

In Homebuyer U, participants attend six 90-minute in-person or online classes which cover topics that will build the foundation to successful homeownership.

Topics Include:

Responsibilities of  
Home Ownership

Credit-Worthiness

Bank Accounts

Engagement

Home Maintenance

Household Budgeting

Insurance

Mortgage Financing

Each class is facilitated by partners within the community who have years of professional experience in the field.

Upon successful completion of Homebuyer U participants have the opportunity to apply for a Habitat for Humanity home.

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Buckeye Ridge  
**Habitat**  
**for Humanity**®

# HOMEBUYER UNIVERSITY



**Your first step on  
the Pathway to  
Affordable Home  
Ownership**

### **Home Maintenance**

- I'm a homeowner — NOW WHAT?!
- Responsibilities of homeownership
- Basic maintenance tasks and timelines

### **Insurance**

- Homeowners insurance
- How to get the best rates
- Do I really need life insurance?

### **Credit-Worthiness**

#### **& Banking**

- Opening bank accounts
- Managing your credit score
- Getting out of debt

### **Mortgage Financing**

- What is the difference between a mortgage and a note?
- What is a deed?
- Deed restrictions, right of first refusal, and shared appreciation

### **Household Budgeting**

- How to set up a budget
- Living beyond paycheck to paycheck
- Frugal living

### **Engagement**

- What does it mean to be a Habitat partner?
- Why does Habitat require sweat equity?
- How can I stay connected?