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

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

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. Their Homeownership Readiness Assessment helps identify barriers to home buying, and develop a plan to eliminate those barriers. HOME, Inc. provides individual assessments to help you put your plan into action. For more information, please visit www.homeincdsm.org.

Financial Empowerment Center provides a pathway of financial literacy and inclusion that helps households achieve financial stability and homeownership through free, professional one-on-one personal financial coaching and financial literacy classes. For more information please visit www.empowermoney.org. Click on "Schedule your Appointment" and then on "First Time 1 on 1 Coaching Session" and indicate that you were referred by NFC.

Para información en español, haga clic aquí

eHome America offers a Money Management Online course 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 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 planning options for unexpected expenses. For more information, please visit www.ehomeamerica.org/homeincdsm.

Down Payment Resources

Neighborhood Finance Corporation 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 also partners with the Federal Home Loan Bank of Des Moines HomeStart down payment program for eligible homebuyers. Please contact our office for information on all available down payment assistance programs.