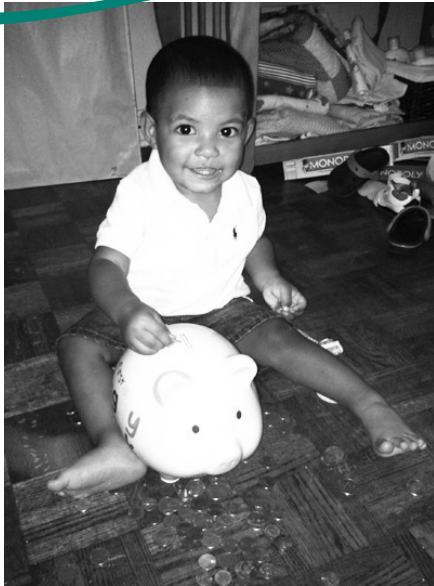


The Money SchoolSM

March - June 2012

Printing sponsored by
DISCOVER
BANK



got \$avings?

Congratulations, James!

Winner of the **got \$avings?**™ photo contest!

IT IS NEVER TOO EARLY TO START SAVING!

got \$avings?™ is a public awareness campaign encouraging Delawareans to save early and often.

Here are some ways to help you get started:

- \$ Get help with credit questions and issues at no cost and with no hassles or obligations. **CALL TOLL FREE 1-877-246-2026** to speak to a credit counselor or to schedule an appointment.
- \$ Meet with a FREE financial coach, **CALL 302-283-5562**.
- \$ **SIGN UP** for Money School classes on budgeting, financial fitness and much more.
- \$ **LIKE First State Saves** on Facebook for savings tips.

HATS OFF

TO OUR MONEY SCHOOL INSTRUCTORS!

10 YEARS:

Paul Baumbach

9 YEARS:

Rod Hausmann
Anthony Johnson
Alisha Thompson-Adams
Donald Whitworth

8 YEARS:

Gerry Kelly
Rick Solloway
Jim Walls

7 YEARS:

Carol Arnott Robbins

6 Years:

Willam Starnes

5 YEARS:

Eric Braunstein
Joanna Daneman
Rosa Rivera
Dinette Rivera

THANK YOU!

PURSES HAS CHANGED!

There is now one less level and new requirements for additional involvement at the top levels.



Level 1: 15 hours of Money School classes.

Next Level: 30 hours of classes.

Treasurer's Circle: 100 hours, including membership in a Money Club or Support Group.

Ambassador of Financial Education: 250 hours, including a minimum of 50 approved volunteer hours which include creating & managing a Money Club or support group.

Platinum Portfolio: 500 hours, including a minimum of 100 approved volunteer hours which include Money Club leadership or other significant financial education project.

A FACE LIFT FOR DFLI!

In April, DFLI's "new" website will be launched - www.dfli.org, merging all DFLI websites (The Money School, *Purses to Portfolios*, etc.) into one. Our existing web addresses will continue to work; i.e., www.delawaremoneyschool.com will still take you to the Money School class schedule. However, you will also get there by going to www.dfli.org. And while you are there, check out our other programs. A big Thank You goes out to the team at **ING DIRECT** for their donated hours creating the website brief and to **Delmarva Digital**, our web host, for their grant to help defray the cost of designing the new site.



Look inside for our **LUNCH & LEARNS** and **SPECIAL EVENTS**



Delaware Financial Literacy Institute Board of Directors

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Ronni K. Cohen, Executive Director • The Hon. Jack Markell, Founder and President Emeritus

New Castle County


How to Recapture and Eliminate the Transfer of Your Wealth

Thurs., March 1, 6:00-7:30pm
Elsmere Library, Wilmington
Curtis May, May Financial

Getting Organized and Developing a Spending Plan

Mon., March 5, 6:30-8:30pm
New Castle County Extension Office, Newark
Maria Pippidis, UD Cooperative Extension

Lighten Up Your Energy Bill

Wed., March 7, 12noon-1:30pm 
Claymont Community Center
Enid Wallace-Simms, Delmarva Power Region

