



Dear Resident,

Save up for Summer Vacations!

Now is the perfect time to save half of your tax refund and start planning a little trip in July or August. If you have that covered then why not save half for an emergency or another short term event? Need some help setting your goals? Check out this great brochure from the UNH Cooperative Extension, Reach your Goals by Saving Small Amounts.

[http://extension.unh.edu/resources/files/Resource001531\\_Rep2080.pdf](http://extension.unh.edu/resources/files/Resource001531_Rep2080.pdf)

Post it on the fridge and show your kids that you have a plan to pay for summer fun, college bills, and retirement. If your refund is really big you might want to adjust your withholdings. The IRS has an online calculator and additional information on their web site:

<http://www.irs.gov/individuals/article/0,,id=96196,00.html>

Need some help with your finances? Sign up for an upcoming seminar on **Making Money Work for You.**

This workshop is designed to improve money management skills and help families achieve their goals. You will learn how to make goal-oriented financial decisions, how to stretch the dollars you have, strategies to reduce your debt, how to evaluate your insurance needs, and how to gain more control over your spending with a spending & savings plan.

This five session workshop will be held on Thursdays – May 12, 19, 26; June 2 & 9, 2011 from 5:30 pm to 7:30 at Hooksett Public Library, 1701B Hooksett Road, Hooksett, NH.

### **Home Buyer Seminars**

Buying a home is a big step and has become increasingly complicated. The following seminars can help you understand the process and avoid common mistakes.

May 10 & 12 in Londonderry, NH Housing Authority 1-800-640-7239 Ext 7393

May 10 & 12 in Keene, Cheshire Housing Trust (603) 357-7603 Ext 103

May 14 in Littleton, AHEAD (603) 444-1377

May 14 in Epping, The Housing Partnership (603) 766-3120

May 17 & 19 in Nashua, NH Housing Authority 1-800-640-7239 Ext 7393

May 21 in Concord, CATCH (603) 225-8835

May 21 in Manchester, NeighborWorks Greater Manchester (603) 626-4663