



HOMEBUYER EDUCATION CERTIFICATE PROGRAM

The Workshop

Getting Started

- Preparing your finances for the purchase
- Your credit score and how to improve it
- Programs for Down payment & closing costs
- The steps in the homebuying process

Professionals You Will Meet Along the Way

- How to choose a real estate agent
- What to look for when selecting a lender
- Why home inspections are so important
- Home insurance shopping? What you need to know

From Loan Application to the Closing Table

- Comparing loan disclosures
- What not to do once your loan is approved
- What are you signing—understanding your closing documents

We bought a House, Now What?

- Maintaining your home for the long term
- Budget check up
- Saving for home repairs

The Counseling Session

A private meeting with our HUD Certified Counselor

- Reviewing your credit report
- Finding the leaks in your spending plan
- Building a personalized action plan

Homebuyer Workshops 2026

JANUARY						
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FEBRUARY						
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St. Johnsbury
Mtn. View Community Room
105 Mtn. View Drive

APRIL						
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St. Johnsbury
Town Welcome Center
51 Depot Square

Newport
North Country Career Center
209 Veterans Avenue

St. Johnsbury
Town Welcome Center
51 Depot Square

SEPTEMBER						
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St. Johnsbury
Town Welcome Center
51 Depot Square

OCTOBER						
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Hardwick
Jeudevine Memorial Library
93 North Main Street

NOVEMBER						
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St. Johnsbury
Town Welcome Center
51 Depot Square

DECEMBER						
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CONTACT US

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🌐 ruraledge.org/hbe



Scan here ↓

