EHOME AMERICA: HOMEBUYER EDUCATION

Online Education for First Time Homebuyers



Presented by: Susan Lugo VP of Customer Relations eHome America

HOME GOALS!:)

• eHome America's Homebuyer Education course is the certified web-based program for prospective first-time homebuyers. Exceeding national industry standards, this course creates knowledgeable and default-resilient buyers ready for a lifetime of homeownership. Easily accessible through any device 24/7, you can learn the ins and outs by taking the comprehensive, fun and engaging course at your own pace.



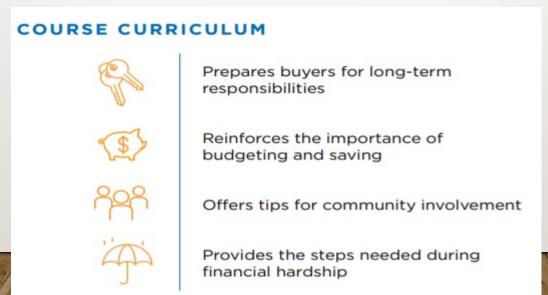
GIMME THE LOOT! ;)

• eHome America's Money Management Education is an online financial course you can take at your own pace on a computer, tablet, or mobile phone. Developed with your best financial interests in mind, our Money Management course is comprehensive and perfect for folks wanting to improve their cash flow, decrease debt, plan for future purchases and improve credit scores. If financial freedom is your goal, eHome America will help get you there!



I BOUGHT MY HOME! NOW WHAT?! :P

• You've bought your home, now what? eHome America's Post Purchase course is designed to help you understand what happens after you move into your home. Learn about financial planning for your new home's expenses, expected maintenance costs, tax benefits, and when and who to contact if financial hardship happens unexpectedly. Your first home is a life-changing event, so take the right steps to make it an easy transition from renting to owning for life.



Our online education includes videos, tests, and worksheets for budgeting. Learn how to list and prioritize your Homeownership and Financial Goals!

Handout: Financial Goal Examples	
Short-term	Pay a debt off.
(less than 6 months)	Build credit score.
	Start an emergency fund.
	Open a savings account.
	 Develop and follow a realistic spending plan.
	 Increase short-term financial stability.
	Live within means.
Longer-term	Increase income.
(more than six months)	Pay debt off.
	 Implement a regular savings and investment plan.
	Create an emergency fund of at least 3-6
	months of basic living expenses.
	Purchase a vehicle.
	 Purchase appropriate insurance coverages.
	Prepare and execute a will.
	Start a small business.
	 Make the down payment on a home.
	 Save for higher education for self or child.
	 Establish and work toward retirement goals.

FINANCE MANAGEMENT KNOWLEDGE + CREDIT MANAGEMENT KNOWLEDGE + DEBT MANAGEMENT KNOWLEDGE = FINANCIAL LITERACY.

• eHome America partners with **Neighborhood Housing Services of South Florida** to offer online Homebuyer Education, Money Management Education, Post Purchase Education, and Foreclosure Education. Our online education teaches the value of money, how to properly budget, the steps to purchasing your first home, and the empowerment of how to invest and create wealth. Thus, giving folks a newfound freedom.

Financial Literacy = Freedom!

BEGIN YOUR HOMEOWNERSHIP JOURNEY TODAY!

GO TO: <u>WWW.EHOMEAMERICA.ORG/NHSSF</u>

USE THE FOLLOWING COUPON CODES UNTIL 11/28/21:

30OFFHOMEBUYER FOR 30% OFF THE HOMEBUYER EDUCATION
30OFFMONEYMANAGMENT FOR 30% OFF THE MONEY MANAGEMENT EDUCATION
30OFFPOSTPURCHASE FOR 30% OFF THE POST PURCHASE EDUCATION



Contact Me Today! Susan Lugo

support@ehomeamerica.org

