



Homebuyer Education and Financial Literacy Resources in Des Moines

Neighborhood Finance Corporation collaborates with local and online resources for homebuyer education opportunities and budget and financial counseling.

Homebuyer Education Resources

HOME, Inc., partners with eHome America to provide a certified online homebuyer education course. When you sign up for eHome America, use the link for HOME, Inc. and local counselors will provide support, answer your questions, and complete a follow up session before issuing the certificate of completion. For more information, please visit the eHome America website at www.ehomeamerica.org. Information is available in Spanish and English.

Framework is an online homebuyer education program through Fannie Mae. For more information, please visit the Know Your Options website at www.knowyouroptions.com/framework.

If you complete either of these courses prior to signing a purchase agreement on a home, NFC will reimburse you the \$75 fee for the course at your loan closing if you finance your purchase through NFC and provide a certificate of completion.

Budget and Financial Counseling Resources

HOME, Inc.'s offers Homeownership Counseling and Supportive Services to help prospective homeowners determine if they are ready to purchase, and develop a plan to do so. There is a Homeownership Readiness Assessment that helps identify barriers to home buying, and develop a plan to eliminate those barriers. They provide individual counseling to help people put their plans into action. For more information, please visit their website at www.homeincdsm.org.

Financial Capability Network provides low to moderate-income individuals and families a pathway of financial literacy and financial inclusion that leads to financial stability. For more information, please visit their website at www.fcn-dm.org.

eHome America offers a Money Management Online course that was developed for consumers wanting to improve their cash flow, decrease debt, plan for future purchases, and improve credit. This course will guide you in creating a financial plan and teach you how to budget and save, determine how its best ways to pay off your debt and how to stay out of debt, help you understand and maintain good credit, and advise planning options for unexpected expenses. For more information, please visit their website at https://www.ehomeamerica.org/homebuyers#money_management.

Down Payment Resources

Neighborhood Finance Corporation partners with the Federal Home Loan Bank of Des Moines HomeStart down payment program for eligible homebuyers. Please contact our office for additional information.

