



Heartland Human Care Services, Inc.®

ASSET BUILDING COURSE CATALOG

SPRING 2012

Let your assets soar!
Reach new heights with financial education and career development!

Special Financial Education Workshop Series
See page 3 for details!



New Attendance Policy
Effective April 1, 2012
See details on page 3.

Nueva Regla de Asistencia
1^{ero} de abril de 2012
Vea los detalles en la página 5.

Financial Education • Career Development

www.heartlandalliance.org/assetbuilding

Asset Building Course Catalog
Financial Education • Career
Development

Desarrollo de Activos - Catálogo de Cursos
Educación Financiera • Desarrollo de Carrera
En español - Página 5

APRIL SCHEDULE

Financial Workshops		Date	Time	City Area	Location	Contact	April						
\$	Secure Your Money	W, 4/4	6-8pm	S	Northern Trust Bank: 7801 S. State Street	Gloria	S	M	T	W	Th	F	S
\$	Secure Your Money	S, 4/7	10:30am-12:30pm	W	Center for Working Women: 6361 N. Broadway	Kimberly	1	2	3	4	5	6	7
\$	Make Credit Work for You	T, 4/10	5:30-7:30pm	S	Heartland Alliance: 1525 E. Hyde Park Blvd.	Larry	8	9	10	11	12	13	14
\$	Make Credit Work for You	W, 4/11	6-8pm	S	Neighborhood Housing Services: 449 W. 79th St.	Kimberly	15	16	17	18	19	20	21
\$	Secure Your Money	Th, 4/12	10am-12pm	S	Heartland Alliance: 400 W. 76th St. Suite 110	Gloria	22	23	24	25	26	27	28
\$	Own Your Values & Financial Future	S, 4/14	10am-12pm	S	West Lawn Library: 4020 W. 63rd St.	Gloria	29	30					
\$	Achieve Your Goals: Assets Made Possible	M, 4/16	6-8pm	W	Heartland Alliance: 4250 W. North Avenue	Abby	Contacts						
\$	Achieve Your Goals: Assets Made Possible	T, 4/17	3-5pm	W	Heartland Alliance: 1200 W. Roosevelt	Theresa	Abby	773.336.6067					
\$	Manage Your Credit Problems	W, 4/18	6-8pm	S	Northern Trust Bank: 7801 S. State St.	Kimberly	Carmen	773.336.6051					
\$	Own Your Values & Financial Future	Th, 4/19	11am-1pm	N	Heartland Alliance: 4411 N. Ravenswood	Abby	Gloria	773.358.3854					
\$	Own Your Values & Financial Future	T, 4/24	3-5pm	S	Heartland Alliance: 400 W. 76th St. Suite 110	Karen	Karen	773.336.6048					
\$	Speed Banking	W, 4/25	5:30-7:30pm	N	Chicago Math & Science Academy: 7212 N. Clark	Carmen	Kimberly	773.336.6033					
\$	Achieve Your Goals: Assets Made Possible	W, 4/25	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Larry	Larry	773.358.3850					
\$	How to Buy a Good Used Car	W, 4/25	6-8pm	N	Heartland Alliance: 1207 W. Leland	Kimberly	Melanie	773.336.6074					
\$	Make Credit Work for You	W, 4/25	6-8pm	N	Parkside—Community Room: 544 W. Oak St., 3rd Floor	Shuron	Shuron	312.399.4839					
							Theresa	773.336.6007					

MAY SCHEDULE

Financial Workshops		Date	Time	City Area	Location	Contact	May						
\$	Make Credit Work for You	Th, 5/3	10am-12pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Gloria	S	M	T	W	Th	F	S
\$	Make Credit Work for You	S, 5/5	10:30am-12:30pm	N	Center for Working Women: 6361 N. Broadway	Kimberly			1	2	3	4	5
\$	Manage Your Credit Problems	T, 5/8	5:30-7:30pm	S	Heartland Alliance: 1525 E. Hyde Park Blvd.	Kimberly	6	7	8	9	10	11	12
\$	Make Every Cent Count	S, 5/12	10am-12pm	S	West Lawn Library: 4020 W. 63rd St.	Gloria	13	14	15	16	17	18	19
\$	Building Consumer Skills	M, 5/14	6-8pm	W	Heartland Alliance: 4250 W. North Avenue	Abby	20	21	22	23	24	25	26
\$	Make Every Cent Count	T, 5/15	3-5pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Karen	27	28	29	30	31		
\$	Building Consumer Skills	T, 5/15	3-5pm	W	Heartland Alliance: 1200 W. Roosevelt	Theresa	Contacts						
\$	Manage Your Credit Problems	W, 5/16	6-8pm	N	Parkside—Community Room: 544 W. Oak St., 3rd Floor	Shuron	Abby	773.336.6067					
\$	Public Policy & Its Effects on Your Money	S, 5/19	11am-1pm	S	Thurgood Marshall Library: 7506 S. Racine	Larry	Gloria	773.358.3854					
\$	Manage Your Credit Problems	Th, 5/24	10am-12pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Gloria	Karen	773.336.6048					
\$	Achieve Your Goals: Assets Made Possible	Th, 5/24	11am-1pm	W	Heartland Alliance: 4411 N. Ravenswood	Abby	Kimberly	773.336.6033					
							Larry	773.358.3850					
							Melanie	773.336.6074					
							Shuron	312.399.4839					
							Theresa	773.336.6007					