Strategic Ways to Get Out of Debt

Thurs., March 8, 5:30-7:30pm
Elsmere Library, Wilmington
Rod Hausmann, Primerica

Financial Health Tool Kit

Mon., March 12, 5:30-6:30pm
Woodlawn Library, Wilmington
Carlos Herrera, DCRAC

Asset Allocation: Core and Satellite

Mon., March 12, 6:00-7:30pm
Brandywine Hundred Library, Wilmington
C. Michael Luck, CFP
RBC Wealth Management

Managing Your Money in Difficult Times

Mon., March 12, 7:00-8:30pm
Newark Library
Alisha Thompson-Adams, Primerica

Business Builders Book Club

Tues., March 13, 12noon-1:00pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based Business Network

Create Real Life Flexibility in Retirement

Tues., March 13, 6:30-7:30pm
Brandywine Hundred Library, Wilmington
Mark Nehra, Independence Wealth Strategies

Long Term Care: Protecting Your Assets

Tues., March 13, 6:30-7:30pm
Elsmere Library, Wilmington
Darren Moore, CHFC, State Farm

Downsizing Your Debt and Understanding Credit

Tues., March 13, 6:30-8:30pm
New Castle County Extension Office, Newark
Maria Pippidis, UD Cooperative Extension

Foreclosure Prevention

Tues., March 13, 6:30-8:30pm
Woodlawn Library, Wilmington
Mary Rammel, CCCS of MD and DE

Navigating a Career Change; Staying Focused on Your Retirement Plan

Tues., March 13, 7:00-8:00pm
Hockessin Library
Gail Chickersky, MorganStanleySmithBarney

Six Easy Steps to an Effective Estate Plan


Tues., March 13, 7:00-8:30pm
Brandywine Hundred Library, Wilmington
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Own vs. Rent - Is Buying the Option for Me?

Wed., March 14, 6:00-8:00pm
Goodwill Center, Wilmington
Denise Freeman, NCALL Research



Do You Own Your Home or Does Your Home Own You?

Thurs., March 15, 12noon-1:30pm 
Claymont Community Center
Gerry Kelly, Office Department of Justice
Special Comments: Class will be held in the 3rd floor conference room

Mutual Funds: What You Really Need to Know

Mon., March 19, 6:00-7:30pm
Brandywine Hundred Library, Wilmington
C. Michael Luck, CFP
RBC Wealth Management

Saving on a Shoestring Budget

Mon., March 19, 6:30-8:30pm
New Castle County Extension Office, Newark
Maria Pippidis, UD Cooperative Extension

Women's History Month- Leadership and Women in Home-Based Business

Tues., March 20, 6:30-8:00pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based Business Network


How to Start and Finance Your Small Business Dream

Wed., March 21, 6:00-7:30pm
Garfield Park Library, New Castle
Natalie Hall, U.S. SBA

How to Build and Manage a Stock Portfolio

Mon., March 26, 6:00-7:30pm
Brandywine Hundred Library, Wilmington
C. Michael Luck, CFP
RBC Wealth Management

Talking Mortgages - PMI, ARM & More

Wed., March 28, 6:00-8:00pm 
Goodwill Center, Wilmington
Mark Randolph
Fairway Independent Mortgage

Financial Fitness: Take Control of Your Finances! (4 Sessions)

Tues., April 3, 10, 17 & 24, 6:00-8:00pm
West Center Place, Wilmington
Rosa Rivera, Interfaith Community Housing

Create Real Life Flexibility in Retirement

Tues., April 3, 6:30-7:30pm
Brandywine Hundred Library, Wilmington
Mark Nehra, Independence Wealth Strategies

Think Rich: Mind Your Money

Tues., April 3, 6:30-8:00pm
Appoquinimink Library, Middletown
Alisha Thompson-Adams, Primerica

How to Start and Finance Your Small Business Dream

Wed., April 4, 6:00-7:30pm
Appoquinimink Library, Middletown
Natalie Hall, U.S. SBA

The 7 Essential Money Skills

Thurs., April 5, 6:00-7:30pm
Elsmere Library, Wilmington
Curtis May, May Financial

