



Homeownership Preparatory 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.

Homeownership Preparatory Program Education

If pursuing the Homeownership Program

Education Courses Required:

1. Welcome and Orientation
2. Money Management (1-4)
3. Debt Management (1&2)
4. Banking
5. Credit and Underwriting
6. Coping with Hardships and Cost Cutting
7. Alcoa Police&Fire Department- Annual Night Out

Additional Requirements:

1. Monthly Financial Mentoring
2. 1-on-1 Credit Counseling by referral if required

Education Courses Encouraged:

1. Identity Theft and Credit Fraud
2. Homeowner's Insurance
3. Closing on a Home (1&2)
4. Repairs, Maintenance, and Common Issues (1-3)
5. Yard Care (1&2)
6. Selling a Home

Additional Requirements:

1. 4 hours of "Other" sweat equity monthly earned by applicant AND co-applicant, including: Construction, ReStore, or Events
2. Setup Pinnacle IDA and contribute a minimum \$90 monthly for future 1% homebuyer contribution
3. Complete education classes included in "Education Courses Encouraged", as offered

Elective Classes

Courses offer **double sweat equity** if pursuing Habitat's Homeownership Program!

1. Communication
2. Nutrition and Food Safety (4-part class)