

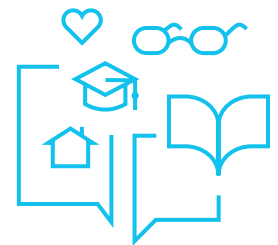
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education on current needs, while innovating solutions that will live on into the future.

The Freddie Mac CreditSmart® suite is comprised of educational resources designed to empower consumers with the skills and knowledge to assist them through every stage of their financial capability and homeownership journey. CreditSmart helps 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.

CreditSmart delivers education through three unique learning paths:
CreditSmart Essentials, CreditSmart Homebuyer U and CreditSmart Coach.



Key Features



Free, interactive online learning environment with printable materials designed to conveniently support the consumer financial journey.



User friendly support resources.



Pause and resume capabilities allowing consumers to manage their dedicated learning time.

Lasting Benefits



A suite of educational resources that housing industry professionals can use to enhance their consumer outreach and education activities.



Trusted education resources that support consumers through every stage of the homebuying journey from first-time homebuyers to existing homeowners.



CreditSmart Homebuyer U helps consumers prepare to become successful homeowners and fulfills first-time homebuyer education requirements for low down payment mortgages such as Freddie Mac Home Possible®, Freddie Mac HomeOne® and Freddie Mac HFA Advantage®.*

*Education requirements determined by individual housing finance agencies (HFAs).

The Creditsmart® Suite



CreditSmart Essentials

Offers a comprehensive financial capabilities curriculum for consumer with unique learning modules focused on topics from credit and money management to disaster resilience.

- Interactive user experience demystifies complex financial concepts.
- Self-paced, personalized, mobile-first learning.
- Available in English and Spanish.
- Americans with Disabilities Act (ADA) accessible.



CreditSmart Homebuyer U

A free, comprehensive homeownership education course to help first-time homebuyers.

- Offers interactive and multimedia features including videos, infographics, worksheets and calculators.
- Completion of this course delivers a homebuyer education certificate required for Home Possible® and HomeOne® mortgage loans.
- Mobile, tablet and computer friendly with user registration capabilities and customer support.
- Available in English and Spanish.



CreditSmart Coach

Bring the power of CreditSmart to your communities by becoming a certified facilitator. This free, interactive financial capability trainer-the-trainer program gives you the skills and resources to help your clients reach their financial goals

- Instructor-led training webinars, facilitator guide, support materials and customizable marketing resources to boost your promotional efforts.
- Available in English only.