

Financial Focus Program

Habitat's Financial Focus Program is for those wanting to learn how to better establish and manage a good financial standing.

The purpose of our program is to provide financial education and mentorship to individuals looking to accomplish their financial goals. We will focus on budgeting, creating a savings plan, managing debt, establishing good credit and we discuss the homebuying process. If becoming a homeowner is one of your goals, we would like to set you on the right path to achieve that goal. If you are interested in partnering with us, we recommend reviewing the qualifications below. **Please note, to qualify you must live or work in Seminole County or Apopka.**

Qualifications:

- Income must be stable, verifiable, and fall between 40%-80% of HUD Median Income levels for the Orlando Metropolitan area. Please refer to the qualifying income levels guide below.

INCOME LEVELS

<i>Family Size</i>	<i>Min. Income</i>	<i>Max. Income</i>
1.	\$23,250	\$40,750
2.	\$26,600	\$46,550
3.	\$29,950	\$52,350
4.	\$33,200	\$58,150
5.	\$35,850	\$62,850
6.	\$38,500	\$67,500
7.	\$41,150	\$72,150
8.	\$43,800	\$76,800

- Rent and other debt combined should not exceed 43% to 53% of your income.
- Credit Score should range between 520-620.
- Delinquent Debt: No more than \$4,000 in nonmedical collections at the time of application.
- Bankruptcy: Must wait one year after being discharged and reestablishing good credit.
- Student Loans: All student loan debt liabilities, even in deferment and when included in debt-to-income ratio, should not be more than 43% of your income.

COMMITMENT:

Applicants should be able to dedicate one day a week for a minimum of two hours to attend mandatory courses and should be able to set up time for at least bi-weekly meetings with mentor. Must have own computer/tablet to take the online courses.