Financial Health Tool Kit

Mon., April 9, 5:30-6:30pm
Woodlawn Library, Wilmington
Carlos Herrera, DCRAC

Making Cents of Your Money for Kids and Teens

Mon., April 9, 6:30-8:00pm
Hockessin Library
C. Michael Luck, CFP
RBC Wealth Management

Business Builders Book Club

Tues., April 10, 12noon-1:00pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based Business Network


Foreclosure Prevention

Tues., April 10, 6:30-8:30pm
Woodlawn Library, Wilmington
Mary Rammel, CCCS of MD and DE


Money, Movie, Talk

Tues., April 10, 6:30-8:30pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based Business Network

Reality Check Realtor

Wed., April 11, 6:00-8:00pm 
Goodwill Center, Wilmington
Eric Braunstein, Patterson-Schwartz

The Power of Financial Coaching

Thurs., April 12, 12noon-1:30pm 
Claymont Community Center
Jude Liszkiewicz, Stand By Me

Your Future By Design

Mon., April 16, 6:30-8:30pm
Hockessin Library
C. Michael Luck, CFP
RBC Wealth Management

Navigating a Career Change; Staying Focused on Your Retirement Plan

Tues., April 17, 6:00-7:00pm
Kirkwood Library, Wilmington
Gail Chickersky, MorganStanleySmithBarney

Long Term Care: Protecting Your Assets

Tues., April 17, 6:30-7:30pm
Elsmere Library
Darren Moore, CHFC, State Farm

Financial Planning in These Challenging Times

Tues., April 17, 7:00-8:30pm
Brandywine Hundred Library, Wilmington
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Synthesizing Social Security

Mon., April 23, 6:30-8:00pm
Hockessin Library
C. Michael Luck, CFP
RBC Wealth Management

Six Easy Steps to an Effective Estate Plan

Tues., April 24, 7:00-8:30pm
Kirkwood Library, Wilmington
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Inspection - Better Safe Than Sorry

Wed., April 25, 6:00-8:00pm
Goodwill Center, Wilmington
John Kerrigan
Reliable Home Inspection Service

Rx for Shopaholics

Thurs., April 26, 6:00-9:00pm
Claymont Community Center
Tami Schoenfeld, The Money School
Special Comments: Free parking,
refreshments and doorprizes

DSHA Homebuyer Fair

Sat., April 28, 9:00am-4:00pm
Hilton Wilmington/Christiana Hotel, Newark
Tami Schoenfeld, The Money School

How to Run a Profitable Business

Wed., May 2, 12noon-1:30pm
Claymont Community Center
Cher Przelomski
Planning Factory International

Live Debt Free: Truly Wealthy

Thurs., May 3, 6:00-7:30pm
Elsmere Library, Wilmington
Curtis May, May Financial

Asset Allocation: Core and Satellite

Mon., May 7, 6:30-8:30pm
Newark Senior Center
C. Michael Luck, CFP
RBC Wealth Management

Business Builders Book Club

Tues., May 8, 12noon-1:00pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based
Business Network

**Navigating a Career Change; Staying
Focused on Your Retirement Plan**

Tues. May 8, 6:00-7:00pm
Elsmere Library, Wilmington
Gail Chickersky, MorganStanleySmithBarney

Legalese - Understanding the Fine Print

Wed., May 9, 6:00-8:00pm
Goodwill Center, Wilmington
Dade Werb, Delcollo and Werb

Financial Planning in These Challenging Times

Wed., May 9, 7:00-8:30pm
Kirkwood Library, Wilmington
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Saving Plans for College

Thurs, May 10, 6:00-7:30pm
Elsmere Library, Wilmington
Rod Hausmann, Primerica

Financial Health Tool Kit

Mon., May 14, 5:30-6:30pm
Woodlawn Library, Wilmington
Carlos Herrera, DCRAC

Mutual Funds: What You Really Need to Know

Mon., May 14, 6:30-8:30pm
Newark Senior Center
C. Michael Luck, CFP
RBC Wealth Management

Foreclosure Prevention

Tues., May 15, 6:30-8:30pm
Woodlawn Library, Wilmington
Mary Rammel, CCCS of MD and DE

**Women Entrepreneurs - Direct Sales and
Home-Based Businesses**

Tues., May 15, 7:00-8:30pm
Woodlawn Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based
Business Network

