

HOMEBUYER  
EDUCATION

Homebuyer Education Courses are offered to all interested persons who are considering buying a home. This course will provide you with all the information you need to become a successful homebuyer.



*A decent home for every family.*

## Realizing the American Dream



### *2015 Saturday Class Schedule*

January 24	July 25
February 21	August 29
March 21	September 19
April 25	October 24
May 16	November 21
June 20	

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HOMEBUYER  
EDUCATION  
COURSES

Neighbors Of Watertown, Inc.



Call today for the next  
available class

Tel: 315-782-8497

## HOMEBUYER ED

Neighbors Of Watertown, Inc. is pleased to offer homebuyer education courses. This eight hour class is available as a full day class on Saturday. Courses are scheduled once each month, more often if there is demand.



Underwritten in part by:

Northern New York  
Community Foundation

### Course Objectives

- **Raise interest in home ownership.**
- **Develop homebuyers who are able to manage finances wisely.**
- **Develop homebuyers who are able to establish and maintain good credit.**
- **Help buyers select appropriate affordable financing.**
- **Assist buyers in selecting a home and making purchase offers.**
- **Develop homeowners who can handle ongoing responsibilities of home ownership.**

**Create successful first time homebuyers!**

### Topics Covered

- ☞ Are you ready to buy a home?
  - How much you can afford
  - Steps in buying a home
  - Your home-buying team
- ☞ Managing you money
  - Making a spending plan
  - Setting goals
  - Importance of savings

### ☞ Understanding Credit

- What is credit
- Credit report & credit scores
- Non-traditional credit history

### ☞ Choosing a mortgage

- 4 C's of credit
- Types of mortgages
- Mortgage terms & definitions

### ☞ Shopping for a home

- Finding the right neighborhood
- Finding your dream house
- Purchase & closing

### ☞ Keeping your home

- Protecting your investment



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