
Welcome to DebtHelper. Buying a home can be the largest purchase you'll ever make in a lifetime. We know that making this purchase decision comes with questions, stress and excitement. This course is designed to educate you on the buying process to help you find the answers for your needs. As a HUD Approved Housing Counseling Agency, our in-person course is approved for use with loan, grant and down payment programs in our communities. Courses may offer Expert Speakers from the industry.

All courses cover the curriculum shown below:

Pre-purchase Homebuyer Education Workshop Curriculum

- I. Steps of Homeownership
 - a. Pros and cons of homeownership
 - b. Thinking like a homeowner
 - c. Community Involvement
 - d. Budgeting
 - e. Fair Housing
- II. Credit Analysis
 - a. Credit Scores
 - b. Derogatory Credit
 - c. Non-traditional Credit Sources
 - d. Establishing Credit
- III. Prequalification for a Mortgage
 - a. Credit
 - b. Capacity
 - c. Capital
 - d. Collateral
 - e. Character
 - f. Defining mortgage and liens
 - g. Types of Mortgages
 - h. Private Mortgage Insurance
 - i. Lending Laws
- IV. Finding a Realtor
 - a. Choosing a Realtor by experience
 - b. Selling Agent
 - c. Listing Agent
- V. Commission of a realtor Shopping or Looking for a Home
 - a. Needs and Wants
 - b. Knowing your neighborhoods
 - c. Property Taxes
 - d. Fair Housing
- VI. Submitting an offer
 - a. Comparable from your agent
 - b. Contingencies
 - c. Closing Date
 - d. Condo Association approval
 - e. Contract Deposit
- VII. Title Company chosen
 - a. How the title company chosen
 - b. Ordering Title after mortgage commitment
 - c. Cost of a title company
- VIII. Choosing a Home Inspector/Engineer
 - a. Engineer vs. Home Inspector
 - b. Wind Mitigation for Home insurance
 - c. Cost and Contingency
 - d. Repairs
- IX. Finalizing Mortgage Application
 - a. Mortgage application fees
 - b. Appraisal –value and condition of property
 - c. Verification of Employment
 - d. Verification of Assets
- X. Shopping for Home Insurance
 - a. Choosing a Home insurance Agent
 - b. Cost of Home Insurance
 - c. Cost of Flood Insurance
 - d. Riders



CREDIT CARD MANAGEMENT SERVICES, INC.
1325 N. CONGRESS AVE. STE 201; WEST PALM BEACH, FL 33401 TEL: 561-472-8000 FAX: 1-888-789-4699

CLIENT CHECKLIST

___ Complete and return items to FTHB@debthelper.com as soon as possible.

Required for Pre-purchase Homebuyer Education Workshop:

- ___ **Signed Agency Disclosure** (1 page) ___ **Signed Privacy Policy** (1 page)
- ___ **Signed and Completed Pre-purchase Intake Form with Completed Budget** (3 pages)

*One-on-One Financial Assessment for Pre-purchase Counseling: In addition to all of the items above, the below documents are required. Without them, approval letters and certificates of counseling **may not** be released to your lender / loan program, and may subsequently delay your closing if these documents are a required element of your lender / loan program.*

- ___ **Signed Credit Report Authorization & Release Form** (1 page)
- ___ **Copies of Government Issued Photo ID and Social Security Card** (or equivalent)
- ___ **Copies of All Buyers Last Two Consecutive Pay Stubs**
- ___ **Copies of Last Month's Bank statement** (if multiple, your main account, all pages)
- ___ **Copies Last 2 Years W-2s** (from all employers)
- ___ **Copies Last 2 Years Completed & Signed Tax returns** (including all schedules)

These additional items may be asked from you, if applicable: Hint: Include items below if you know, in advance, that the below items are your primary or only source of income or ID.

- ___ Copy of Social Security Awards Letter for Social Security
- ___ Copies of Last 2 Years 1099s from Social Security
- ___ Current Year to Date Profit and Loss for Business Income
- ___ Current Retirement Income Statement
- ___ Copies of Retirement Statements (401k, IRA, CDs, etc.)
- ___ Copy of Permanent Resident Card or Current Visa (alternate ID)

