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## Issue: Homebuyer Mortgage Education

It's often referred to as the American Dream: having a home to call your very own. However, in today's volatile financial market that dream sometimes seems out of reach. But is it really out of reach, or is it a general lack of knowledge and education about how to go about buying a home that prevents so many people from realizing that dream? Countrywide Financial Corporation, a leader in the mortgage industry dedicated to lowering the barriers to owning a home, decided to address the question by creating a comprehensive Home Ownership Mortgage Education program (H.O.M.E.) targeted specifically to first-time homebuyers.

### Countrywide's Challenge

Countrywide has a long standing commitment to closing the home ownership gap and educating consumers. But merely creating yet another educational resource about how to buy a home wasn't going to be enough. They wanted a program that would help them stand out among the crowd of existing mortgage education resources and speak to a very broad audience of homebuyers – specifically low- to moderate-income households and minority and traditionally underserved consumers. The program needed to be **engaging, accessible, and self-guided, and to address the entire life cycle of the home-buying process — from understanding basic finance and credit to finding a home, making an offer, and successfully maintaining home ownership. In need of a turnkey solution for development of a program that would encompass all of these things, Countrywide came to Topics Education for help.**

### Topics Education's Solution

Beginning with an intensive review of Countrywide's existing consumer materials and their partner resources from the National Foundation for Credit Counseling (NFCC), Topics Education and our team of experts set to work immediately to define a program that would meet all of Countrywide's objectives. We carefully mapped out a step-by-step, user-oriented curriculum to guide a potential homebuyer through the five key stages of the home-buying process: Basic Finance, How Credit Affects You, Preparing for Home Ownership, Steps for Buying a Home, and Life as a Homeowner. Knowing that the program would be primarily housed on and delivered via the Web, we created interactive, user-friendly website filled with personal stories, downloadable checklists, worksheets, an extensive glossary, and even a handy IQ Quiz that users can take to test what they learned in each section.

### Our Results

Launched in early 2007 with resounding success, the H.O.M.E. program at [www.HomeByCountrywide.com](http://www.HomeByCountrywide.com) — also available in Spanish at [www.MiHogarCountrywide.com](http://www.MiHogarCountrywide.com) — offers homebuyers a convenient and comprehensive way to become educated consumers and realize the dream of home ownership. **The program continues to expand, with new features such as an online homebuyer education certification and a print version of the program coming in 2008.** Topics Education is proud to have been a key partner in bringing this vital initiative to life.



**Consumers Need  
Guidance More than  
Ever in Navigating  
the Waters of  
Buying a Home**

**H.O.M.E. Guides  
Consumers Through  
the Process no Matter  
Where They are on the  
Home-buying Continuum**

