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

NFC encourages all first-time homebuyers to complete a homebuyer education course as early in their home search as possible.

HomeView™ is a certified online provider of homebuyer education through Fannie Mae. For more information, please visit Fannie Mae's HomeView webpage at **https://www.fanniemae.com/education**

Si prefieres la en por favor contacta con Elia Cardenas en **ecardenas@neighborhoodfinance.org** o 515-246-0010

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 https://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 best ways to pay off your debt or determine how best to pay off your debt and how to stay out of debt, help you understand and maintain good credit, and advise better planning options for unexpected expenses. For more information, please visit their website at www.ehomeamerica.org/Horizons.

Down Payment Resources

NFC Cedar Rapids offers a $10,500 30-year deferred loan at a 0% interest rate for down payment assistance to qualifying homebuyers. For more information, please visit www.neighborhoodfinance.org/down-payment. NFC Cedar Rapids also 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.