



 **glossary**

**Equity**

The value in your home above the total amount of the liens against your home.

Source: Federal Trade Commission

 **did you know?**

**Top Three**

Denver and Colorado Springs were ranked in the top three "25 Best Places to Live in the U.S."

Source: U.S. & World News 2019

 **interactive intersection**

**True or False?**

Mortgage insurance protects your lender if you fall behind in your mortgage payments.

[Click here for answer.](#)

## looking for financial guidance?

Do you feel overwhelmed with trying to manage your finances, save money, or build your credit? These are just a few areas in which anyone may seek guidance, especially when preparing to buy a home. Luckily, there are several resources available to help.

- [CHFA-sponsored homebuyer education classes](#) are provided by 22 organizations throughout Colorado. Classes are provided (in both English and Spanish) to help prospective homebuyers learn about credit, budgeting, and navigating the homebuying process. In-person classes are free and online classes are available for a fee. More than 13,000 Colorado households enrolled in 2018.
- [Community Resources and Housing Development Corporation \(CRHDC\)](#) offers a Financial Capability program in addition to CHFA-sponsored homebuyer education classes. CRHDC's Financial Capability program is a combination of classroom education and one-on-one coaching, all free of charge. Learn financial terminology, best practices, budget planning and more.
- [Financial Health Institute](#) focuses on the interrelationships between money, stress, and health. They offer classes such as asset building, digital literacy, and financial health for targeted groups (i.e., young adults, seniors, veterans, workers, and couples).
- [mpowered](#) offers financial coaching and personal finance classes in English and Spanish, which cover topics like spending plans, debt management, and improving credit. *mpowered* also offers debt management and credit analysis services.
- [NeighborWorks Southern Colorado](#) is part of the NeighborWorks America network and offers CHFA-sponsored homebuyer education. The organization also offers financial fitness classes and personalized coaching to help you prepare for homeownership.

The above are only a sampling of resources that may be available to you. Some additional options may be found by visiting the Financial Equity Coalition's [Resource Guide](#).

# webinar helps prospective homebuyers access live education

If you are interested in buying a home and prefer the classroom setting, but face challenges accessing an in-person homebuyer education class, Denver Housing Authority (DHA) may have an option for you. DHA now offers free CHFA-sponsored homebuyer education through a monthly live webinar. The webinar was created as an alternative to the currently offered in-person class and online option.

"The free, live webinar is valuable to folks in rural areas and/or those who may have some challenges and can't sit in a classroom for five and a half to eight hours. One of our family participants had a young daughter with a disability. Being afforded the opportunity to be home and not have to find someone to watch her was a great benefit to this family," said Charlotte O'Donnell, Resident and Community Services Program Supervisor at DHA.

"Additionally, the webinar allows for participants to send questions and requests via our chat room for the entire course of the class. We not only communicate via the chat room, but we also call on folks per their phones."

To enroll, view the current webinar opportunities on DHA's listing [here](#), or visit [DHA's homebuyer education page](#) and fill out the in-person class section for later date options.



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