

**Directions to:  
Coes Pond Village  
39 First Street  
Worcester, MA 01602**

**Going West from Boston**

Follow the Mass Pike to Exit 290 East. From 290 East, take the College Square exit.

\*At bottom of ramp, you will come to your first set of lights. Go straight under the underpass to next set of lights.

Take a left onto Cambridge Street. There will be a church on your left before you take the turn.

Stay on Cambridge Street until you come to Webster Square and go straight. (The Webster House Restaurant will be on your left).

At next set of lights - take that right onto Mill Street. (Mobile Gas Station will be on your right).

Stay in left lane and at next light, bear left on Mill Street. You will pass Dunkin Donuts and it will be on your right after you make the turn.

You will continue on Mill Street and you will pass a pond your right.

About 1 mile, you will see First Street on your left. (Bay State Savings Bank will be at the corner of Mill and First Street). Half way up the hill on your left you will see the sign for Coes Pond village.

**Going South (From NH)**

Take 495 to 1-290 West. From 290 West take the College Square Exit. \*Follow directions above.



NEAHMA  
400 Washington Street, Suite 210  
Braintree, MA 02184



neahma  
NEW ENGLAND  
AFFORDABLE HOUSING  
MANAGEMENT ASSOCIATION

**Asset Training  
Coes Pond Village  
39 First Street  
Worcester, MA 01602**

**July 21, 2010**

**“Asset Calculation Workshops”**

**“Do the following calculations create asset anxiety & stress?”**

- Early withdrawal penalty
- Cash value of CDs, IRAs, 401Ks, dividends
- Jointly-owned assets
- Annuities: asset or income?
- Lump sums
- Assets disposed for less than FMV

**Relieve your stress and join us at the Asset Training and Workshop.**

**Presenter:**

**Sue Johnson, The Success Group**

[www.neahma.org](http://www.neahma.org)

## Program Overview

### Assets 101 (Overview of Understanding Assets)

This session provides a comprehensive overview of understand assets.

What is and is Not an Asset, Fair Market Value and Cash Value, Accurately Computing Cash Value of Assets, Imputed Income: What it is and When to Compute It, Divestiture of Assets.

Included is Exh. 5-2 of the 4350.3 as well as sample worksheets. This class includes exercise on correct understanding and calculation of assets. Attendees will receive excerpted material from the 4350.3.

### Assets 201(Advanced Understanding of Assets)

This session will focus on certain asset inclusions and how to correctly compute them.

Trusts, Annuities, Real Estate as an Asset, Mutual Funds, Stocks, Jointly Owned Assets.

This class will focus heavily on case studies and exercises used as teaching points for participants. Attendees will receive excerpted materials from the 4350.3 as well as HUD's RHIP Manual.

**Please bring a calculator.**

NEAHMA would like to thank WinnResidential and the Staff at Coes Pond Apartments for hosting this training.

## Agenda

### Registration

**8:30 am - 9:00 am**

**(Continental breakfast included)**

### Assets 101

**9:00 am - 12:00 pm**

### Lunch

**12:00- 12:30**

### Assets 201

**12:30 pm - 3:30 pm**

Registration Info or Questions?  
Call NEAHMA 781-380-4344

Participants who attend the full 6 hours of this workshop will earn 6 CEU's.

## REGISTRATION FORM

Fax In Registration (781) 380-4842

**Registration Deadline: July 16, 2010**

**Worcester Assets 101/201 Workshop:  
July 21, 2010**

Please complete a separate form for each registrant and fax registration. Mail a hard copy along with your payment to: NEAHMA, 400 Washington Street, Suite 210, Braintree, MA 02184

### Registration Fees:

\_\_\_\_\_ Member \$ 269 \_\_\_\_\_ Non Member \$339

Online payment option available at [www.neahma.org](http://www.neahma.org)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Management Co: \_\_\_\_\_

Property Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

### **Cancellation Policy:**

There is a \$50 administrative fee for cancellation 15 working days prior to the course. After this date, fees are *non-refundable*. A substitute may be sent in the place of the registrant. Class space is limited; therefore your registration must be accompanied by full payment in order to confirm your space for this course.

### **Outstanding Collection Policy:**

Payment for trainings and workshops are payable upon receipt. Registrants with outstanding balances that exceed 90 days will be suspended from attending future trainings and workshops until payment is received in full.

This organization complies with the Title III of the Americans with Disabilities Act (ADA). The site is accessible for individuals with disabilities and if a registrant requires special accommodations please contact the NEAHMA office at least ten days prior to the date of the course.