

Senior Financial Workshops

Presented by...



Empowering and
Strengthening Ohio's
People

Warrensville Road Community Baptist Church

Please join ESOP as we educate seniors on how to make good financial decisions and maintain financial stability while avoiding financial abuse.

FREE

FREE

FREE

Thursdays 9:30-10:30 am

Jan 25, 2018:	Recognizing & Avoiding Elder Financial Exploitation
Feb 1, 2018:	Estate Planning
Feb 8, 2018:	Budgeting & Goal Setting
Feb 15, 2018:	Understanding Credit & Debt
Feb 22, 2018:	Building Savings & Protecting Assets
Mar 1, 2018:	Action Plan: Bringing it All Together

*ESOP is now a part of Benjamin Rose
Institute on Aging*



**BENJAMIN ROSE
INSTITUTE ON AGING**
SERVICE • RESEARCH • ADVOCACY

Also Available ...



Whether you're just thinking about buying a house or you're a longtime homeowner, our counselors are trained to help you with the following services:

Senior Financial Empowerment Initiative



If you're 55 or older ESOP has specific services geared to help you make good financial decisions and maintain financial stability as you age. Services include Benefits Checkups, Financial Coaching, One-on-One Financial Counseling, and Senior Property Tax Loan Program.



Foreclosure Prevention Counseling

Through one-on-one sessions with ESOP counselors we will help you apply for mortgage relief programs and negotiate with your lender to obtain an affordable loan modification to save your home from foreclosure.



FREE Income Tax Preparation and Filing

Don't pay for help preparing and filing your taxes. Volunteers at ESOP can help you for FREE so you keep ALL of your refund. **Contact United Way by dialing 2-1-1 and ask to schedule a tax appointment with ESOP.**

Call 216-361-0718 for more information.

**Empowering and Strengthening Ohio's People (ESOP)
11890 Fairhill Road
Cleveland, OH 44120
esop-cleveland.org**

*ESOP is a HUD-approved housing and financial counseling agency.

ESOP's mission is to foster the economic empowerment of disenfranchised communities through outreach, education and advocacy.