



## Financial Literacy Programs/Homebuyer Education Resources

Below are resources available for financial literacy programs. The resources listed 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.

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

<https://www.homeownershipstandards.org/Home/Standards.aspx>

Open the "National Industry Standards Guidelines and Code of Ethics booklet".

Use the "Pre-Purchase" Standard Homeownership Education Content to compare with a particular course's curriculum.

- In addition, any course provided by a HUD approved counseling agency may be accepted. Please refer to the HUD website for more information:

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

If you have any questions, please contact the Community Investment Department by email at: [communityinvestment@fhlbdm.com](mailto:communityinvestment@fhlbdm.com) or by calling 800-544-3452, ext. 2400.