Financial Workshops		Date	Time	City Area	Location	Contact	June						
\$	Manage Your Credit Problems	S, 6/2	10:30am-12:30pm	N	Center for Working Women: 6361 N. Broadway	Kimberly	S	M	T	W	Th	F	S
\$	Secure Your Money	S, 6/9	10am-12pm	S	West Lawn Library: 4020 W. 63rd St.	Gloria						1	2
\$	Achieve Your Goals: Assets Made Possible	T, 6/12	5:30-7:30pm	S	Heartland Alliance: 1525 E. Hyde Park Blvd.	Kimberly	3	4	5	6	7	8	9
\$	Achieve Your Goals: Assets Made Possible	Th, 6/14	10am-12pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Gloria	10	11	12	13	14	15	16
\$	Public Policy & Its Effects on Your Money	S, 6/16	11am-1pm	S	Thurgood Marshall Library: 7506 S. Racine	Larry	17	18	19	20	21	22	23
\$	Make Credit Work for You	M, 6/18	6-8pm	W	Heartland Alliance: 4250 W. North Avenue	Abby	24	25	26	27	28	29	30
\$	Secure Your Money	T, 6/19	3-5pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Karen	Contacts						
\$	Own Your Values & Financial Future	T, 6/19	3-5pm	W	Heartland Alliance: 1200 W. Roosevelt	Theresa	Abby	773.336.6067					
\$	Achieve Your Goals: Assets Made Possible	W, 6/20	6-8pm	N	Parkside—Community Room: 544 W. Oak St., 3rd Floor	Shuron	Gloria	773.358.3854					
\$	Manage Your Credit Problems	Th, 6/21	11am-1pm	N	Heartland Alliance: 4411 N. Ravenswood	Abby	Karen	773.336.6078					
							Kimberly	773.336.6033					
							Larry	773.358.3850					
							Melanie	773.336.6074					
							Shuron	312.399.4839					
							Theresa	773.336.6007					

Call the workshop contact person to register. By letting us know that you will attend, we can come prepared with the correct number of copies for the group and we will also be able to let you know about any schedule changes.



CAREER WORKSHOPS

APRIL • MAY • JUNE

Career Workshops	Date	Time	Area	Location	Contact	Telephone
How to Apply to Jobs Effectively	T, 4/10	5-7pm	W	Heartland Alliance: 5551 W. Belmont	Melanie	773.336.6074
How to Apply to Jobs Effectively	W, 5/16	6-8pm	N	Heartland Alliance: 4411 N. Ravenswood	Melanie	773.336.6074
How to Apply for Jobs Effectively	W, 6/6	2:30-4:30pm	S	Heartland Alliance: 400 W. 76th St., Suite 110	Melanie	773.336.6074

IDEA PROGRAM HIGHLIGHTS

IDEA Initiative can help you reach your financial, housing and/or career goals!

Benefits of participating:

- Receive up to \$400 from the Matched Savings Program
- Learn how to improve your credit
- Learn how to budget, cut costs and increase income
- Find out about other programs and resources that you may be eligible for
- Receive up to \$125 in gift cards for work that you complete in the program
- Work with an experienced Asset Development Coordinator on your financial and housing goals
- Work with an experienced Employment Placement Coordinator on your career goals



The IDEA Initiative is a 6-month to 1-year asset building program, funded by the Eleanor Foundation, that provides a matched savings program to women who are head of household, live in the city of Chicago and earn between \$10,000 - \$40,000 annually. Participants in this program will work individually with an Asset Development Coordinator once a month to reach their financial, housing, and/or career goals.

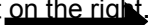
Attend this special complete series of Financial Education Workshops and earn your certificate of having completed 12 hours in Financial Education. Your certificate will be issued by the Illinois Department of Financial & Professional Regulation.

