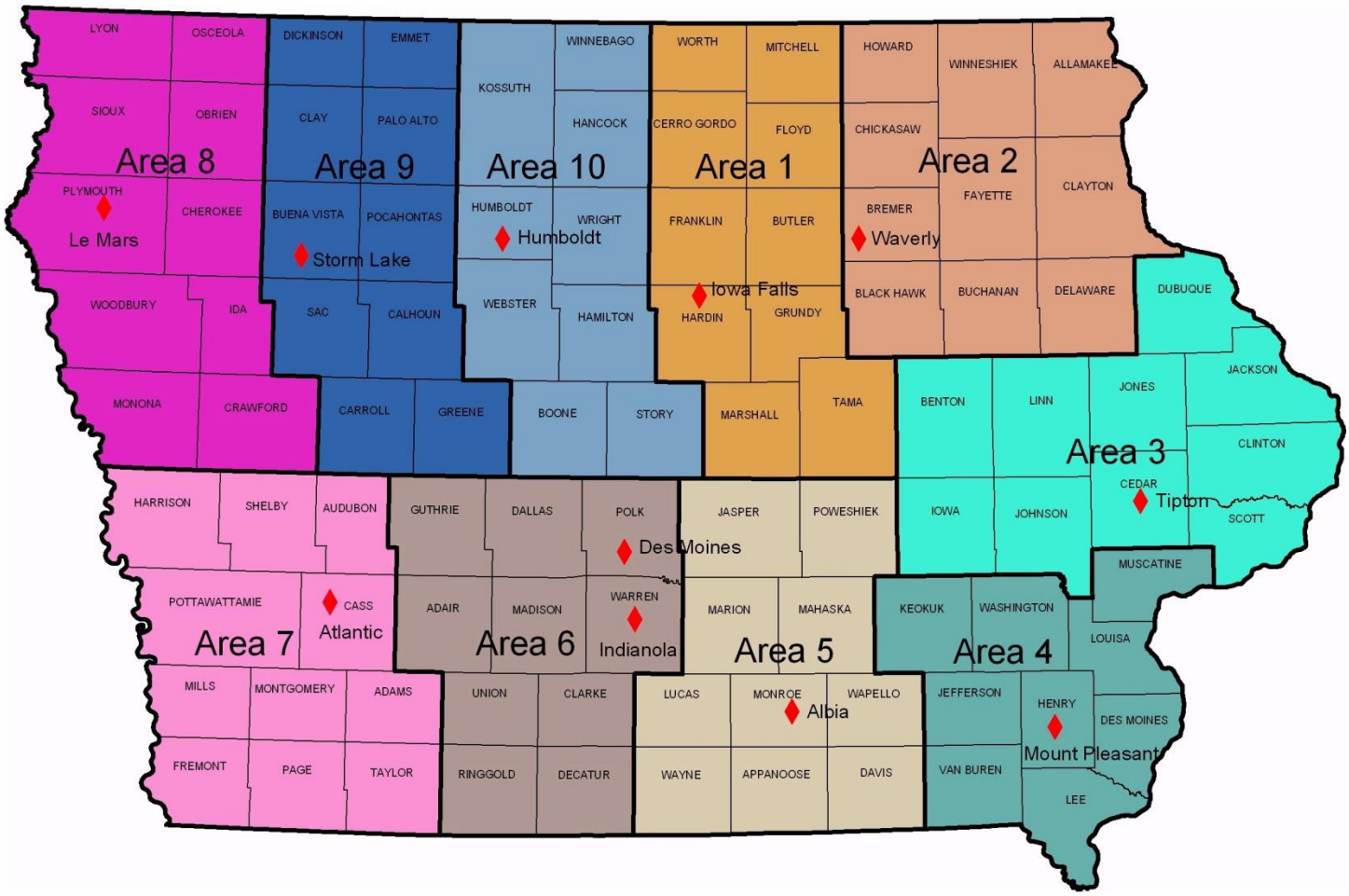
Home Buyer Education

Applicants who are first-time home buyers must complete homeowner education training. Home Buyer Education is available at numerous locations around the state. Find out who offers the service in your area by clicking the name of your county from the list below. Please contact your local USDA Rural Development office for concurrence prior to using a provider not listed in your county.