Pre-purchase Homebuyer Intake Form



PRIMARY APPLICANT (USE LEGAL NAME)		Please Print Clearly
Full Legal Name:		
Full Address:		
How long have you lived at this address? _____ Years & _____ Months		
Cell Phone:	Phone:	
Fax:	Email:	
1. Date of Birth:	2. Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	
3. Race/Ethnicity (Check one) <input type="checkbox"/> White <input type="checkbox"/> Black / African American <input type="checkbox"/> Native American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Hispanic <input type="checkbox"/> Multiple		
4. Household Type (Check one) <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Domestic Partners		
5. Family Household Size:	6. Age of each household member:	
7. Housing Arrangement: (Check one) <input type="checkbox"/> Renter <input type="checkbox"/> Rent Free <input type="checkbox"/> Homeowner	8. Monthly rent payment:	
9. Highest level of education attained: (Check one) <input type="checkbox"/> Unknown <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> Jr. College <input type="checkbox"/> University <input type="checkbox"/> Graduate School <input type="checkbox"/> Other		
10. Are you currently working? (Check one) <input type="checkbox"/> Yes – Full time <input type="checkbox"/> Yes - Part time <input type="checkbox"/> No – Receiving unemployment <input type="checkbox"/> No – Not receiving unemployment		
11. Are you active duty in the military? <input type="checkbox"/> Yes <input type="checkbox"/> No	12. Are you a Veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No	
13. Have you owned a home in the past? (Check one) <input type="checkbox"/> Yes <input type="checkbox"/> No _____ If yes, Check if: <input type="checkbox"/> Short Sale <input type="checkbox"/> Foreclosure <input type="checkbox"/> Regular Sale		Year of Sale:
14. Are you a first time home buyer or you have not owned a home in the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
15. How much in liquid assets / cash / savings do you have to meet your goals? (Answer below)		
CHECKING: \$	SAVINGS: \$	OTHER: \$



PRIMARY APPLICANT EMPLOYMENT

Primary Employer (Current):	
Job:	Hire Date :
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time	Work Phone:
Annual Gross Income (before taxes): \$	
Concurrent / 2nd Employer (if applicable):	
Job:	Hire Date :
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time	Work Phone:
Annual Gross Income (before taxes): \$	

CO- APPLICANT (USE LEGAL NAME)

Full Legal Name:	
Full Address:	
Cell Phone:	Email:
Phone:	FAX:
1. Date of Birth:	2. Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
3. Race: (Check only one) : <input type="checkbox"/> White <input type="checkbox"/> Black / African American <input type="checkbox"/> Native American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Hispanic <input type="checkbox"/> Multiple	

CO-APPLICANT EMPLOYMENT

Primary Employer (Current):	
Job:	Hire Date:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time	Work Phone:
Annual Gross Income (before taxes): \$	
Concurrent / 2nd Employer (if applicable):	
Job:	Hire Date:
<input type="checkbox"/> Part-Time <input type="checkbox"/> Full-Time	Work Phone:
Annual Gross Income (before taxes): \$	

Are you currently working with a LENDER?

No Yes. If yes, which Lender are you working with?

Company:

Name:

Phone:

MONTHLY HOUSEHOLD BUDGET

MONTHLY EXPENSES	\$ AMOUNT	MONTHLY EXPENSES	\$ AMOUNT
HOUSING LEASE / RENT		AUTO INSURANCE	
ELECTRICITY		LIFE INSURANCE	
HEATING (Gas at Home)		RENTERS INSURANCE	
WATER / SEWER / TRASH		HEALTH INSURANCE	
TELEPHONE / INTERNET / CABLE		DOCTOR / MEDICATION / DENTAL	
HOA / MAINTENANCE / REPAIR		GIFTS	
LAWN CARE / PEST CONTROL		CLOTHING/ LAUNDRY DRY CLEANING	
FOOD : GROCERIES		DONATIONS / TITHE	
FOOD : AT WORK / SCHOOL		SCHOOL FEES / BOOKS / SUPPLIES	
CAR PAYMENT 1		NEWSPAPER / MAGAZINES	
CAR PAYMENT 2		HOBBIES / ATHLETIC COSTS	
GASOLINE FOR CAR		VACATION	
CAR REPAIR / OIL CHANGES		PET SUPPLIES / CARE	
LICENSE TAGS / TAXES		EMERGENCY FUND	
BARBER / SALON		DOWN-PAYMENT SAVINGS FUND	
CHILD EXPENSES		UNION DUES	
CHILD SUPPORT		OTHER	
TOBACCO / ALCOHOL		OTHER	
ALIMONY		OTHER	

X _____ X _____
 Applicant's Signature Date Co-Applicant's Signature Date

 Printed Name Printed Name





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AGENCY DISCLOSURE

Credit Card Management Services, Inc. D/b/a Debthelper.com (herein Debthelper.com) is a US Dept. of HUD approved, Florida Nonprofit Multistate Housing Counseling Agency controlled by a voluntary Board of Directors. Debthelper.com is not owned by any individual or entity. Debthelper.com offers: Pre-purchase Counseling; Rental Housing Counseling; Reverse Mortgage Counseling; Financial Management/Budget Counseling; Mortgage Delinquency and Default Resolution Counseling; Payday Loan Counseling; Student Loan Counseling, High Cost Loan Counseling; Credit Counseling; Credit Report Analysis; Personal Financial Education Instructional Courses; Pre-purchase Homebuyer Education Workshops; Resolving/Preventing Mortgage Delinquency Workshops; Financial, Budgeting, and Credit Workshops. Debthelper offers affordable housing opportunities through its wholly owned corporation: Property Holdings of CCMS, LLC. Debthelper.com serves all members of the community. Debthelper.com does not discriminate. Debthelper provides service without regard of race, color, religion, sex, disability, familial/marital status, national origin, gender identity, sexual orientation, ancestry, creed, age, handicap, pregnancy, parental status, or physical, mental, emotional or learning disability, and family characteristics of persons and households who are applicants for, participants in, or beneficiaries or potential beneficiaries of, programs administered by the Department(s). By attending this course you are not committing to a loan. Fee waivers are available to those who meet approved guidelines. Services are provided without regard to ability to pay.

