



Financial Literacy Programs/Homebuyer Education Resources

Below are resources available for financial literacy programs. The resources listed below may be helpful for all of the Down Payment programs of the Federal Home Loan Bank of Des Moines (Bank). These programs are not under the control of the Bank and we are not responsible for the content of any program. The inclusion of a program is to provide reference to available services and does not imply or constitute an endorsement by the Bank of an agency or organization, or the products or services it offers.

First-time homebuyer education must meet all National Industry Standards for Homebuyer Education and Counseling. Please refer to their website for more information:

<http://www.homeownershipstandards.com/Home/Standards.aspx>

If you have any questions, please contact the Community Investment Department by email at <mailto:communityinvestment@fhldm.com> or by calling 800-544-3452, ext. 1173.

Alaska

- Alaska Housing Finance Corporation: <https://www.ahfc.us/classes/>

American Samoa

- American Samoa Government Department of Commerce: <http://doc.as.gov/>

The Dept. of Commerce does not provide a financial literacy program. Please see the list of HUD approved counseling agencies in other areas below, or advise your homebuyers to complete an approved online course.

Guam

- Guam Housing and Urban Renewal Authority: <http://www.ghura.org/>

Guam Housing and Urban Renewal Authority does not provide a financial literacy program. Please see the list of HUD approved counseling agencies in other areas below, or advise your homebuyers to complete an approved online course.

Hawaii

- Hawai'i Homeownership Center: <http://www.hihomeownership.org/own.html>

Idaho

- Idaho Housing and Finance Commission: <http://www.idahohousing.com/home-loans/mortgage-financing/homebuyer-education.aspx>

Iowa

- Iowa Homeownership Education Project (IHOEP): <http://www.ihoeep.com/>
- Iowa State University: <http://www.extension.iastate.edu/homebuyer>

Minnesota

- Minnesota Homeownership Center:
<http://www.hocmn.org/buyingahome/homebuyer-education/>

In person and on-line education is available. The Minnesota Homeownership Center has advised that *Framework*, their on-line educational resource, may be used by persons in any state.



Financial Literacy Programs/Homebuyer Education Resources

Missouri

- University of Missouri Extension: <http://extension.missouri.edu/p/GH5002>

The materials available from University of Missouri Extension may be used to create a financial literacy class. For actual classes available in the State of Missouri see the list of HUD approved counseling agencies below.

Montana

- Montana Board of Housing/Housing Division: <http://housing.mt.gov/HBHBE>

Northern Mariana Islands

- Northern Marianas Housing Corporation: <http://nmhcgov.net/sec.asp?secID=1>

Northern Marianas Housing Corporation does not provide a financial literacy program. Please see the list of HUD approved counseling agencies in other areas below, or advise your homebuyers to complete an approved online course.

Oregon

- Oregon Housing & Community Services:
<http://www.oregon.gov/ohcs/Pages/oregon-bond-program-home-buying-resources.aspx>

South Dakota

- Homeownership Education Resource Organization:
<http://sdhomebuyer.org/Content/Education/Homeownership-Education>

North Dakota

- North Dakota Housing Finance Agency: <http://ehomeamerica.org/ndhfa>

Utah

- Utah State University Extension: <https://extension.usu.edu/hbe/>

Washington

- Washington State Housing Finance Commission:
<http://www.ehomeamerica.org/wshfc>

Wyoming

- Wyoming Community Development Authority:
<http://www.wyomingcda.com/index.php/homebuyers/C14>

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In addition to the programs above, please see below for any state or in person counseling resources.

HUD approved counseling agencies: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>