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Resource!

JVS Human Services offers workshops and one-on-one coaching to help individuals and families meet their financial goals! JVS financial education programs are certified by HUD. JVS housing counselors are certified through the Michigan State Housing and Development Authority (MSHDA). What the courses cover is listed below:



Financial Capability

A series of courses which explore all aspects of personal finances

- Money management
- Spending plans
- Credit ratios and savings
- Consumer protection and identity theft
- Banking basics
- Debt Reduction
- Insurance know-how
- Fair housing and lending



Financial Coaching

One-on-one guidance to meet financial goals

- In-depth budgeting and personal spending plan development
- Debt reduction and credit maintenance
- Creation of a personal plan to achieve financial goals, such as saving for a home, reducing credit card debt and more



Homebuyer Education

Classes that teach the home buying process available as group or one-on-one sessions

- Lender selection
- Mortgage product selection
- Mortgage readiness assessment
- Down payment assistance
- Loan application processes
- Pre-purchase counseling



Foreclosure Education and Prevention

Confidential help to keep your home

- Review of mortgage payments and affordability
- Lender consultation to reduce payment
- Application for funds to become current on a mortgage, property taxes and/or homeowner's association dues
- Development of a transition plan for those who cannot or choose not to keep their homes