



Jericho Road's Financial Education Programs,

FOR MORE INFORMATION ABOUT FINANCIAL EDUCATION:
50 Wyoming Avenue, Buffalo, NY 14215
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FINANCIAL EDUCATION

Financially Fit and **City Roots**, equip clients with basic knowledge in order to increase financial literacy and improve financial situations. Combining mentoring and small group or one-on-one classes, our financial education programs utilize hands-on lessons to bridge the gap between clients and established financial institutions. These free programs are available to anyone in Western New York and are provided in multiple languages.



A COMMUNITY PROGRAM OF JERICHO ROAD





CITY ROOTS FIRST-TIME HOMEBUYER PROGRAM

How Does City Roots Work?

City Roots is a 12-week program for individuals and families interested in buying their first home. Classes are held weekly at the Hope Refugee Drop-In Center, but the program can also be completed one-on-one with a City Roots instructor or in a small-group class elsewhere.

What information does City Roots cover?

City Roots covers the first-time homebuying process in detail. Topics include the following:

- Saving for a home
- Applying for a mortgage
- Knowing and assembling your homebuying team
- Common mistakes to avoid

City Roots instructors can also assist with identifying and applying for first-time homebuyer programs and grants.

Sounds great! How do I sign up?

The first step to joining Financially Fit or City Roots is to complete a referral form. The form can be found on our website at jrhc.org/programs/financial-education. If you need assistance filling out the form, you can speak directly with our program coordinator by calling 716-892-4354 ext. 153.



FINANCIALLY FIT

How does Financially Fit work?

The structure of Financially Fit is based on the level of financial knowledge held by those entering the program. Lessons range from the basics of American currency and hands-on sessions on how to use an ATM to higher-level concerns such as budgeting, banking, and credit score improvement. Clients can choose to meet one-on-one with a Financially Fit instructor or participate in small group classes. Instructors meet with clients wherever they feel most comfortable, whether that is at home, in a public place (like the library), or at Jericho Road offices. Classes in languages other than English are offered at the Hope Refugee Drop-In Center three times a week.

What information does Financially Fit cover?

Financially Fit is a client-directed program. While there is a curriculum, clients are encouraged to express their needs and interests so that staff members can tailor the program and maximize its impact. Some frequently addressed topics include:

- Budgeting/creating a savings plan
- Proper credit use and credit scores
- Banking
 - Insurance
 - Predatory lending



Partners

Our financial education programs are successful because of the support of our partners. Our programs enjoy a good relationship with a number of local banks and credit unions, as well as Consumer Credit Counseling Services and Primerica. These partners assist with signing clients up for accounts, showing refugees how to properly use an ATM, **FREE** tax preparation, and they often participate in our financial wellness events.

Events

Financially Fit holds occasional financial wellness events, including community resource fairs, at various times throughout the year. If you are interested in attending a community resource fair or your organization would like to participate as a partner, please email contact@jrhc.org or call 716-892-4354 ext. 153.

Volunteering with Financially Fit or City Roots

If you are interested in volunteering with our financial education programs, we have a number of opportunities for you! Please contact us.

- Event preparation
- Tabling (for financial organizations, insurance companies, and community service providers)
- Office help
- Class instruction
- Leading/providing a financial workshop