



Virginia Cooperative Extension
Virginia Tech • Virginia State University

FINANCIAL EDUCATION & HOUSING COUNSELING



In this Issue:

- SMART Small Business Series offers aspiring business owners tips and tricks.
- New Master Financial Educators begin six week training.
- Upcoming financial education classes ready to enroll. Topics include first time homebuyers education to learning how to avoid foreclosure or eviction.

"Virginia Cooperative Extension (VCE) isn't just sitting back and watching; we're actively planting our seeds for entrepreneurial growth, from an educational standpoint. For the second consecutive year, we will offer our Start SMART Small Business Series and Pitch Competition to individuals considering launching a business within Prince William County."

-Enica Russell
Volunteer Coordinator

Start SMART Small Business Series

We are happy to announce an exciting opportunity for new and aspiring business owners, in addition to displaced Federal employees, in Prince William County! Facilitated and hosted by Virginia Cooperative Extension and the Financial Empowerment Center, Virginia Career Works, and Prince William County Chamber of Commerce, with support from Prince William Economic Development and Tourism and Mason Small Business Development Center (SBDC) to offer instruction, advice, and resources to own and operate a business in Prince William County.

This free 12-week series is taking place on Tuesdays from 6:00pm-8:00pm from September 23, 2025 through December 16, 2025. Instruction, advice, and resources on owning and operating a small business in Prince William County will be provided. Classes to be held in-person at the Prince William County Chamber of Commerce located in Manassas, VA.

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Master Financial Educator Volunteers begin training

New volunteers are completing 24 hours of training to cover topics including Debt Management, Credit Management, Money Saving Strategies, Listening Skills, Spending Plans, Coaching, and more.

The MFEV volunteers empower our community through their financial education efforts in both in-person or virtual settings. Along with the six weeks of training and shadowing sessions, the volunteers will learn to develop or further existing leadership skills and share their financial expertise drawn from industry backgrounds or from relatable personal experiences.

For more information about the MFEV program, you may visit our website at:

<https://www.pwcva.gov/departments/virginia-cooperative-extension/financial-education>

October 2025 Financial Education Classes

IN-PERSON CLASSES

- 10/11/2025 First-Time Homebuyer Education in Manassas
- 10/22/2025 Smart Money Management in Woodbridge
- 10/25/2025 First-Time Homebuyer Education in Woodbridge

VIRTUAL VIA ZOOM

- 10/9/2025 Credit and Debt Management at 7:00pm
- 10/14/2025 Smart Money Management at 1:00pm
- 10/16/2025 LUNCH & LEARN: Small Business 101 at 12:00pm
- 10/16/2025 Avoiding Foreclosure or Eviction at 7:00pm



To see all of our classes and/or sign up, please visit our [Monthly Calendar](#).

To schedule an appointment with a HUD certified Housing Counselor, submit a request using this link: [VCE Financial Education & Housing Counseling Interest Form](#)

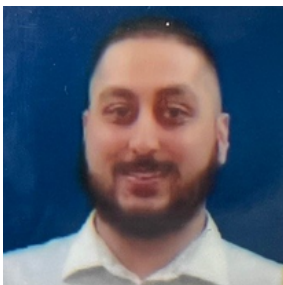
If you have any questions, please contact us at smartmoney@pwcgov.org or call and leave a message 703-792-6287, 703-792-4713 (Spanish) or toll free at 1-833-501-8763.

Avoiding foreclosure and eviction education session to assist homeowners and renters on prevention steps

Join us as we review the options that exist and where to turn for assistance. Learn what to do if you get behind on mortgage payments, learn how to avoid foreclosure.

To sign up for this session, visit this link:

bit.ly/AvoidingForeclosureEviction



Hamed Essar
HUD-Certified
Housing Counselor

Hamed Essar is a dedicated financial professional with a passion for empowering others through financial education and support. With a strong background in sales and nearly four years of experience at Navy Federal Credit Union, Hamed built a reputation for providing exceptional banking service and helping members achieve their financial goals. Now a HUD-Certified Housing Counselor, he continues that mission by guiding individuals and families through the complex world of homeownership and financial planning.

A recent graduate of George Mason University, Hamed brings a strong academic foundation and a hands-on, people-first approach to everything he does. His expertise spans banking, budgeting, credit, housing assistance, and overall financial wellness.

Outside of work, Hamed enjoys working on cars, playing basketball, making music, traveling, and exploring new skills. He's always seeking ways to grow personally and professionally while staying grounded in his commitment to helping others succeed.