

Freddie Mac CreditSmart[®]

Housing Professionals Playbook

How to Support Clients and Drive Business
Through Education





Introduction

We all play a vital role in a homebuyer's journey. Your success is built on trust, and it's our job to provide you with tools and resources to help your clients achieve their dream of homeownership.

Let us partner with you to empower your clients. Whether they're at the starting point of their home exploration, are near-ready, or have been previously declined and seeking direction for preparedness, your expertise can guide a homebuyer's next steps. And, because you establish these trusted relationships, we know faithful clients come back to you for repurchase or to seek advice when facing homeownership challenges.

Making Education Our Shared Mission

Freddie Mac believes in empowering consumers through all stages of their homeownership journey through education. Reaching borrowers in the early stages of home consideration creates a strong foundation of financial awareness and health, a clear understanding of homeownership responsibilities and enablement to make confident, informed decisions. Our ecosystem of future borrowers to current homeowners requires a shared effort in providing the right tools and resources.



Freddie Mac CreditSmart®

CreditSmart is a suite of financial capability and homeownership education resources that offers a mix of learning modules, curricula and courses. These free educational resources are offered through five unique learning pathways, each designed to inform and empower your clients through their homeownership journey.

Lasting benefits include:

- ✓ Development of life-long money management skills.
- ✓ Deepened skills to build, restore and maintain good credit.
- ✓ Understanding of the home purchase process.
- ✓ Insights to successfully manage and sustain home investment.



Celebrating **Over 20 Years** of Education

1998

CreditSmart was first created as a new financial initiative.

2000

CreditSmart pilot program launched.

2001

CreditSmart officially launched.

2002

Launched CreditSmart Español.

2007

Launched CreditSmart Asian.

2011

Celebrates 10 years, reaching 3 million consumers across 44 states.

2016

Launched CreditSmart[®] Military.

2020

Launch of CreditSmart[®] Homebuyer U with new learning content and enhanced user experience for first-time homebuyers.

2021

Celebrates 20 years, reaching over 5 million consumers nationwide.

Relaunched on a new platform with introduction of CreditSmart[®] Essentials financial capability curriculum and CreditSmart[®] Coach.

Launched CreditSmart[®] Homebuyer U in Spanish.

2023

Launched CreditSmart[®] Essentials in Spanish.

Finding the Right Path

Homeownership Education: CreditSmart® Homebuyer U

A comprehensive homeownership education course to help guide first-time homebuyers. Available in English and Spanish, Homebuyer U aligns with the National Industry Standards for Homeownership Education and Counseling for pre-purchase content.

Completion of this course delivers a homebuyer education certificate required for Freddie Mac Home Possible®, Freddie Mac HomeOne® and Freddie Mac HFA Advantage®* mortgage loans.

*Education requirements determined by individual housing finance agencies (HFAs).

Homebuyer U offers:

- Content in English and Spanish with ability to toggle between languages throughout the course.
- Pause/ resume functionality for maximum flexibility.
- Audio function and ability to follow along.
- Interactive and multimedia features including videos, infographics, worksheets, and calculators.
- Mobile optimized.
- Knowledge checks and a final quiz.

Meets *Single-Family Seller/Service Guide* (Guide) Section 5103.6 "Homeownership Education" requirements for Home Possible® and HomeOne® mortgages.

Who it's for: First-time homebuyers seeking homeownership education to satisfy mortgage product requirements.

[!\[\]\(faf942dc3e59ce8eb64b4ac481eca7e0_img.jpg\) Learn More](#)



Finding the Right Path

Financial Capability: CreditSmart® Essentials

Essentials is just that— *the essentials of personal financial learning*. It offers a comprehensive financial capability curriculum for consumers with unique learning modules focused on personal finance topics from credit and money management to disaster resilience.

Your clients can personalize their learning path to ensure their experience focuses on what matters most to them.

Available in English and Spanish.

[Participant Guides available](#)

Essentials offers:

- Curated learning path based on financial goals entered by user.
- Progress trackers and personal dashboards.
- Pause/resume functionality for maximum flexibility.
- Audio function and ability to follow along.
- Interactive tools, videos, vision boards and infographics.
- Downloadable resources.
- ADA accessibility and mobile optimized.