Financial Workshops		Date	Time	City Area	Location	Contact	Telephone
\$	Own Your Values & Financial Future	W, 3/21	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Carmen	773.336.6051
\$	Make Every Cent Count	W, 3/28	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Shuron	312.399.4839
\$	Secure Your Money	W, 4/4	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Gloria	773.358.3854
\$	Make Credit Work for You	W, 4/11	6-8 pm	S	Neighborhood Housing Services: 400 W. 76th St., Suite 110	Kimberly	773.336.6033
\$	Manage Your Credit Problems	W, 4/18	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Kimberly	773.336.6033
\$	Achieve Your Goals: Assets Made Possible	W, 4/25	6-8 pm	S	Northern Trust Bank: 7801 S. State Street	Larry	773.358.3850

NEW ATTENDANCE POLICY

New Attendance Policy



Effective April 1, 2012 — If you miss more than 15 minutes of a workshop, you will not receive full credit for attending the workshop; however, partial credit will be given based on the chart on the right. 

Time Present	Credit Given
1:45-2 Hours	Full Credit
45 Minutes-1:45	Half Credit
0-45 Minutes	No Credit

LOCATIONS

NORTH SIDE LOCATIONS

Heartland Alliance: Belmont - 5551 W. Belmont

Free parking located on Central south of Belmont is available. It is also accessible by the Belmont Bus or Central Bus.

Heartland Alliance: Leland - 1207 W. Leland

This location is accessible by the Red Line (exit at Wilson) or by bus #78 or #145 (exit at Wilson & Magnolia.) Metered street parking is available.

Parkside: 544 W. Oak St. 3rd floor - Community Room

This office is located between Chicago Ave. & Division and is near public transportation. Street parking is also available.

Center for Working Women: 6361 N. Broadway

The Center for Working Women is easily accessible from the Red Line (exit at Loyola) or by bus #147. Metered street parking is available. Space is limited. Be sure to RSVP.

Chicago Math & Science Academy: 7212 N. Clark

This location is accessible by the #22 Howard Bus (exit at Clark & Touhy) and by the Jarvis Red Line Stop.

WEST SIDE LOCATIONS

Heartland Alliance: Los Vecinos - 4250 W. North Avenue This site is at the corner of North and Kildare. Metered street parking is available.

Heartland Alliance: 1200 W. Roosevelt Road The building is located on the corner of Roosevelt and Racine. It is accessible via the Red Line at the Roosevelt stop, the Blue line at the Racine stop and also by #12 Roosevelt bus and #9 Ashland bus.

SOUTH SIDE LOCATIONS

Heartland Alliance: Hyde Park - 1525 E. Hyde Park Blvd., 2nd Fl.

Two hour parking is available during business hours. Please ask for a visitor parking pass.

Heartland Alliance: Englewood - 400 W. 76th, Suite 110

This office is located in the Stewart Business building which has a big cell phone tower on top. Press "start" and enter "027" to ring the buzzer. Parking is available behind the building.

Thurgood Marshall Public Library: 7506 S. Racine

This location is accessible by the # 75th Bus and the # 44 Wallace/Racine Bus.

Neighborhood Housing Services: 449 W. 79th St.

This site is accessible by the #24 and #79 Buses. It can also be accessed by the Red Line by exiting at 79th St.

West Lawn Library: 4020 W. 63rd St.

This location is accessible by the #63 63rd Bus, #53A South Pulaski Bus and the Orange Line at the Pulaski stop.

Northern Trust Bank: 7801 S. State St.

This location is accessible by the Red line—exit at 79th St. and also by the #79 Bus.

For public transportation directions, call the CTA at (312) 836-7000 or log on to the CTA's website at www.transitchicago.com



GROUP DESCRIPTIONS

FINANCIAL EDUCATION GROUPS

Own Your Values & Financial Future We spend money differently based on our priorities and values. This group will help you discover how your values impact spending & savings habits.



Make Every Cent Count We'll walk through the process of creating a realistic spending plan, organization and keeping up with your bills.

Secure Your Money This group will cover the pro's & con's of using a bank, credit union or currency exchange. We'll review commonly used banking terms and practice skills such as writing a check and balancing your checkbook.



Make Credit Work for You Confused by credit? We'll discuss what credit is, when to use it, and how to access and understand your report and score.



Manage Your Credit Problems Learn how to legally correct errors on your credit report and improve your credit score. Strategies for building credit, dealing with collections, and repaying debt will also be covered.



Build Healthy Relationships Around Money Explore how your relationships influence your finances in this group. Tips and techniques for talking and dealing with family, friends and your finances will be covered.



Public Policy & Its Effects on Your Money Learn basic public policies that are being implemented which may adversely affect your savings and spending potential in the future. We'll talk about how politics has implications on your earning potential.



Achieve Your Goals: Assets Made Possible Learn the basics of preparing for large ticket items. We'll talk about credit requirements, down payments, mortgages, predatory lending and much more!



Building Consumer Skills This group will cover commonly used advertising strategies, the red flags of fraud, dealing with unwanted solicitations and understanding your rights as a consumer.

Speed Banking Learn what bank is right for you! Get individualized attention from bilingual representatives from banks and credit unions to get answers to your banking questions.



