



# CreditSmart<sup>®</sup> Homebuyer U

Freddie Mac  
Single-Family

A free, online consumer education course within the CreditSmart<sup>®</sup> suite of financial and homeownership resources designed to:

- Present key learning principles for homebuyer preparedness.
- Establish a foundation for successful money and credit management.
- Develop informed first-time homebuyers.

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

## Key Features



Course available in English only; estimated completion approximately 3 hours



Supported through multiple devices including mobile phone, tablet, and desktop



Self-paced with ability to save progress on-demand



Rich audio content with interactive and multimedia features including videos, infographics, worksheets, and calculators

## Lasting Benefits



Fulfills first-time homebuyer education requirements for low down payment mortgage loans, such as Home Possible<sup>®</sup> and HomeOne<sup>SM</sup>



Aligns with National Industry Standards on Homeownership Counseling and Education for pre-purchase content



Certificate of completion issued to those who successfully complete the program and is valid for one year

ALL FOR  
HOME

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Education

# Learning Modules

## Module 1: Overview and Introduction of the Homebuying Process

The process of buying a home can be complicated and challenging. This module provides a comprehensive overview of the homebuying process and dispels the top 5 myths of purchasing a home.

## Module 2: Managing Your Money

It's important to understand the key factors used by creditors and lenders when making decisions about extending credit and approving loans. Learn about the tools and information needed to help you take control of your finances.

## Module 3: Your Credit and Why It Is Important

Learn how to access and understand your credit report, improve your credit score, fix credit problems, and use credit cards wisely.

## Module 4: Getting a Mortgage

What does it mean to be creditworthy? Gain a better understanding of the key factors evaluated by lenders when making decisions on approving mortgage loans, and learn strategies for finding the right lender and mortgage for you.

## Module 5: Finding a Home and Closing on a Loan

During the home search a number of players from your homebuying team become more prominent: the real estate agent, loan officer, inspector, insurance agent, surveyor, attorney, appraiser and title company. Explore the roles of these individuals as well as strategies for finding a home.

## Module 6: Preserving Homeownership

Learn how to handle financial difficulty, prepare for emergencies, and steer clear of pitfalls. Gain a better understanding of becoming a savvy spender and saver, establishing a good record-keeping system, maintaining your property, avoiding financial traps and scams, preparing for the unexpected, and preventing foreclosure.

## The CreditSmart® Suite



**Additional learning programs found within CreditSmart include:**

**CreditSmart Financial Education Curriculum**

**CreditSmart Financial Education Instructor Certification**

**CreditSmart Military Financial Readiness Module**

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

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