

## Pre-Closing Education – Curriculum Outline

*(Instructor's Guide)*

**Publication:** *Moving Forward: Connecticut Homebuyers' Guide*

The following topics of discussion with **PowerPoint** presentation:

- **Learning Your Fair Housing Rights** – *(pass out all of the fair housing materials)*
- **Class Activity:** What are the advantages and disadvantages in buying a home? - *(Go to pages 79 - 80 of the Moving Forward publication)*
- **The Beginning**
- **Class Activity** – *(pass out the Money Gobbler document)*
- **Let's Talk Money** – *(pass out the Budgeting and Credit materials, go to pages 81 - 82 of the Moving Forward publication and then the TRID Disclosures)*
- **Ready to Buy**
- **From Offer to Closing: Step by Step** – *(pass the Home Inspection Information and the Closing Disclosure)*
- **Life as a Homeowner** – *(pass out CHFA DAP, Recapture Taxes and the Home Maintenance Checklist information)*

In addition to having, the attendees complete an intake form and disclosures *(must provide a copy of the disclosure to attendee)*, provide the following material handouts \* to attendees:

1. Copy of Privacy Disclosure – *(provided by the Counseling Agency)*
2. Class Agenda
3. Fair Housing Information – *(may be copied two-sided)*
4. HUD Home Inspection Materials *(may be copied two-sided)*
5. Money Gobbler
6. Budgeting and Credit – *(may be copied two-sided)*
7. TRID Disclosures – *(may be copied two-sided)*
8. CHFA DAP and Recapture Taxes – *(Forms #051-0597 and #052-1195-S - borrowers receives with the mortgage commitment - (may be copied two-sided)*
9. Home Maintenance Checklist

Ensure all presenters sign the speaker's agreement. Create a group class file or place in a binder by month all required documentation: agenda; attendance sheet; class roster; evaluations; intake forms and signed privacy disclosures.

*\* If your agency would like to add additional handout materials, it must be pre-approved by CHFA in advance and at no additional cost to CHFA or the attendee. The total amount of the materials will remain at \$10 per household.*

At the conclusion of class, attendees will receive the CHFA Pre-Closing Evaluation Form to complete and a certificate of completion.