



NeighborImpact

Critical Needs. Diverse Services. Empowering Change.

REALIZING THE AMERICAN DREAM

THIS COMPREHENSIVE 8-HOUR HOME BUYER EDUCATION CLASS FOLLOWS THE NEIGHBORWORKS AMERICA HOMEBUYER EDUCATION CURRICULUM “REALIZING THE AMERICAN DREAM.” IN THIS CLASS STUDENTS LEARN ABOUT THE FULL PROCESS OF SHOPPING FOR AND BUYING A HOME. THE CLASS COVERS THE BASIC AREAS OF BUDGETING AND CREDIT, SHOPPING FOR A HOME, GETTING A MORTGAGE LOAN, AND KEEPING YOUR HOME AND MAINTAINING YOUR FINANCES. PARTICIPATION IN A “REALIZING THE AMERICAN DREAM” HOMEBUYER EDUCATION CLASS WILL HELP CONSUMERS UNDERSTAND THE FOLLOWING:

- THE ADVANTAGES AND DISADVANTAGES OF OWNING A HOME
- SETTING GOALS
- HOW TO BUDGET AND SAVE
- HOW MUCH THEY CAN AFFORD TO PAY FOR A HOME
- THE IMPORTANCE OF GOOD CREDIT WHEN THEY TRY TO BORROW MONEY
- HOW TO FIND THE RIGHT HOUSE IN THE RIGHT NEIGHBORHOOD
- HOW TO MAKE AN OFFER
- THE STEPS TO GETTING A LOAN
- HOW TO MAINTAIN AND PROTECT THEIR HOME AFTER THEY MOVE IN

CUSTOMERS HAVING COMPLETED THIS CLASS ALSO SATISFY HUD AND RURAL DEVELOPMENT HOMEOWNERSHIP REIQUIREMENTS.