**How to Start and Finance Your Small
Business Dream**

Wed., May 16, 6:00-7:00pm
Garfield Park Library, New Castle
Natalie Hall, U.S. SBA

How to Build and Manage a Stock Portfolio

Mon., May 21, 6:30-8:30pm
Newark Senior Center
C. Michael Luck, CFP
RBC Wealth Management

Long Term Care: Protecting Your Assets

Tues., May 22, 6:30-7:30pm
Elsmere Library, Wilmington
Darren Moore, CHFC, State Farm

Low Cost Advertising Plan

Tues., May 22, 6:30-7:30pm
Brandywine Hundred Library, Wilmington
Dr. Jay Macklin, Direct Sales & Home-Based
Business Network

Managing Your Money in Difficult Times

Tues., May 22, 6:30-8:00pm
Appoquinimink Library, Middletown
Alisha Thompson-Adams, Primerica

Home Insurance - Rest Insured

Wed., May 23, 6:00-7:30pm
Goodwill Center, Wilmington
Darren Moore, CHFC, State Farm

Getting Money Out of Your Portfolio

Mon., June 4 & 11, 6:30-8:30pm
Newark Free Library
Paul Baumbach, CFA, CFP, ChFC
Mallard Advisors, LLC, Special Comments:
Participants must attend both sessions.

Create Real Life Flexibility in Retirement


Tues., June 5, 6:00-7:00pm
Elsmere Library, Wilmington
Mark E. Barand, Wilmington NPS Grant Program Retirement
Mon., JunW 11. 6:30pm
Tues., JunW : 6:30-7:30pm
Elsmere Library, Wilmington NPS Grant Program Retirement

Kent County

Six Easy Steps to an Effective Estate Plan

Tues., March 6, 6:00-7:30pm
Dover Public Library
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Keys to a Successful Money Club

Thurs., March 8, 12noon-1:30pm
Office of the State Treasurer, Dover
Tami Schoenfeld, The Money School 

Investment Strategies for Today's Retirees

Tues., March 13, 6:00-7:30pm
Dover Public Library
Christopher Theis, Big Investment Services

Financial Strategies for Women

Thurs., March 22, 12noon-1:00pm
Delaware State University, Dover
Bryan Durrington, Met Life

Planning a Secure Retirement

Tues., April 10, 6:00-7:30pm
Dover Public Library
Christopher Theis, Big Investment Services

Growing Your Money: A Financial Fitness Series

Tues., April 24, May 1, 8, 15 & 22
9:00-11:00am, NCALL Research, Dover
Camille Moman, NCALL Research

Do You Have What It Takes to Own & Operate a Small Business

Thurs., April 26, 6:30-8:30pm
Delaware State University, Dover
Lillie Crawford, DSU Delaware Center for
Enterprise Development

Six Steps Towards A Secure Retirement

Tues., May 1, 6:00-7:30pm
Dover Public Library
Jeff H. MacDonald, CFP, ChFC
Investment Management & Planning, LLC

Weathering Market Volatility

Tues., May 8, 6:00-7:30pm
Dover Public Library
Christopher Theis, Big Investment Services

Do You Own Your Home or Does Your Home Own You?

Thurs., May 24, 12noon-1:30pm 
Office of the State Treasurer, Dover
Gerry Kelly, Department of Justice

Developing Your Business Idea and Starting it Confidently

Thurs., May 24, 6:30-8:30pm
Delaware State University, Dover
Lillie Crawford, DSU Delaware Center for
Enterprise Development

How to Start and Finance Your Small Business Dream

Thurs., June 7, 5:30-7:00pm
Smyrna Library
Natalie Hall, U.S. SBA

Nine Big Mistakes When Planning for Retirement

Tues., June 12, 6:00-7:30pm
Dover Public Library
Christopher Theis, Big Investment Services

Remarkable Marketing Strategies for Small Business Owners

Thurs., June 28, 6:30-8:30pm
Delaware State University, Dover
Lillie Crawford, DSU Delaware Center for
Enterprise Development

