



**ALL FOR**  
education on  
current needs, while  
innovating solutions  
that will live on into  
the future.

**CreditSmart® Homebuyer U is a free, education course within the Freddie Mac CreditSmart® suite of educational resources designed to:**

- Present key learning principles for homebuyer preparedness.
- Establish a foundation for successful money and credit management.
- Develop informed first-time homebuyers.

## KEY FEATURES



Available in English and Spanish with ability to toggle between languages throughout the course.



Self-paced with ability to save progress on-demand; estimated completion approximately 3 hours.



Supported through multiple devices including mobile phone, tablet, and desktop.



Rich audio content with interactive and multimedia features including videos, infographics, worksheets, and calculators.



Convenient access to course completion certificate (English only).



User support available in English and Spanish.

## LASTING BENEFITS



Fulfills first-time homebuyer education requirements for low down payment mortgage loans, such as Freddie Mac Home Possible® and Freddie Mac HomeOne®.



Aligns with National Industry Standards for Homeownership Education and Counseling for pre-purchase content.



Certificate of completion issued to those who successfully complete the course and is valid for one year.

## LEARNING MODULES

### Module 1: Overview and Introduction of the Homebuying Process

The process of buying a home can be complicated and challenging. This module provides a comprehensive overview of the homebuying process and dispels the top five myths of purchasing a home.

### Module 2: Managing Your Money

It's important to understand the key factors used by creditors and lenders when making decisions about extending credit and approving loans. Learn about the tools and information needed to help you take control of your finances.

### Module 3: Your Credit and Why It Is Important

Learn how to access and understand your credit report, improve your credit score, fix credit problems, and use credit cards wisely.

### Module 4: Getting a Mortgage

What does it mean to be mortgage-ready? Gain a better understanding of the key factors evaluated by lenders when making decisions on approving mortgage loans, and learn strategies for finding the right lender and mortgage for you.

### Module 5: Finding a Home and Closing on a Loan

During the home search a number of players from your homebuying team become more prominent: the real estate agent, loan officer, inspector, insurance agent, surveyor, attorney, appraiser and title company. Explore the roles of these individuals as well as strategies for finding a home.

### Module 6: Preserving Homeownership

Learn how to handle financial difficulty, prepare for emergencies, and steer clear of pitfalls. Gain a better understanding of becoming a savvy spender and saver, establishing a good record-keeping system, maintaining your property, avoiding financial traps and scams, preparing for the unexpected, and preventing foreclosure.

## THE CREDITSMART® SUITE

### Additional learning programs found within CreditSmart include:

#### CreditSmart® Essentials

Offers unique learning modules for consumers, focused on topics from credit and money management to disaster resilience. Users can create and own a learning plan tailored to their specific needs.



#### CreditSmart® Coach

Bring the power of CreditSmart to your communities by becoming a certified facilitator of the CreditSmart Essentials financial capability curriculum. This interactive training program gives you the skills and resources to help your clients reach their financial goals.

#### CreditSmart® Military

Addresses the unique financial needs of military service members and Veterans.

#### CreditSmart® Multilingual

Providing the value of CreditSmart resources in Spanish, Chinese, Vietnamese and Korean.

**GO ALL IN.** [CreditSmart.FreddieMac.com/paths/homebuyer-u](https://CreditSmart.FreddieMac.com/paths/homebuyer-u)

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