

## 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	

Neighbors of Watertown, Inc  
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Watertown, NY 13601

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## HOMEBUYER EDUCATION COURSES

Neighbors Of Watertown, Inc.

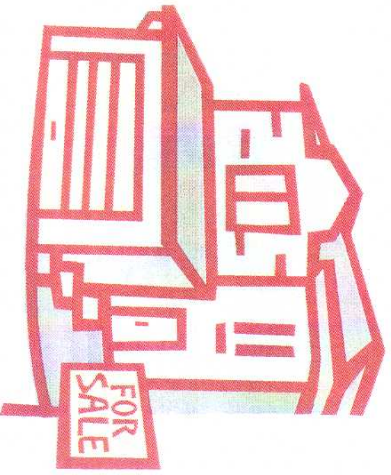


Call today for the next  
available class

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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