



## GUIDE TO HOMEOWNERSHIP COURSE



Participants will receive a certificate upon completion of the course & counseling session. This certificate is a requirement for some down payment assistance programs.



Novadebt, a non-profit organization, is committed to assisting families and individuals in need by providing free financial education, community outreach and housing and credit counseling services; all with compassion and the utmost commitment to quality and integrity.

Novadebt also provides the following services:

- Housing Counseling
- Financial Education Programs
- Debt Management Plans
- Bankruptcy Counseling & Education

### Course Location

Novadebt  
The Commerce Building  
416 Main Street, Suite 800/803  
Peoria, Illinois 61602

### Register

Email: [education@novadebt.org](mailto:education@novadebt.org)  
Call: 1-800-772-4557 X 80174  
\$50 per person

\* Course available **on-line** and counseling is available in person or by telephone

### Course Topics

- Determining if you are ready for the responsibility of homeownership
- Evaluating your finances and credit
- Difference of Pre-qualified and Credit Approved
- Types of loans that are available
- Shopping for a home
- Finalizing your loan
- What to expect at the closing
- Home maintenance & Foreclosure Prevention
- Predatory lending practices

### Course Schedule

- Tuesday, January 17 & 24  
5:00pm-8:00pm
- Tuesday, February 21 & 28  
5:00pm-8:00pm
- Tuesday, March 20 & 27  
5:00pm-8:00pm
- Tuesday, April 17 & 24  
5:00pm-8:00pm
- Tuesday, May 15 & 22  
5:00pm-8:00pm
- Tuesday, June 19 & 26  
5:00pm-8:00pm