



## Homebuyer Education and Financial Literacy Resources in Cedar Rapids

*NFC Cedar Rapids collaborates with local and online resources for homebuyer education opportunities and budget and financial counseling.*

### Homebuyer Education Resources

**Horizons, A Family Service Alliance**, partners with eHome America to provide a certified online homebuyer education course. When you sign up for eHome America, use the link for Horizons in Cedar Rapids and counselors from Horizons 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](http://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](http://www.knowyouroptions.com/framework).

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

### Budget and Financial Counseling Resources

**Horizons, A Family Service Alliance**, provides budget, debt management, and financial literacy counseling and education. Financial counselors will listen to individual needs and concerns, provide honest and accurate financial assessment, help identify individual goals and develop plans to meet those goals, and offer support along the way. For more information, please visit their website at [www.horizonsfamily.org](http://www.horizonsfamily.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 scores. This course will guide you in creating a financial plan and teach you how to budget and save, determine how its best for you to pay off your debt and how to stay out of debt going forward, help you understand and maintain good credit, and advise better planning options for unexpected expenses. For more information, please visit their website at [https://www.ehomeamerica.org/homebuyers#money\\_management](https://www.ehomeamerica.org/homebuyers#money_management).

### Down Payment Resources

NFC Cedar Rapids partners with the Federal Home Loan Bank of Des Moines HomeStart and the City of Cedar Rapids down payment programs for eligible homebuyers. Please contact our office for additional information.

