

USU Extension Updates Online Home Buyer Education Course

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Home Ownership

Utah State University Extension has updated an online resource for future home buyers.

Online Home Buyer Education is an online course designed to cover topics related to buying a home for the first time. The course is accepted nationwide and is one of only three online courses approved by the U.S. Department of Rural Development. This course is now being offered in Spanish.

“Purchasing a home is one of the biggest financial decisions most people make,” said Stacy Abbott, USU Extension housing education program coordinator.

“We are pleased when we hear that borrowers have gained knowledge of the home-buying process and feel empowered to make wise financial decisions about purchasing a home.”

Topics covered in the course include assessing readiness for home purchase, taking charge of your money, finding the right home, acquiring a loan and selecting a lender, closing the mortgage loan and maintaining homeownership.

The course consists of six interactive units that include videos, voice-over narration and reading panels to accommodate persons with disabilities. The course also incorporates activities, quizzes, worksheets, pre- and

post-course surveys to assess knowledge gained, and additional resources for further research.

The course cost is \$60 and can be found at <https://extension.usu.edu/hbe/>.

“This course gives borrowers the education they need to qualify for down payment and closing cost assistance programs, self-help housing options, low-interest loans and first-time home buyer grants,” Abbott said. “Participants have reported receiving between \$1,200 and \$10,000 in down payment or closing cost assistance by using the knowledge gained in this course.”

More information about USU Extension financial resources can be found at finance.usu.edu.

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