

An educational course designed to inform and empower consumers to:

- Develop life-long money management skills.
- Understand the homebuyer journey.
- Build/restore/maintain good credit.
- Qualify for a mortgage loan.
- Successfully manage and sustain home investment.

**ALL FOR** education  
on current needs, while  
innovating solutions that  
will live on into the future.

## Key Features



A free education program available online, through downloadable material, and classroom settings.



Multi-lingual options.



Train-the-trainer certificate program and resources.



Comprehensive curriculum resources to support user-friendly workshops.

## Lasting Benefits



A tool that housing industry professionals can utilize to enhance their consumer outreach and financial education activities.



Curricula enables current borrowers and prepares future homebuyers through learning modules and language options to meet their needs.



CreditSmart<sup>®</sup> Homebuyer U is a component of the CreditSmart suite that focuses on homeownership education and is available via a self-paced, online course in English and Spanish that fulfills first-time homebuyer education requirements for low down payment mortgage loans, such as Home Possible<sup>®</sup> and HomeOne<sup>SM</sup>.

## Learning Modules

Your Credit and Why It Is Important

Managing Your Money

Goal Setting

Protecting Your Home Investment

Thinking Like a Lender

Avoiding Credit Traps

Restoring Your Credit

Becoming a Homeowner

Banking Services: an Important Step

Establishing and Maintaining Good Credit

Understanding Credit Scoring

Planning For Your Future

## The CreditSmart® Suite



### CreditSmart Financial Education Curriculum

- Twelve learning modules, each focused on a different financial education principle.
- English program available online, through webinars, and in-person community workshops (where offered).
- CreditSmart Español available online and through webinars.
- CreditSmart Asian offers a version of the curriculum through three consumer-friendly booklets available in English, Chinese, Korean, and Vietnamese.



### CreditSmart Military Financial Readiness

- A financial capability resource that speaks to the specific needs of military personnel (both past and present).



### CreditSmart Homebuyer U

- Six learning modules, each focused on a homeownership education principle.
- Available online with multimedia features and mobile/tablet/computer compatibility, in English and Spanish.
- Certificate of completion awarded and sent to lender for inclusion with loan package for those obtaining a Home Possible® or HomeOne<sup>SM</sup> mortgage.



### CreditSmart Instructor Certification

- Live, four-part, instructor-led training webinars that provide Instructor Guide, supporting material, and customizable promotional tools.
- Available for housing industry professionals who wish to enhance consumer outreach and education initiatives in their communities.
- Available in English and Spanish.

**Learn More:** [FreddieMac.com/creditsmart](https://FreddieMac.com/creditsmart)

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Single-Family