

Northeast Iowa Community Action Corporation

Educational Classes

We can pull your credit report with all 3 FICO scores to help assess how you can improve your credit report & scores.

Through  you can now complete a Homebuyer Education Certified Course from the convenience of your home.

Who should take this course:

- First-time homebuyers
- Borrowers who need homebuyer education certificates to qualify for a loan
- Individuals looking to become more educated about homeownership
- Homebuyers working with local housing counselors

Key features of eHome America:

- Complete at your own pace
- Animated videos covering all materials
- Easy-to-read content with highlighted keywords
- Quizzes throughout course to ensure understanding
- Instant access to local homeownership counselor
- Printable certificate at end of course

Upon conclusion of this course, you will need to schedule a one-on-one counseling session with a housing counselor. We want to insure that you are prepared for homeownership or receive the services necessary to help you fulfill your dream of homeownership. The one-on-one session can be completed over the phone or in-person.

Once you have completed both the online course and the one-on-one counseling session, you will receive your certificate of completion. We encourage you to complete this program early in the home purchase process to provide you with the tools you need to successfully navigate the homebuyer experience, make the best financial decisions for your household, avoid pitfalls, and make the buying process as smooth as possible. **If your loan closing is scheduled in the next two weeks, you should call and schedule your appointment now with a housing counselor at 563-382-8436.**

Don't delay! [Schedule](#) today!

Pre-Purchase Homebuyer Education, Part 1 & Part 2 (Group Sessions)

Northeast Iowa Community Action Corporation (NEICAC) is offering these classes for anyone interested in learning more about homeownership and financial education.

Learn about:

- Assessing your readiness to purchase a home
- How to shop for a Home
- Financing your Home
- Budgeting and Credit Information
- Maintaining your home and home finances

The classes are offered in two parts. Part I and II are for anyone looking towards homeownership and learning about the process. Through pre-screening, some participants may only be only required to attend Part II based on their current circumstances.

Most workshops are held at the NEICAC office at 305 Montgomery, Decorah, IA. You must pre-register and get pre-screened for the class by calling Lesa at 563-382-8436, ext. 109.

Post-Purchase Homebuyer Education, Part 1 & Part 2 (Group Sessions)

NEICAC is offering these classes for anyone interested in options to keep your home & save on repairs by learning some simple home maintenance repair skills. Classes are still in the development stages.

The classes are offered in two parts. Most workshops are held at the NEICAC office at 305 Montgomery, Decorah, IA. You must pre-register and get pre-screened for the class by calling Lesa at 563-382-8436, ext. 109.

Financial Counseling (One-on-One Sessions)

Basic Topics Covered

- Money Management
 - Develop Financial Goals
 - Plans to achieving specific goals
 - Tracking Income and Spending
 - Using a Spending Plan
- Saving & Investing
 - Basic types of Accounts
 - Resources for added Savings
 - Retirement investment options
- Financial Institutions
 - Types of Financial Institutions
 - Pros & Cons of Savings, Checking
 - Installment, Revolving, and Retirement Accounts
- Getting A Loan
 - Evaluation Loan Applications
 - Applying for a Loan
 - Review Loan Rates, Terms, and Fees
- Credit
 - Basic Types of Credit
 - Pros & Cons of Credit
 - Importance of Good Credit
 - Analyzing your Credit Report
 - Reestablishing your Credit
- Basic Taxes & Insurance
 - Evaluating your Taxes
 - Evaluating your Insurance

Loan Document Review (One-on-One Sessions)

Drop Us A Line Before You Sign! Here's why...

Trained counselors will assist consumers by reviewing loan documents to determine if predatory or discriminatory practices are being used to originate the loan. The review process will be done by a neutral and financially literate person who has no potential for financial gain from the transaction; this allows borrowers to gain enhanced financial literacy and a sharpened ability to identify and take skillful actions when faced with mortgage fraud and unfair lending situations. The Housing Counselor's primary responsibility will be to educate clients about what their loan documents are, what they mean, and how and why they are important to understand. The review will focus on the lending documents.

Schedule us today! 563-382-8436 Ext 109