



 **glossary**

**Lien**

A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.

*Source: Federal Trade Commission*

 **did you know?**

**Homebuyer Education**

Homebuyer education is for everyone! You don't need a CHFA loan to participate in our homebuyer education classes. [Learn more.](#)

 **interactive intersection**

**How much can I afford?**

Use [CHFA's mortgage calculators.](#)

## five tips for managing your money

Developing habits of good money management can pay off big--and they're especially important to keep in mind during the holidays. Consider the five following ways to save and manage your finances wisely:

- 1. Adopt a "money mantra."** Choose a personal money rule or mantra for yourself. It can be long or short term. For example, "I will put away my credit card this month;" "I will pack my lunch from home each day this week;" or "I will use my tax return to pay down debt."
- 2. Automate your savings.** Saving can be tough, especially on a tight budget. To make it easier though, try having funds automatically transferred from your checking account into your savings account.
- 3. Take a closer look.** Speaking of automation, sometimes it makes us too comfortable. Regularly analyze your statements to ensure there are no surprise fees, deductions, or other unauthorized accounting.
- 4. Be a safe consumer.** Safeguarding your money is especially important in an age when fraud and security breaches happen often. Invest in computer security software, habitually change your pin numbers and account credentials, and check your credit report annually.
- 5. Resist too many sales.** Flash sales, coupons, promo codes, rewards programs...they're everywhere and they can be enticing, especially when we're trying to save money. However, taking part in too many seemingly good deals may end up costing you more in the long run.

## like it forward 2017: how you can comfort

# children in need

Like It Forward is CHFA's annual social media giving campaign to benefit nonprofit organizations in Colorado. [Like It Forward 2017](#) benefits [Sweet Dream in a Bag](#), a 501(c)3 nonprofit that provides new bedding to children who are transitioning from shelters to temporary housing.

From November 27 through December 17, CHFA is posting information, photos, and videos related to Sweet Dream in a Bag on its [Facebook](#), [Twitter](#), [Instagram](#), and [YouTube](#) pages. "Like" a post, and CHFA will donate \$1 to Sweet Dream in a Bag. Share a post, and CHFA will donate \$5.

## Did You Know?

There are children who have never had a new comforter, pillow, or sheets to call their own. They live in difficult circumstances they didn't choose to be in, and getting to choose their own new bedding empowers them, giving them comfort and a more stable, secure place of their own to sleep each night.

To put it in perspective:

- More than 180,000 children in Colorado live in poverty.\*
- Nearly 24,000 Colorado youth are homeless.\*\*
- One out of three Colorado children live in a household that is housing cost-burdened, paying more than 30 percent of their income on housing expenses.\*

Your participation in our [Like It Forward](#) campaign this year will help children in challenging living situations find comfort in their very own bedding.

*\*Source: U.S. Census Bureau 2011-2015 American Community Survey*

*\*\*Source: Colorado Department of Education, 2015-2016 school year*



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