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**FOR IMMEDIATE RELEASE**  
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### MSU Extension News Bulletins 1-7-09



#### MACOMB COUNTY

#### Cooperative Extension Service

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**Marilyn E. Rudzinski**  
County Extension Director

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U.S. Department of  
Agriculture, and Macomb  
County Board of  
Commissioners  
cooperating.*

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action, equal-  
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#### **Facing Foreclosure workshop offered**

Macomb County residents facing a home-ownership crisis are encouraged to attend a free, facing foreclosure workshop offered by Macomb County MSU Extension (MSUE).

The workshop will run from 7-9 p.m. Tuesday, Jan. 13, and will cover how to choose whether to keep, sell or let your home be foreclosed, important timelines to follow and helpful resources available to homeowners.

It will be held at the MSU Extension offices, 21885 Dunham Road, Suite 12 (near entrance E), in Clinton Township.

Registration is required. For more information or to register, call 586-469-6430.

#### **Macomb MSU Extension offers Money Management program**

Macomb County residents who want to get their finances in order or make home-ownership a reality are encouraged to attend a free, eight-week series of classes on managing personal finances.

Participants will learn how to clean up their credit, basic financial management skills, how to save for a down payment on a home and how to make their home-ownership a success.

Classes will be held from 6:30 to 9 p.m. on Thursdays, Jan. 15, 22, 29, Feb. 5, 12, 19, 26 and March 5, at the Leaps & Bounds Community Center, 8129 Packard Ave., in Warren.

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## **Page 2**

Participants who attend all the classes and complete all the course work will receive a certificate of completion at the end of the series.

Registration is required. For more information or to register, call 586-469-6430.

### **Home ownership seminar offered**

Macomb County residents interested in learning how to effectively shop for and finance a home are encouraged to attend a two-part, home ownership seminar offered by Macomb County MSU Extension (MSUE).

The free seminars feature community professionals who will discuss house hunting, shopping for a mortgage, getting a home inspection and closing the deal.

The three sessions run from 6:30 to 8:30 p.m. on the Tuesdays of Jan. 20, 27 and Feb. 3 at the MSUE offices, 21885 Dunham Road, Suite 12 (near entrance E), in Clinton Township.

These seminars meet the requirements for most community lending programs. A certificate of completion is presented to anyone who attends both sessions and completes all course work.

Registration is required. For more information or to register, call 586-469-6430.

### **Class teaches credit skills**

Macomb County residents looking to better understand and manage their credit are encouraged to attend a free, four-part, 'Credit Sense' seminar offered by Macomb County MSU Extension (MSUE).

Participants will learn to shop for a loan or credit card, determine how much debt they can afford, determine the percentage of income that should be used for vehicle or mortgage payments, interpret credit reports, build and repair credit history and protect against identity theft.

The four sessions will be from 6:30 – 8:30 p.m. Feb. 4, 11, 18 and 25 at the MSU Extension offices, 21885 Dunham Road (near entrance E) in Clinton Township.

### **Page 3**

Participants who attend all four sessions will receive a certificate of completion.

Registration is required. For more information or to register, call 586-469-7614.

For more information on any of the Macomb MSUE community programs including Children-Youth-Family, Agriculture and Natural Resources or Community and Economic Development, please call 586-469-5180, Monday through Friday from 8:30 a.m. to 5 p.m.

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