



Happy May!

We are back with another financial topic that we believe you'll benefit from, plus an invite to an amazing virtual event, but we'll tell you more about that later! In the meantime, we have two questions for you:

1. Have you ever thought about being a homeowner?
2. How many homeowners do you know?

### Featured Topic: Home Ownership

Did you know that home ownership is considered a good long term investment? It is a great way to build equity. *Home equity is defined as the market value of a property, minus any outstanding loans against the property (eg: a mortgage). In other words, it is how much of your home you actually own.* You can borrow against the equity in your home to finance improvements to your home, eliminate high-interest debt, or help cover college tuition. Not to mention, owning your own home provides you with a sense of security, peace and privacy, and there's even a tax benefit!

Home ownership & credit (our topic from last month) go hand in hand. How much you need to put down & the interest rate on your home loan are heavily influenced by your credit score and credit report. Learn more with this [Smart Money Guide](#) section and [Money Sense On Demand](#) module.

We have recently partnered up with WHEDA, Wisconsin Housing and Economic Development Authority, to share a few resources:

- [WHEDA 6 Steps to a WHEDA Loan](#)
- [WHEDA Home Buyer Frequently Asked Questions](#)

### Resource Highlight: Take the MC longitudinal study

In March, we shared some statistics gathered from previous surveys. Now it's time to collect new information! The Money Coach longitudinal study is our way of measuring the program's impact over time. Click [here](#) to complete the survey. Those who do will receive a \$10 gift card of their choice from Target, Starbucks or Amazon.

### Ask the Expert

Do you have finances or career questions? Ask the experts! We have a network of people knowledgeable in various areas able and ready to assist you! [Fill out the survey](#) to let us know what topics/areas you would like to learn more about.

### Upcoming Events

You're invited to our first **Alumni Resource Panel!** **Attendees will have the chance to win one of three \$50 gift cards.** The panel discussion will focus on home ownership and real estate investing. Join us to learn more about these topics from a few experts! This virtual event will take place **June 15th from 12 -1pm.** Friends and family are welcome, too! Click [here](#) to register in advance for this event. After registering, you will receive a confirmation email containing information about joining the Zoom meeting.

Take care!

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