Sussex County

Market Outlook and Opportunities

Mon., March 12, 6:00-7:30pm
Edward Jones Office, Bethany Beach
Rick Solloway, Edward Jones

Preparing for and Surviving Divorce Financially

Mon., March 12, 6:00-7:30pm
Georgetown Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

How to Start and Finance Your Small Business Dream

Wed., March 14, 6:00-7:30pm
Georgetown Library
Natalie Hall, U.S. SBA

Annuities and Your Retirement

Thurs., March 15, 10:30am-12noon
Edward Jones Office, Bethany Beach
Rick Solloway, Edward Jones

Avoiding Probate

Mon., March 26, 6:00-7:30pm
Georgetown Library
Samuel Slabaugh, Sr., CFP
EST Financial Group


Preparing for and Surviving Divorce Financially

Mon., April 2, 6:00-7:30pm
Seaford Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

Avoiding Probate

Mon., April 16, 6:00-7:30pm
Seaford Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

Keys to a Successful Money Club

Tues., April 17, 12noon-1:30pm 
Georgetown Library
Shanta Jeffers, The Money School

Tax Free Investing

Mon., April 23, 6:00-7:30pm
South Coastal Library, Bethany Beach
Rick Solloway, Edward Jones

Market Outlook and Opportunities

Thurs., April 26, 10:30am-12noon
Edward Jones Office, Bethany Beach
Rick Solloway, Edward Jones

Preparing Your Estate Plan

Thurs., May 10, 10:30am-12noon
Edward Jones Office, Bethany Beach
Rick Solloway, Edward Jones

Market Outlook and Opportunities

Mon., May 14, 6:00-7:30pm
South Coastal Library, Bethany Beach
Rick Solloway, Edward Jones

Preparing for and Surviving Divorce Financially

Mon., May 14, 6:00-7:30pm
Georgetown Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

Avoiding Probate

Mon., May 21, 6:00-7:30pm
Georgetown Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

Market Outlook and Opportunities

Thurs., June 7, 6:00-7:30pm
Edward Jones Office, Bethany Beach
Rick Solloway, Edward Jones


Tax Free Investing

Mon., June 11, 6:00-7:30pm
South Coastal Library, Bethany Beach
Rick Solloway, Edward Jones

Preparing for and Surviving Divorce Financially

Mon., June 11, 6:00-7:30pm
Rehoboth Beach Library,
Samuel Slabaugh, Sr., CFP
EST Financial Group

Do You Own Your Home or Does Your Home Own You?

Thurs., June 14, 12noon-1:30pm 
Georgetown Library
Gerry Kelly, Department of Justice

Avoiding Probate

Mon., June 25, 6:00-7:30pm
Rehoboth Beach Library
Samuel Slabaugh, Sr., CFP
EST Financial Group

KENT COUNTY

DE State University

Bank of America
Building, Room 111
1200 N. DuPont
Highway, Dover
302.857.6953

Dover Public Library

45 S. State Street
302.736.7030

NCALL Research

363 Saulsbury Road
Dover
302.678.9400

Office of the State Treasurer

820 Silver Lake
Boulevard
Suite 100, Dover
302.672.6700

Smyrna Library

107 Main Street
302.653.4579

SUSSEX COUNTY

Edward Jones Office

Jack Hickman Building
33188 Coastal Highway
(Rte. 1) Unit 5
Bethany Beach
302.537.0600

Georgetown Library

123 West Pine Street
302.856.7958

Rehoboth Beach Library

226 Rehoboth Avenue
Rehoboth Beach
302.227.8044

Seaford Library

402 N. Porter Street
302.629.2524

South Coastal Library

43 Kent Avenue
Bethany Beach
302.539.5231

PLEASE NOTE: The Money School classes are presented for educational purposes only. Classes are not intended to serve as individual consultations, recommendations, or guarantees of results.

NOTE: Please call class location for directions and bad weather information.

