

free homebuyer education



your road home

buying a home? refinancing?

a little knowledge can go a long way

At CHFA, we want you to succeed at homeownership and stay in your home for as long as you choose. Therefore, we offer free homebuyer education, in-person and online, to all Coloradans, regardless of whether they get one of our loans or not.

first time homebuyer education

This in-person or online class will better prepare you for any situation you might encounter while buying and owning a home. The class covers:

- An overview of the homeownership process;
- Money management skills;
- Establishing and maintaining good credit;
- The people you need to work with throughout the purchase process; and
- The financial ins and outs of the loan programs.

money management course

This online class was developed for those refinancing but is beneficial to anyone who wants to manage their income more effectively. It will teach you:

- Money management skills;
- Principles of establishing and maintaining good credit; and
- The financial ins and outs of the loan programs.



where can you take the classes?

We have a multitude of homebuyer education providers around the state, so if you do want the in-person setting, you won't have to travel far to get it. For agency contact information and dates, please visit our website at www.chfainfo.com/homebuyer. Online courses through CHFA U are available 24 hours a day, seven days a week on our website.

do you need another reason to take homebuyer education?

Some mortgage insurance companies may provide a reduction in the mortgage insurance premium if you participate in homebuyer education. The online classes will meet all of CHFA's loan requirements; however, they may not meet the educational requirements of mortgage insurance companies or other down payment assistance programs. The in-person classes may meet requirements. You should discuss this with your loan officer to determine which educational setting, online or classroom, will meet the requirements of the loan program in which you are participating.

Be certain you are ready to buy a home. Learn how to better manage your money to take care of the hidden costs of homeownership. Take a homebuyer education course today.

CHFA Home Finance

1981 Blake Street
Denver, Colorado 80202

888.320.3688
303.297.7305 tdd

www.chfainfo.com

348 Main Street
Grand Junction, Colorado 81501

800.877.8450
970.241.2341



With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to Pamela McClune, Nondiscrimination Coordinator, 303.297.7366, TDD 303.297.7305, CHFA 1981 Blake Street, Denver CO 80202-1272, available weekdays 8:00am to 5:00pm.

*financing the places where
people live and work*