ALUMNI CLUB

The Alumni Club is a way for you to stay engaged in financial education and asset building after having completed at least 10 hours of our financial education workshops or after having graduated from Family Self-Sufficiency, Meet Your Match, or IDEA. The Alumni Club meets quarterly and each session will explore a new topic. Join us this quarter for a discussion on investing for your future.



CAREER GROUPS **Computer Based Resume**

Development Using your computer skills and the help of our staff, learn how to build a resume that gets the attention of employers. We will also go over how to send a resume to employers using online applications and e-mail.



Perfecting Your Personal Organizational Style Do you feel like you could accomplish more if you were more organized? Learn what organizational tools and techniques work best for you. Everyone's organizational styles are different. At this workshop, we will help you find out what your style is and give you tips on how to keep track of all of your to-dos and goals.




Handling Conflict and Miscommunication in the Workplace Learn how to deal with difficult situations and difficult people while staying professional. Get advice about the conflicts you are dealing with at work. We will talk about how to go about getting your way without creating tension between you, your co-workers and your bosses.



How to Apply for Jobs Effectively Learn the basics about how to find open positions and apply for them. Find out about the best ways to search for jobs and practice filling out paper and online applications. We will discuss common application mistakes so that you can make the best impression possible when applying for jobs. Receive answers to all of your job search related questions.



Talleres Financieros		Fecha	Hora	Area	Locación	Facilitador	Teléfono
\$	Beneficiere de su crédito	Mi, 4/24	6-8 pm	S	Park Federal Bank: 1823 W. 47th Street	Gloria	773.358.3854
\$	Sus valores, su futuro y su dinero	Mi, 5/23	11:30am-1:30pm	O	Heartland Alliance: 5551 W. Belmont	Melanie	773.336.6074
\$	Cada centavo cuenta	Ma, 6/19	6-8pm	O	Heartland Alliance: 5551 W. Belmont	Kimberly	773.336-6033
Talleres de Carrera		Fecha	Hora	Area	Locación	Facilitador	Teléfono
	Cómo solicitar empleo	T, 4/10	5-7pm	O	Heartland Alliance: 5551 W Belmont	Melanie	773.336.6074

NUEVA REGLA DE ASISTENCIA

DESCRIPCIÓN DE TALLERES

NUEVA REGLA DE ASISTENCIA



1^{er}o de abril de 2012 - Si usted pierde más de 15 minutos de un taller, no recibirá el crédito completo por asistir al taller, sin embargo, se le dará crédito parcial de la siguiente manera:

Tiempo de asistencia	Crédito por asistir
1:45-2 horas	crédito completo
45 minutos-1: 45	medio crédito
0-45 minutos	no se le dará crédito

LOS TALLERES

Sus valores, su dinero y su futuro - Todo el mundo gasta su dinero según sus valores y prioridades. En este taller usted descubrirá cómo sus valores afectan su manera de gastar y ahorrar.

Cada centavo cuenta - En este taller hablaremos del proceso de crear un presupuesto realístico. Ofreceremos ideas para organizar sus pagos.

Beneficiere de su crédito - ¿Usted está confundido sobre su crédito? Hablaremos de lo que es el crédito, cuándo se usa, cómo conseguirlo y cómo comprender su reporte y puntaje de crédito.



Cómo solicitar empleo—Este taller le ofrecerá información básica de cómo solicitar el trabajo. Hablaremos del proceso de solicitar empleo incluyendo cómo buscar los puestos abiertos, llenar las solicitudes, hablar con un empleador potencial, responder a una oferta de empleo y mucho más. Tendremos una sesión de preguntas y respuestas para recibir sus preguntas, dudas e inquietudes sobre la busca del empleo.

¿Sabía usted que puede graduarse del programa de educación financiera de Heartland Alliance? Sólo tiene que asistir 10 horas de talleres financieros para graduarse. Usted recibirá un certificado del Illinois Department of Financial & Professional Regulation. Para más información, preguntele al facilitador del taller que asiste.



LUGARES

Park Federal Bank - Neighborhood Housing Services: 1823 W. 47th St.

La oficina de Neighborhood Housing Services está ubicada en el Park Federal Savings Bank en la esquina de la 47 y la Honore cerca de la Ashland. Los talleres tomarán lugar en el aula que está en el nivel más bajo. Hay estacionamiento gratis.

Heartland Alliance: 5551 W. Belmont

Estacionamiento gratis ubicado en la Central al sur de la Belmont está disponible. También es accessible por el autobús de la Belmont o por el de la Central.

Para conseguir direcciones para llegar a estos lugares, llame al CTA al (312) 836-7000 o ve a la página del internet del CTA www.transitchicago.com



Por favor, llame al facilitador por lo menos 2 días por adelantado para confirmar. Su llamada nos ayudará preparar material suficiente y nos permitirá dejarle saber de cualquier cambio de horario. ¡Gracias!