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Citizens Bank
Delmarva Digital
NeighborWorks
Schroder Investment Management NA

Silver Benefactors - \$15,000 - \$24,999:

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State Farm
State of Delaware - Grant in Aid

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HSBC Trust Company, Delaware
M&T Bank
WSFS

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Artisans' Bank
County Bank
Delaware Bankers' Association (FEA)
Global Debt Registry, LLC
MorganStanleySmithBarney
State of Delaware Libraries

Friends - \$100 - \$499:

AAUW Wilmington Branch
Albero, Kupferman & Associates, LLC
City of Wilmington
Commonwealth Trust Co.
DE Department of Health & Social Services
DE SBTDC
Delmarva Power
DSU Center for Enterprise Development
First State Community Action Agency
Office of the State Treasurer
U.S. Small Business Administration
UD Center for Economic Education & Entrepreneurship

DFLI Circle - Under \$100:

Dover Federal Credit Union
Lutheran Community Services Inc
Goodwill

Individuals:

Anonymous (9)
Jayne E. Armstrong Carol E. Arnott
Robbins
Judy Austin
Bo Backerman
Rose M. Bailey
Dana Balick
Kainde Barduae
Paul L. Bechly
Rachel Beeson
Sue Beeson
Sharon Boland ●
Sherese Brewington-Carr
Emma Doris Broadwater
Rachel M. Bryant
Hilda M. Burton
Stefen A. Burton
Mary Caraccioli
The Hon. Michael & Jane Castle
James Chambers
Jeff Chapman
Gail M. Chickersky
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Sharon M. Cohen ✓
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Jane Purnell Taylor ■
Alton Thomspen
Clinton Tymes
Ginita Wall
Jim Walls
Lisa Wolfe
Carla E. Woods-Ashley

In Memory of:

❖ Jelly Bean Boland (pet)
◆ Bertha Butler
● "Baby" Hasson (pet)
✓ Barbara Hertzog
❖ Hannah Levy
■ Bessie & Sterling Purnell
❖ Martha Steel

In Honor of:

* Tami & Jason Schoenfeld's Wedding

In-Kind:

DSU Center for Enterprise Development
ING DIRECT
Kenny Family ShopRites of Delaware
McClafferty Printing Company

Special Thank You to:

Bancroft Elementary School
Mary Allen Design
Mary Caraccioli
Joe Loboazzo

Please note that not all United Way, CFC & SECC contributors' names had been received at the time of printing.

Thank You All!



3301 Green Street, Claymont, DE 19703
302.792.1200 • 800.267.5002
info@dfli.org
www.dfli.org
March - June 2012



*"To succeed, jump as quickly at opportunities as you do at conclusions."
 - Benjamin Franklin*

Delaware Financial Literacy Institute (DFLI) and The Money School are supported entirely by grants and contributions. DFLI is a nonprofit 501(c)(3) organization and is NOT a state agency. Your contributions help DFLI provide FREE classes and programs across the state.

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March - June 2012

The Money SchoolSM

"From its inception in 2001, DFLI has consistently and effectively worked to help the people of Delaware take charge of their finances." ~ Gov. Jack Markell, Founder, DFLI

FREE EVENTS YOU DO NOT WANT TO MISS!

Registration Required! Visit www.dfli.org or call (toll free) 877.307.6858 to register.

Rx for Shopaholics

Thursday, April 26, 2012

6:00 - 9:00PM

**Claymont Community Center
 Lower Gym**

3301 Green Street



Shopping out of control?
 Get tips to help you rein
 in your spending.

EXHIBITORS

DOOR PRIZES + REFRESHMENTS

Home Sweet Home Ownership Series

Wednesdays, 6:00 - 8:00PM

Goodwill Center

300 E. Lea Boulevard, Wilmington



- Own vs Rent - March 14
- Talking Mortgages - March 28
- Realty Check Realtor - April 11
- Inspection - April 25
- Legalese - May 9
- Home Insurance - May 23 (6:00-7:30PM)
- Home Maintenance - June 13
- Building the Value of Your Home - June 20

Attend 6 of the 8 classes and receive a \$25 gift card.

DSHA Homebuyer Fair

Saturday, April 28, 2012

9:00AM - 4:00PM

**Hilton Wilmington/
 Christiana Hotel**

100 Continental Drive, Newark

Learn about finding & negotiating
 on prospective properties, credit,
 budgeting, & personal finance.

REFRESHMENTS

GIVE-AWAYS + EXHIBITORS

