

Roadmap to Success

If you're interested in learning more or working with the NHS Fincap Program to achieve your financial goals...

- Call NHS of Greater Cleveland at 216.458.4663, Monday-Friday, 8:30am - 5pm or download an application at nhsleveland.org.
- Schedule your one-on-one session to review your financial situation and credit history.
- Create a unique action plan with your Fincap Counselor based on your goals.
- Update your Fincap Counselor on your progress along the way.
- Realize your personal goals by developing positive financial practices that impact other aspects of your life.
- Achieve control of your financial future and the success you've longed to accomplish!

“Being financially sound means having the ability to pay my bills, develop savings, and live comfortably.”

-Brian E.

Creating Homeownership Building Communities

*Neighborhood Housing Services
of Greater Cleveland*

*provides ongoing programs and services for achieving,
preserving, and sustaining the
American Dream of homeownership,
including;*

Homebuyer Education
Down Payment Assistance
Community Land Trust
Loan Document Review and Closing
Financial Capability Counseling & Coaching
Cleveland Saves
EnergyYou
Home Maintenance Workshops
Home Repair Loans
Foreclosure Prevention
Reverse Mortgage Counseling
Reverse Mortgage Information Center
NHS Consumer Law Center
Volunteer Income Tax Assistance



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Cleveland, Ohio 44127
216.458.HOME (4663)
nhsleveland.org



Financial Capability Program



Open the door to financial success

Neighborhood Housing Services of Greater Cleveland's (NHS) Financial Capability (Fincap) Program can help you understand and identify your personal goals and develop a road map to achieve them. Whether you seek knowledge, want to improve credit scores and reduce debt, prepare for the homeownership process, or increase savings, the NHS Fincap Program can help you!

What is the NHS Fincap Program?

The NHS Fincap Program gives participants the ability to navigate life's events. It is more than just setting financial goals, but building towards achieving them. Being financially capable means that you are on the path to achieve your goals.

How does the program work?

NHS Fincap participants are able to work with trained professionals that enable individuals to reach goals like owning a Home, purchasing a car, or saving for college. Classes and one-on-one sessions are available that provide financial skills and knowledge designed to help families achieve long-term stability.

What types of goals can I set?

Goals can be simple as...

- Managing finances
- Adjusting daily spending
- Developing a savings plan
- Reducing debt
- Understanding credit

To more advanced goals...

- Becoming credit-worthy to purchase a car
- Understanding student loan debts
- Achieving homeownership
- Planning for a healthy retirement

What can I expect?

It is critical that clients fully understand program parameters. To increase engagement and retention, financial coaching programs must involve clients in active, self-directed ways. From the first interaction, clients are expected to make a strong commitment to participating in the coaching process, and this requires embracing a new way of thinking. Clients are asked to identify financial goals and hold themselves accountable for working toward those goals.

Financial Coaching

Client-driven process that provides the framework for setting goals, assessment, action planning, and accountability. One-on-one sessions are aimed at helping participants focus on behaviors to achieve self-defined financial goals. Coaching focuses on achieving client-determined goals and long-term outcomes through behavior change. Coaches serve as facilitators, motivators, and supporters!

Financial Counseling

Practitioner-driven process that provides the framework to educate, offer expertise and advice, and feedback. Counseling sessions are aimed at providing specific information and guidance intended to resolve a defined event or problem, typically through a set process. The focus is to address specific issues through knowledge transfer and skill development. Counselors serve as teachers and advisors.

for more information...

visit nhsleveland.org

or call 216.458.4663!