

**Consumer Credit Counseling Service, Inc.**  
*Serving Central and Western Kansas Since 1985.*

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**Kansas Housing Resources Corporation  
First Time Homebuyer Program**

Homebuyer counseling and education is required before receiving down payment assistance. It will help you to become a successful homeowner.

**Instructions for Required 1.5-hour Pre-Purchase Homebuyer Counseling -  
No Cost**

- Call Consumer Credit Counseling Service, Inc. at 785-827-6731 and ask to schedule a Pre-purchase counseling appointment for the KHRC's First Time Homebuyer Program.
- Our office will mail or email the budget worksheet and disclosures required for the appointment. The appointment can be by telephone, in-person or Zoom.
- Upon completion, CCCS will mail/email a Client Action Plan to certify completion of the counseling.

**Instructions for Required 4-hour Homebuyer Education – 2 options:**

Option 1: On-line class **Cost:** \$75/family

- Go to <https://www.financialeducationprograms.com/mym.php?agency=0373-88>
- Choose either Joint or Single Course. The course consists of eleven sections.
- The system will generate and email a payment receipt to you.
- Upon completion, CCCS will issue a certificate of completion.

Option 2: CCCS offers a monthly Zoom/phone 4-hour Homebuyer Education Class

- Zoom classes are offered January through November. Call CCCS at 785-827-6731 for class dates.
- Zoom classes are sponsored through 2023 – **No Cost to attend.** 2024 is pending sponsorship.
- Call CCCS at 785-827-6731 to make a reservation. A Zoom Link/telephone information and handouts will be sent to you.
- Upon completion, CCCS will issue a certificate of completion.

Both receipts and certificates of completion must be given to your lender.

Both fees will be counted as part of your required 1% down.

Update 10/20/23