Habitat for Humanity of Michigan

Providing Innovations and Support for Affordable Housing

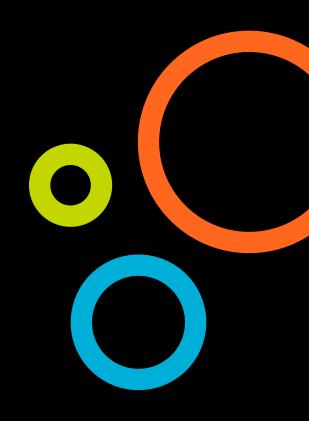


Habitat for Humanity®

"We do our best to help people define their best life, pursue happiness and achieve goals" ~ Sue Ortiz

Your Habitat Michigan Housing and Family Services (HFS) Staff

Angie – Loan Manager & Counselor **Anitra – Education Manager & Counselor** Cassie – Intake & Lending Support **Daeja – Compliance and Leads** Erik – Veterans Engagement, PHR Jamie – Grants Intake Specialist, DPA & PHR Jen – Quality Control & Compliance PHR Jessica – Construction Manager Kathleen – Manager, Family Self Sufficiency Lydia – Coach and Educator **Rafael – Coach and Educator** Sireece Martin – Contractor for HC&E Sue – Chief Programs Officer



We build streng

Housing and Family Services

Working to Make a Difference in Housing Stability

Housing Counseling and Financial Coaching

- Individual sessions
- Prepurchase, rental, homeless assistance
- Action plans, budgeting
- Setting and working on goals
- Customer–driven process
- Homeownership is often a goals
- · Financial stability gained from coaching



Housing and Family Services

Working to Make a Difference in Finances

Financial Education

Habitat for Humanity®

- Eight-part series
 - Money management
 - Debt / Student loans
 - Credit / Credit scores
 - Banking basics
 - Insurance and long-term planning
 - Consumer protection / Predatory lending
 - Fair housing / Fair lending
 - Healthy housing





m Habitat for Humanity®

of Michigan

LONG TERM PLANNING INSURANCE AND INVESTING



Workshop Agenda:

Defining Insurance Needs

- Why is Insurance Important?
- How can insurance help you?
- What are the types of insurance?

Investing (retirement planning)

Investment Options

Representation France

of Michigan

Let your money make money



Estate and Funeral Planning

Probate Costs Vary, Dependent On:

- Estate Size and How complicated it is
- People Contesting the Will
- Validity of Estate Plans are valid
- Whether or not a Probate Attorney is Retained

Probate Costs Can Include:

- Court & Filing Fees
- Attorney Fees
- Appraisal, Land Survey and Accounting fees
- Executor Fees or Compensation

- Personal Records
- Medical & Prescription Records
- Michigan Statutory Will
- Advanced Directives
- MIPeace of Mind Registry
- Funeral Representative Designation
- Guide for using Designation of Patient Advocate Form
- Organ Donation

- WE ARE NOT ATTORNEYS & DO NOT PROVIDE LEGAL ADVICE!
- What happens if we die without a will?
- What can we accomplish by having a will?
- Encouraging the use of an attorney.
- How to use the Statutory Will form.
- Jointly held versus individually owned assets.
- Signatures, witnesses.
- Filing documents with county court offices.



W Habitat

Contact Us

618 S. Creyts Rd., Ste A; Lansing, MI 48917

(517) 485-1006 fax (517) 485-1509 info@habitatmichigan.org | www.habitatmichigan.org

Habitat

W Habitat for Humanity