

# 4<sup>th</sup> Annual Empowerment Conference

## Sponsored by Centers for Working Families



### Creating Your Own Path to . . .

- |   |  |
|---|--|
| <input type="checkbox"/> Homeownership        | <input type="checkbox"/> Getting out of debt             |
| <input type="checkbox"/> Completing education | <input type="checkbox"/> Good credit                     |
| <input type="checkbox"/> Better job           | <input type="checkbox"/> Improving your quality of life  |
| <input type="checkbox"/> Small business       | <input type="checkbox"/> No longer living check to check |

No matter if you want to do one or all of the above, OLHSA Center for Working Families is here to assist you in accomplishing your goals.

By attending this conference, you will attend several different workshops that will give you the guidance you need in order to start your journey on any of the paths listed above.

Vendors will be on-site, such as: **Huntington Bank, PNC Bank; IRS; Accounting Aid Society; Forgotten Harvest; Ferndale Career Center; Department of Human Services; DTE, United Way and MUCH MORE.**

**Saturday, November 19, 2011 from 9am-2pm (Register at 9:00am)**  
**Location: 345 East Nine Mile Rd. Ferndale, MI 48220**

**FREE EVENT:**  
Registration and lunch included

**REGISTRATION FORM - DEADLINE, November 16, 2011**

**Fax to: (248) 209-2645 Attn: Tameka Ramsey;**

**Mail/drop off to: 345 E. Nine Mile Rd. Ferndale, MI 48220 Attn: T. Ramsey**

Name \* \_\_\_\_\_

Address \* \_\_\_\_\_

City\* \_\_\_\_\_ Zip\* \_\_\_\_\_

Email \* \_\_\_\_\_ Phone \_\_\_\_\_

**Below are descriptions of workshops.**

**Energy Services**

This session will provide a summary Energy Services provided at OLHSA. There will be discussion of low-cost, no-cost, do-it-yourself energy saving measures to help participants lower their utility bills. There will also be an overview of Weatherization Assistance, which provides free energy-saving home improvements to qualifying homes.

**Pre-Purchase Homeownership Counseling**

Provides information on budgeting, credit, mortgage approval and mortgage closing in a group setting, as well as individual counseling. Pre-purchase counseling ensures that future homeowners have a good understanding of their mortgage loan and the responsibilities of homeownership.

**Economic Self Sufficiency and Access to Financial Services**

This session will provide resources to individuals who are looking to build/re-build their financial state (credit management) and to enable them to build assets (homeownership, small business, postsecondary education).

**Starting a Small Business**

This session will start individuals on the road to owning a small business. Participants will learn and discuss several tracks to entrepreneurship, such as: "Are You Ready to Start a Business," "Small Business Start-up" and "Growing Your Business." Participants will receive materials to assist them in this process.