**Financial Literacy Training**

This program of educational training will offer individuals in a group setting the importance of financial fitness, equipping those individuals with knowledge to create a sound financial plan, make wise consumer decisions, set and achieve financial goals and recognize and avoid common consumer pitfalls and much, much more….  

*The Financial Literacy Training design is as follows:*

- **Basic Financial Planning & Money Management**
- **Saving and Investing**
- **Banks and Other Financial Institutions**
- **Credit and your Finances**
- **Taxes and Insurance**

**Taxes and Insurance**

All program designs will follow-up with an individual Counseling Session to plan a personalized action plan to overcome financial challenges.
Mississippi Action for Community Education, Inc. (MACE) offers homeownership training in the areas of pre-purchase education and counseling, post-purchase education and financial literacy.

MACE proposes to provide homeowner opportunities to low-income and moderate income families in its (8) eight core counties in the Mississippi Delta. The targeted counties are: Washington, Humphreys, Madison, Holmes, Sharkey, Issaquena and Quitman.

This program of education will provide basic instructions to make homeownership sustainable. This educational session is designed to provide knowledge and equip individuals with a concrete methodology to home maintenance and repair techniques as well as financial management strategies and guidelines after home purchase has been attained. This program will provide each participant with a basic understanding of various preventive maintenance terminology and their meanings.

**Pre-Purchase Education:**

This program of education will help individuals assess their current financial readiness status and determine if they are ready to become future homeowners. The program help individuals gain a basis knowledge of the purchase, mortgage and closing process of home buying procedures and much more.

**Pre – Purchase Counseling:**

Educating peoples to better understand their opportunity to become future Homeowners ...

This program will offer one-on-one counseling to individuals in two or more of the counseling designs. Each individual program will be designed to fit that individual counseling need as determined.

Counseling designs are:

**Budgeting Counseling**

**Credit Counseling**

**Debt Reduction Counseling**

**Mortgage Loan Counseling**

**Home Purchase Counseling**

**Insurance Counseling**

**Follow-up and Tracking Counseling**

**Post-Purchase Education:**

This program of education will provide basic instructions to make homeownership sustainable. This educational session is designed to provide knowledge and equip individuals with a concrete methodology to home maintenance and repair techniques as well as financial management strategies and guidelines after home purchase has been attained. This program will provide each participant with a basic understanding of various preventive maintenance terminology and their meanings.

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