



Homebuyer Education Course Prepares First-Time, Prospective Buyers for Making the Move to Homeownership

HUD-approved nonprofit housing counseling agency offers guidance to Arizona residents seeking down-payment assistance from government programs

PHOENIX – (March 24, 2021) – With interest rates still incredibly low and the spring homebuying season underway, first-time and other prospective homebuyers are eager to make their move into their next home. Take Charge America’s homebuyer education course, Make Your Move...A Guide to Homeownership (MYM), can prepare those would-be buyers for the homebuying process and qualify them for down-payment assistance.

“Buying a home is complex and can easily overwhelm you if you’ve never purchased a house before,” said Jessica Ferastoaru, housing specialist with Take Charge America. “Our homebuyer education course demystifies the process and equips first-time buyers with everything they need to know about buying a home.”

Additionally, the nonprofit agency’s [online homebuyer education course](#) can qualify prospective buyers for various down-payment assistance programs offered at the state and federal levels.

Available online 24/7, MYM is an eight-hour program that covers:

- Pros and cons of renting vs. buying a home
- Budgeting and credit
- Your homebuying team — real estate agent, lender, home inspector, etc.
- Finding the right lender
- Pre-approval vs. pre-qualify for a home loan
- Housing affordability and sustainability
- Closing process and loan costs
- Loan types
- Home search
- Home inspection
- Foreclosure prevention
- Home maintenance, improvement and repair

The course costs \$100 per individual or couple and is a requirement for down-payment assistance programs such as Home in 5, HOME Plus, Pathways to Purchase and Home Ready. Upon completion, homebuyers will receive a certificate to provide to their lender.

Take Charge America also offers free pre-purchase, post-purchase and rental [housing counseling services](#).

About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped nearly 2 million consumers nationwide manage their personal finances and debts. To learn more, visit www.takechargeamerica.org or call [\(888\) 822-9193](tel:888-822-9193).

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