

## SuperMajority Workshop Proposal

### **WORKSHOP | Home of your own: How to buy a home for the first time**

Buying a home is often one of the biggest goals of our lifetime and can feel totally daunting and scary. We're here to help it feel \*less\* scary :) In this workshop, Brunch & Budget will walk you through all the financial, emotional, and mental things you need to think about as you prepare to buy your first home, all the way through the closing process and maintaining the home.

By the end of the workshop, you'll be able to decide how homeownership fits into your recipe for wealth and the next steps to take you there!

We'll discuss:

- ★ having the right credit score
- ★ calculating debt to income ratios
- ★ documents you need to apply for a mortgage
- ★ Qualifying for a mortgage as a freelancer
- ★ breaking down upfront costs
- ★ Talking through maintenance and repair costs

#### **Sample Presentation:**

[https://docs.google.com/presentation/d/1ozVYypBzCN46JsklKMbGMnYp2EiWjacfJWev\\_aHPn-A/edit?usp=sharing](https://docs.google.com/presentation/d/1ozVYypBzCN46JsklKMbGMnYp2EiWjacfJWev_aHPn-A/edit?usp=sharing)

#### **What's Included:**

- ★ 1 hour workshop session
- ★ Recording of workshop session
- ★ PDF of presentation slides for future reference

**Workshop Rate: \$5,000**

## Facilitator Bios



Pamela Capalad is a Certified Financial Planner™ and Accredited Financial Counselor™ and has been in the financial services industry since 2008. She founded Brunch & Budget to help people who felt ashamed or embarrassed about money have a safe and friendly place to talk about it and make real financial progress. Her mission is to make financial planning as affordable as possible for the communities who need it most. She has been featured in the Washington Post, Teen Vogue, Huffington Post, Vice Magazine, and other

places you've heard of. She was named in New York Magazine's Best of New York 2019 and has brunched with over 400 people and counting.

Dyalekt is an MC, Hip Hop educator, actor, and playwright. His work focuses on celebrating your own identity and finding your voice, communicating with others authentically, and building up your community. He toured his first solo work, Square Peg Syndrome, throughout Europe, which led to him being named to The Public's Emerging Writers Group in 2013. The album/one man show is also a 6-week curriculum on identity and literacy, piloted in 2008 in his hometown, St. Croix, USVI. He is the Director of Pedagogy for Pockets Change and has taught thousands of students, from preschoolers to Yale grad students. His most recent work, the Museum of Dead Words, is a Hip Hop theater show on communication and empathy in the age of the internet.

Pam & Dyalekt teach hip hop + finance workshops to kids, teens, and college students across the country through Pockets Change. They host the Brunch & Budget podcast, where they discuss how managing your finances is an act of social justice. They also co-founded the Race & Wealth Podcast Network with Dedrick Asante-Muhammad, Chief of Race, Wealth, & Community at NCRC. Dyalekt & Pam run a group financial planning program called See Change, specifically designed for People of Color. They regularly keynote on how art, culture, and media are used to perpetuate racial wealth inequality.