



# Homeownership Education Syllabus

1. Most classes offered twice a year
2. Certain Habitat Courses may be offered more often
3. Bi-monthly calendar is provided. Each buyer is responsible for own schedule.
4. Some courses may include community participants
5. Phase courses are required to advance to the next phase

<b>Phase 1</b>	<b>Phase 2</b>
Welcome and Orientation- <b>1 class</b>	Closing on a Home- <b>2 classes</b> <ul style="list-style-type: none"> <li>- Part 1</li> <li>- Part 2</li> </ul>
Education Assessment Meeting- <b>1 class</b>	Credit and Underwriting- <b>1 class</b>
Homebuyer Education Seminar- <b>1 class- 6 hours</b>	Identity Theft and Credit Fraud-Regions Bank- <b>1 class</b>
Alcoa City Police and Fire Department- Annual National Night Out- <b>Only offered in the fall</b>	Homeowner's Insurance- Charlotte Chance- <b>1 class</b>
Money Management- <b>4 classes-</b> if required <ul style="list-style-type: none"> <li>- Part 1</li> <li>- Part 2</li> <li>- Part 3</li> <li>- Part 4</li> </ul>	Selling Your Home- LeConte Realty- <b>1 class</b>
	Home Repair, Maintenance, Common Issues- <b>3 classes</b> <ul style="list-style-type: none"> <li>- Part 1</li> <li>- Part 2</li> <li>- Part 3</li> </ul>
	Yard Care- <b>2 classes-</b> Necessary to earn landscaping \$ <ul style="list-style-type: none"> <li>- Part 1</li> <li>- Part 2</li> </ul>
Debt Management- <b>2 classes-</b> if required <ul style="list-style-type: none"> <li>- Part 1</li> <li>- Part 2</li> </ul>	Community Volunteer Hours- United Way- <b>4 hours</b> (2 <sup>nd</sup> community service round= double hours)
Monthly Financial Mentoring- if required	Monthly Financial Mentoring- if required
<b>Other</b>	
Banking- Regions Bank- <b>1 class</b>	Skill development- Public Library Classes (GALE online and on-site courses)- credit for <b>2 classes max</b>
Communication- Betsy Cunningham- <b>1 class</b>	Blount Chamber- Soft Skill Classes at the Public Library
Coping with Hardships and Cost Cutting – <b>1 class</b>	Blount County Public Library- Kid-Teen Program- <b>1 class</b> per minor in the home
Nutrition- <b>4 classes</b>	Credit Counseling as needed