

FINANCIAL COACHING

Our financial coaches can help you navigate the best way to reach financial success. They have access to tools that help with building and repairing credit, reducing debt, and having a better understanding of personal finances.

We can help you reach financial goals and work toward financial freedom!



Anita began working with us in March of 2021.

By the end of April 2021, Anita was able to:

- Increase credit by 34 points
- Increase net monthly income by \$1500
- Remove \$7556 of debt from credit report
- Increase total assets by \$7866
- Establish two lines of good credit including the Gateway credit builder loan
- Work towards home ownership with the expectation to purchase her first home within the next year

SERVICES

Income Support Coaching
(access to public benefits)

Financial coaching

Credit counseling

Employment coaching

Homebuyer counseling & pre-purchase education

Foreclosure prevention counseling

Re-entry counseling

Financial education

Access to 3 free credit building programs

FREE income tax preparation

HOME BUYER EDUCATION

If you have ever dreamed of owning your own home, the NTR Home Buyer Education Training Program can help. This is a unique educational experience for families who are ready to embark on the road to homeownership but would like a helping hand along the way. Topics covered in the seminars include planning for homeownership, money management, understanding credit, securing a mortgage loan, shopping for a home, and protecting your investment.

This program qualifies you for the city of Toledo Home at Last program which helps with down payment assistance.

STEPS

1. Orientation
2. Coaching: Credit & Affordability Assessment
3. Eight hour education class
4. Purchase your home and receive a \$50 home improvement card

Time frames vary based on assessment



TOLEDO REGION

WHO WE ARE

FINANCIAL OPPORTUNITY CENTERS® (FOCS) ARE CAREER AND FINANCIAL COACHING SERVICE CENTERS THAT HELP LOW- TO MODERATE-INCOME PEOPLE BUILD EFFECTIVE MONEY HABITS AND FOCUS ON THE FINANCIAL BOTTOM LINE.



www.nwtoledo.org



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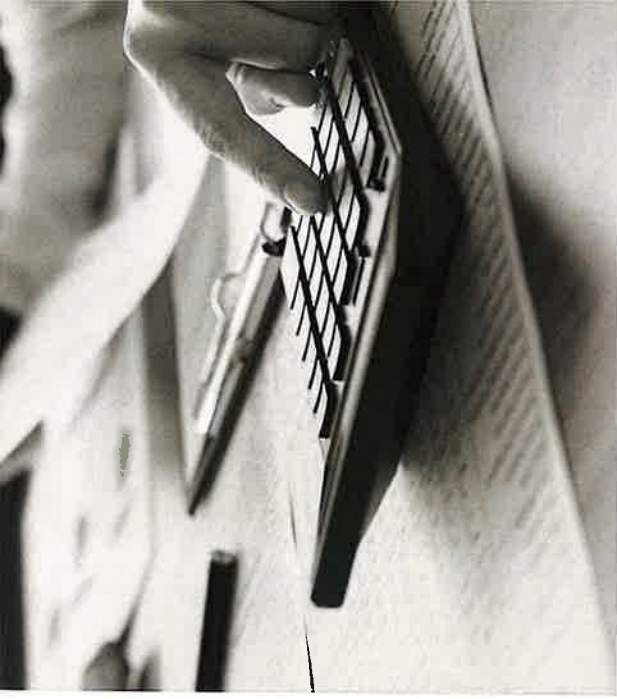


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NEIGHBORWORKS®
TOLEDO REGION
FINANCIAL
OPPORTUNITY
CENTER

Financial
ppportunity
Centers of Toledo

WHAT DO WE DO AT FINANCIAL OPPORTUNITY CENTER® PROGRAMS?



The Financial Opportunity Center® program is staffed with qualified, expertly trained job coaches, HUD-certified housing counselors, and financial coaches. We are here to provide integrated services and support, advocate for, and empower you on your journey to financial freedom and independence. Our Center's success is helping our clients achieve their goals.

Our Financial Opportunity Center® coaches are here to guide you in the many areas that can play a role in achieving your goals for financial stability and freedom. We're here to be your neighborhood-based, one-stop resource. We help you come up with a plan specific to your needs to help you accomplish your unique financial objectives. Our aim is to be there for you every step of the way.

CONTACT US



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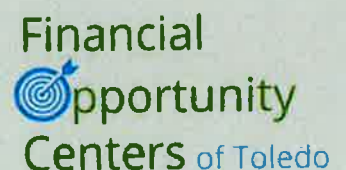
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PROGRAMS

- First-time homebuyer education
- Financial coaching
- Credit counseling
- Housing Counseling
- Foreclosure prevention counseling
- Reentry counseling
- LISC Twin Accounts: Loan/Match savings credit building program
- Tax preparation



HOME WEATHERIZATION

NeighborWorks® Toledo Region has been the sole provider of comprehensive weatherization service in Lucas County, offering services to low-income homeowners and renters since 1983.

WHAT IS IT?

Weatherization refers to the process of protecting a home from weather events such as rain and cold in the winter and moisture and heat in the summer. Sealing the home from outdoor stressors increases its energy efficiency. In other words, ensuring that a home's energy outputs (like air conditioning and heating) are kept inside reduces wasted energy that leaks from drafty windows and inadequate insulation, for example.

Weatherization efforts can include:

- Heating unit or hot water heater repair or replacement
- Appliance replacement
- Insulation in attics, sidewalls, basements, or crawlspaces
- Ventilation
- Air sealing
- Minor plumbing or electrical repairs
- Replacement of inefficient light bulbs and power strips

KEY TARGETS

Energy Efficiency

Our weatherization services reduce the amount of energy required to heat, cool, light, and power your home.

Health and Safety

We test and address common hazards like lead and radon levels to ensure each member your home can live in a safe, healthy environment.

Increased Comfort

We can help you maximize your comfort for a lower monthly energy cost.



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LEARN MORE

