score may make you susceptible to high interest rates or worse.
- Another credit problem you may have is lack of traditional credit.

Credit Repair:

If you have had credit problems in the past, such as late payment or non-payment of bills or an inability to obtain loans, credit cards, or other services due to a low credit score, you may be in need of credit repair. We will review your credit report and work with you to take steps to improve your credit. We will help you make sure your credit report is correct, suggest options for payment agreements with creditors, work with you to plan a budget, and develop financial skills to help you obtain and maintain good credit. If you are having problems due to lack of traditional credit, we can help you investigate your options.

Our Mission:
Building community by helping people move to self sufficiency.

Visit us online:
<http://www.mccainc.org>



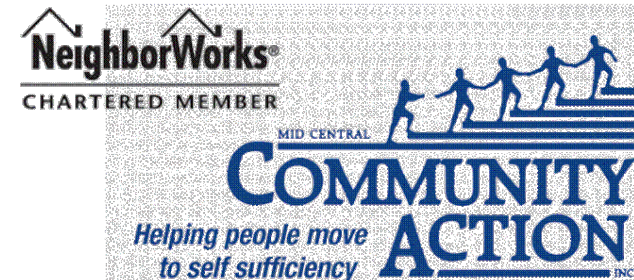
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COMMUNITY ACTION programs are made possible by donations from area businesses, individuals, community-minded organizations, and by the Community Services Block Grant as well as grants through the Illinois Department of Commerce and Economic Opportunity, Illinois Department of Human Services, East Central Illinois Area Agency on Aging, Illinois Criminal Justice Information Authority, Illinois Coalition Against Domestic Violence, United Way, U.S. Dept of Housing and Urban Development, Illinois Department of Public Aid, McLean County Circuit Clerk's Office, Illinois Office of the Attorney General, NeighborWorks® America and other funders.



MCCA Housing

**Homebuyer
Education and
Credit Repair**



Home Buyer Education:

Mid Central Community Action offers an 8 hour Home Buyer Education workshop for potential home buyers. This workshop is open to any one in the community and we encourage all potential home buyers to participate.

The workshop will provide you with essential information that every home buyer should have. It will help you confidently navigate your way through every step of buying your home from planning your budget to closing the deal, and even after.

Home Buyer Education workshops are generally offered twice each month, once on two week nights from 4 pm – 8 pm and once on a Saturday from 8 am to 4 pm.

Completion of the workshop meets the home buyer education requirement for participation in the Coalition for Affordable Housing down payment assistance program. See our coalition for Affordable Housing brochure for more information. There is a \$100 fee for participation in the class.



What are the benefits of Home Buyer Education?

- Learn about credit and how it can potentially reduce the amount of money you pay for your house.
- Get tips about building your team of home buying professionals and making sure that they are looking out for your best interest.
- Find out what to look for in a mortgage loan and how to avoid high interest rates, excessive fees, and predatory lending practices.
- Receive information on various grants and down payment assistance programs available to first time home buyers.
- Learn what to look for in a house and how you can save yourself thousands of dollars before closing.
- Get information about the forms you will sign at closing, what they mean, and how they can affect you.

2007 Housing Counseling Class Schedule

January 9 & 11 January 20	Tues & Thurs Sat	4pm – 8pm 8am – 4pm
February 3 February 20 & 22	Sat Tues & Thurs	8am – 4pm 4pm – 8pm
March 10 March 26 & 28	Sat Mon & Wed	8am – 4pm 4pm – 8pm
April 7 April 17 & 19	Sat Mon & Wed	8am – 4pm 4pm – 8pm
May 5 May 21 & 23	Sat Mon & Wed	8am – 4pm 4pm – 8pm
June 12 & 14 June 23	Tues & Thurs Sat	4pm – 8pm 8am – 4pm
July 14 July 23 & 25	Sat Mon & Wed	8am – 4pm 4pm – 8pm
August 11 August 21 & 22	Sat Tues & Wed	8am – 4pm 4pm – 8pm
September 8 September 18 & 20	Sat Tues & Thurs	8am – 4pm 4pm – 8pm
October 6 October 22 & 24	Sat Mon & Wed	8am – 4pm 4pm – 8pm
November 3 November 12 & 14	Sat Mon & Wed	8am – 4pm 4pm – 8pm

Schedule subject to change

If you are interested in attending please call the agency at: (309) 829-0691
Ext. 245 (English)
Ext. 239 (Spanish)
We will then register you for the class that best fits your schedule.

