

# JERSEY CITY EPISCOPAL CDC FIRST TIME HOMEBUYER PROGRAM

## Curriculum

- I. Budget
  - a. Understanding the Importance of an Individual / Family Budget
  - b. The difference between budget and income
  - c. Developing a functioning budget and reviewing/updating annually
  - d. Radical ways to save money
  - e. Savings Account / Retirement / Education
  
- II. Credit
  - a. Understanding what a credit report / credit history involves (ingredients)
  - b. Credit Repair – debt repayment
  - c. Five quick steps to a better credit score
  - d. Using credit as a tool
  - e. Credit Fraud and protection
  
- III. Understanding Roles and How to Select
  - a. Mortgage Lenders
  - b. Attorneys
  - c. Realtors
  - d. Home Inspectors
  
- IV. Home Ownership
  - a. Researching the community / neighborhood
  - b. What documents you need
  - c. Bidding on a house
  - d. Sales Contract
  - e. Insurance
  - f. Inspection of property
  - g. Closing process
  - h. Move – In (items needed)
  
- V. Home Maintenance
  - a. Short-term maintenance
  - b. Long-term maintenance
  - c. Fire prevention
  - d. Savings for future maintenance replacement items
  
- VI. Community Involvement
  - a. Getting to know your community
  - b. Getting to know City Government
  - c. Getting involved in your community
  - d. Organizing the neighborhood / neighborhood watch
  - e. Voting
  
- VII. One on One Counseling- during class and 1 year post graduation