Who it's for: Consumers at any stage of their home journey — from first-time homebuyers seeking ways to gauge their financial preparedness to current homeowners facing financial hurdles.

[Learn More](#)



Finding the Right Path

Financial Capability: CreditSmart® Coach

Bring the power of CreditSmart to your communities by becoming a certified facilitator. This interactive financial capability training program gives you the skills and resources for certification allowing you to bring CreditSmart Essentials to consumers through 1:1 or group settings.

Help more of your clients reach their financial goals.

Available in English only.



Coach offers:

- A blended approach of eLearning and instructor-led webinars.
- Interaction with peers and master trainers.
- Customizable tools and marketing resources.
- Compatibility on computers and mobile devices.
- ADA accessibility.
- A 3-month cohort, with a 20-25 hour commitment.
- A certification that is valid for two years upon completion.

Who it's for: Housing professionals and nonprofit practitioners. To receive training invitations, please sign up in the subscription link provided in the Resource section.

[> Learn More](#)

Finding the Right Path

Financial Capability: CreditSmart® Multilingual

Financial capability resources made available in multiple languages to expand our efforts in reaching more consumers.

CreditSmart Multilingual offers:

- CreditSmart Asian guides as downloadable materials available in Chinese, Vietnamese and Korean. Updates are planned for a future date.
- CreditSmart Homebuyer U, the homeownership education course for first-time homebuyers available in a bilingual format that allows users to toggle between English and Spanish.
- CreditSmart Essentials, the financial capability curriculum, available in English and Spanish.

Who it's for: Consumers at any stage of their home journey who wish to learn about credit and finances in their language.

[> Learn More](#)



Finding the Right Path

Financial Capability: CreditSmart® Military

Developed specifically to address the unique financial needs of military families who face unique challenges when planning for the future.

CreditSmart Military offers:

- **Guidance on managing financial affairs.** With a military lifestyle, it's important to create financial goals and learn strategies to manage money during deployment, build savings for the future and avoid debt.
- **Insights into credit.** Learn the basics of credit, how to build it and maintain a good credit history.
- **Best practices to avoid financial scams.** Learn how to recognize financial scams including predatory lending, insurance and investment scams, identity theft and affinity fraud.
- **Information on the VA Home Loan program.** Learn the benefits of a VA home loan, the home loan process, home loan limits and how to obtain a certificate of eligibility.

Available in English only.

Who it's for: Military service members, their families and Veterans seeking financial resources that speak to their particular needs.



[Learn More](#)

Freddie Mac
CreditSmart® Military

Resources

[CreditSmart® Fact Sheet \(English\)](#)

[CreditSmart® Fact Sheet \(Spanish\)](#)

[CreditSmart® Homebuyer U Fact Sheet \(English\)](#)

[CreditSmart® Homebuyer U Fact Sheet \(Spanish\)](#)

[CreditSmart® Homebuyer U Success Story](#)

[Freddie Mac Home Possible®](#)

[Freddie Mac HomeOne®](#)

[Freddie Mac HFA Advantage®](#)

[My Home by Freddie Mac®](#)

[Freddie Mac Borrower Help Center Network](#)

[Make It in Memphis: How One Homebuyer Achieved His Goal of Homeownership](#)

[Real Estate Professionals Resource Center](#)

[Housing Counselors Resource Center](#)

[Freddie Mac Subscription Center](#)

Deliver Education to Your Clients

If you're interested in sharing the value of CreditSmart with your clients and community, we have materials prepared to get you started.

With our [ready-made marketing tools](#), you can share the power of education starting today. Here you'll find:

- Consumer-facing tools.
- Downloadable marketing resources.
- Collateral with option to co-brand.
- Social media templates.

If you have questions visit our [FAQs](#) to find the answers you need. If you're interested in promoting CreditSmart in your community please review our [Terms & Conditions](#).

Freddie Mac is focused on our mission of making homeownership attainable and sustainable while addressing the challenges of inequity in housing. We welcome the opportunity to discuss how we can collaborate with you in promoting homeownership education in the areas you serve.

Have questions?

Reach us at creditsmart_training@freddiemac.com.



Freddie Mac
CreditSmart®

Freddie Mac
SINGLE-FAMILY