The Fee for Pre-purchase Homebuyer Education Workshop is \$0 upfront. The fees for Debthelper.com’s unaffiliated Online Pre-purchase Homebuyer Education providers are as follows: Framework by FannieMae \$75.00, eHome by Community Ventures \$99.00; and Make Your Move by A.C.C.E. \$85.00 single / \$99.00 joint. Online classes are not eligible for all loan types. If you are not certain of which loan type you are applying for, you should ask your counselor before enrolling in an online course. Upon loan closing, an education fee of \$0-\$500 may be assessed and paid by: your loan, your lender, your grant program or others.

ACKNOWLEDGEMENT

I/we acknowledge that I have received a copy and read these Disclosures and understand that Debthelper.com provides information and education on numerous services and If I use these services, Debthelper.com may receive a financial benefit, such as funding from its Partners, or other benefit as the result and I/we am understand that I/we are not obligated to receive, purchase, or utilize any other services offered by Debthelper.com, or its partner(s) or its affiliates, in order to receive housing counseling. I/we may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. Debthelper.com may disclose my client level personal information to third parties such as, but not limited to: government agencies including the US Dept. of Housing and Urban Development, Florida Housing Finance Corporation, HSCP, Grantors, creditors, financial service providers and/or lenders. Third parties provided my personal information may review Debthelper.com files for monitoring and compliance purposes and conduct follow-up with me related to program evaluation. My/Our provision of information to Debthelper.com is voluntary. My/Our receipt of services and assistance from Debthelper.com does not guarantee a mortgage loan, financial assistance or other tangible benefit. If I/we want legal advice, I/we will be referred for appropriate assistance. A counselor may answer questions and provide information, but not give any legal advice.

Received By Company:

X _____ X _____
Applicant’s Signature Date Co-Applicant’s Signature Date

X _____
Counselor Date

Printed Name Printed Name

Printed Name



POST PURCHASE CERTIFICATION SIGNED BY CLIENT AND COUNSELOR

THE BELOW CLIENT(S) AND COUNSELOR CERTIFY THAT A MANDATORY POST PURCHASE COUNSELING WILL BE COMPLETED WITHIN 6-12 MONTHS FROM THE PURCHASE DATE OF HOUSING. TOPICS OF POST PURCHASE COUNSELING MAY INCLUDE ANY ITEMS THAT HELP HOMEOWNERS AVOID FORECLOSURE OR OTHER CHALLENGES, AND MAKE HOMEOWNERSHIP MORE SUSTAINABLE AFTER PURCHASE; SUCH AS: BUDGETING FOR REPAIR AND UPKEEP, AVOIDING PREDATORY LENDING, WISE USE OF CREDIT, HOME MAINTENANCE, SAVING FOR EMERGENCIES, THE IMPORTANCE OF USING A LICENSED CONTRACTOR, HOW TO AVOID FORECLOSURE, FAIR HOUSING, HOA OR COA , AND/OR OTHER RELEVANT TOPICS.

Client/Buyer Signature & Date

Client/Co-Buyer Signature & Date

Counselor Signature & Date

The following items will be collected during post purchase counseling:

First-Time Homebuyer? (yes or no):

Zip Code (after purchase):

Closing Date (mm/dd/yy):

Lender Name:

Lender Street Address:

Lender City:

Lender State:

Lender Zip:

Purchase Price (\$):

Loan Amount (\$):

Interest Rate Type: 30 yr / 15 yr / Fixed / Adjustable / Other: _____

Loan Interest Rate (%):

Down Payment Assistance Source (or N/A):

Down Payment Assistance Amount (\$) :

New Monthly Payment (\$):

DEBTHelper.COM

2026

Debthelper Homebuyer Education Class Schedule - FREE

<https://debthelper.com/housing-counseling/home-buyer-education/>

Preregistration Required. 'ZOOM' CLASS DATES HIGHLIGHTED Classes start at 9:00 am EST

Presented by Debthelper Alex Borge, CDMP, HUD HECM Counselor

Contact: 561-472-8000 email: ftfb@debthelper.com www.debthelper.com/disclosures

January

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May

S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June

S	M	T	W	T	F	S
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

July

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August

S	M	T	W	T	F	S
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

October

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

