



Jennifer Laterra, President

Sharon Clark, Executive Director

3-PART FINANCIAL LITERACY WEBINAR SERIES

This is a FREE certificate program

Presented by:

Central Jersey Housing Resource Center (CJHRC)



Part #1 Budgeting Thursday, February 12, 2026

Part #2 Credit Thursday, February 19, 2026

Part #3 Debt-to-Income Thursday, February 26, 2026

Each webinar will be held from 6:00 pm – 7:00 pm

***ATTENDANCE AT ALL 3 EVENING WEBINARS IS REQUIRED TO RECEIVE A CERTIFICATE
(the certificate is good for one year from the date of issuance)**

<p>Part 1: Budgeting Speaker: Turney Singh Baba, Santander Bank February 12, 2026 6:00 - 7:00 pm</p> <p>Learn how to:</p> <ul style="list-style-type: none"> ✓ Create a budget ✓ Understand the importance of saving ✓ Set and track financial goals ✓ Identify and change spending habits 	<p>Part 2: Credit: Speaker: Luis Pachon, Provident Bank February 19, 2026 6:00 - 7:00 pm</p> <p>Learn how to:</p> <ul style="list-style-type: none"> ✓ Understand how credit scores are calculated ✓ Read and interpret a credit report ✓ Monitor your credit ✓ Obtain a free credit report. 	<p>Part 3: Debt-to-Income (DTI) Speaker: Michelle Brown, Bank of America February 26, 2026 6:00 - 7:00 pm</p> <p>Learn how to:</p> <ul style="list-style-type: none"> ✓ Calculate your debt-to-income ratio ✓ Know what debts are included; ✓ Understand what a good DTI is ✓ Have a good balance of debt & income.
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To register, click each link below. In order to obtain a 12-month certificate, participants MUST register and attend all 3 webinars and complete required paperwork. Questions? Call CJHRC at 908-446-0036.

- Budgeting (Feb. 12, 2026): <https://attendee.gotowebinar.com/rt/6066626224965337440>
- Credit (Feb. 19, 2026): <https://attendee.gotowebinar.com/rt/156159688413658458>
- Debt-to-Income (Feb. 26, 2026): <https://attendee.gotowebinar.com/rt/3119649189502593110>

This Financial Literacy 3-Part Series Webinar is being sponsored by:

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