

## *Training Sessions*

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### Session I

"How Do I Know if I am Ready to Buy a Home"

### Session II

"Reviewing and Restoring Your Credit"

### Session III

"Budgeting Your Finances"

### Session IV

"Key Factors When Preparing to Buy a Home"

### Session V

"The Home Buying Team"

### Session VI

"Home Inspections, Maintenance, and Upkeep of a Home"

*Ozark Action, Inc.*

## **First Time Home Buyer Training Course**



**How do I know if I am  
ready to buy a home?**

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710 East Main Street  
West Plains, MO 65775  
(417) 256-6147

### *What is the purpose of this course?*

The purpose of this course is to familiarize you to the process of home ownership. After this course you should have gained very important knowledge about good financial practices, even if you decide not to buy your first home at this time.

### *What is this course going to cover?*

The course is going to cover: Pro's and cons of Renting vs. Owning a Home, Importance of Good Credit, How to Budget and Save, Key Factors When Preparing to Buy a Home, and Home Inspections and Upkeep of Your House.

### *How will this course benefit me?*

After this course you should have an understanding of the home buying process. You will be able to budget your finances and you will have the tools to improve your credit.

For those who complete the course and obtain a pre-qualified loan, additional assistance in finding a home to purchase will be offered.

### *"How Do I Know If I Am Ready to Buy A Home?"*

- Do I have a steady income? Have I been employed on a regular basis for the last 2-3 years? Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have a few outstanding long-term debts, like car payments?
- Do I have money saved for a down payment?
- Do I have the money to pay the mortgage every month, plus additional costs?

If you can answer "yes" to any of these questions, you are probably ready to buy your own home now and this training will help you to move towards that dream. If you answered "no" to any of these questions then this training will help to identify which areas you need to work on to move towards that dream.

### *Who can attend the course?*

The course is designed for the first time homebuyer regardless of their family size or income amount. The course is offered free of charge to anyone interested in the home buying process. Any interested homebuyer may contact their local Ozark Action, Inc. office for more information.

### *How long is the course?*

The course is designed to be approximately 1 1/2 hour sessions to be held one day a week for a total of six weeks. Certificates will be awarded to each participant for the completion of the course sessions they attended.

### *Will there be someone available to answer questions I have about home buying?*

Professionals, of the home buying process, will be available at each session to answer any questions you may have. Guests may include: Real Estate Agent, Lender, Attorney, Escrow Officer, Title Insurance Officer, Housing Inspector, and Insurance Agent.