Updated August 26, 2015



Adair | Adams | Allamakee | Appanoose | Audubon | Benton | Black Hawk | Boone | Bremer | Buchanan | Buena Vista | Butler | Calhoun | Carroll | Cass | Cedar | Cerro Gordo | Cherokee | Chickasaw | Clarke | Clay | Clayton | Clinton | Crawford | Dallas | Davis | Decatur | Delaware | Des Moines | Dickinson | Dubuque | Emmet | Fayette | Floyd | Franklin | Freemont | Greene | Grundy | Guthrie | Hamilton | Hancock | Hardin | Harrison | Henry | Howard | Humboldt | Ida | Iowa | Jackson | Jasper | Jefferson | Johnson | Jones | Keokuk | Kossuth | Lee | Linn | Louisa | Lucas | Lyon | Madison | Mahaska | Marion | Marshall | Mills | Mitchell | Monona | Monroe | Montgomery | Muscatine | O'Brien | Osceola | Page | Palo Alto | Plymouth | Pocahontas | Polk | Pottawattamie | Poweshiek | Ringgold | Sac | Scott | Shelby | Sioux | Story | Tama | Taylor | Union | Van Buren | Wapello | Warren | Washington | Wayne | Webster | Winnebago | Winneshiek | Woodbury | Worth | Wright

ADAIR COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All
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Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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ADAMS COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.ehomeamerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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ALAMAKEE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone: (563) 382-8436 ext 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.ehomeamerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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APPANOOSE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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AUDUBON COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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BENTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
319-291-2065

- Classes are offered every other month in Waterloo; also hold classes in Independence, and in Grundy county.
- Classes are held on Tuesdays from 4:00 -6:00
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Phone: (319) 234-0661 or (800) 714-4388
Email: waterloo@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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BLACK HAWK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Email: waterloo@cccsia.org
Phone: (319) 234-0661 or (800) 714-4388

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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BOONE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Email: desmoines@cccsia.org
Phone: (515) 296-1968 or (866) 723-7468

- Classes held as needed
- Cost is $125
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

BREMER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Email: waterloo@cccsia.org
Phone: (319) 234-0661 or (800) 714-4388

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

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BUCHANAN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Email: waterloo@cccsia.org
Phone: (319) 234-0661 or (800) 714-4388

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

BUENA VISTA COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

BUTLER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Email: waterloo@cccsia.org
Phone: (319) 234-0661 or (800) 714-4388

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701 (319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All

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CALHOUN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CARROLL COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CASS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 3rd Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CEDAR COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

United Neighbors, Inc. www.unitedneighbors.com
808 Harrison Street
Davenport, IA 52803
(563) 322-7363

- Classes are held every Monday from 7-9 pm (Saturday classes also available)
- Classes are free
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

CERRO GORDO COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

CHEROKEE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CHICKASAW COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone: (563) 382-8436 Ext. 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CLARKE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

CLAY COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

CLAYTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone (563) 382-8436 ext. 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CLINTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

United Neighbors, Inc. www.unitedneighbors.com
808 Harrison Street
Davenport, IA 52803
(563) 322-7363

- Classes are held every Monday from 7-9 pm (Saturday classes also available)
- Classes are free
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference – 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

CRAWFORD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DALLAS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DAVIS COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmcfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DECATUR COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DELAWARE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DES MOINES COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DICKINSON COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

DUBUQUE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

EMMET COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

FAYETTE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Phone: (319) 234-0661 or (800) 714-4388
Email: waterloo@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone: (563) 382-8436 ext 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3

FLOYD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

FRANKLIN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

FREMONT COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

GREENE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

GRUNDY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Phone: (319) 234-0661 or (800) 714-4388
Email: waterloo@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

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eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

GUTHRIE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HAMILTON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HANCOCK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HARDIN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Phone: (515) 296-1968 or (866) 723-7468
Email: ames@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HARRISON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 1st Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

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HENRY COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HOWARD COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone: (563) 382-8436 ext 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

HUMBOLDT COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

IDA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

IOWA COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

JACKSON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

JASPER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Phone: (515) 296-1968 or (866) 723-7468
Email: ames@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

JEFFERSON COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

JOHNSON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

JONES COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
810 Locust Street
Dubuque, IA 52001
Phone: (563) 582-3885 or (866) 720-9049
Email: dubuque@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

KEOKUK COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

KOSSUTH COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

LEE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

LINN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

LOUISA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

LUCAS COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

LYON COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MADISON COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference – 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MAHASKA COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MARION COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference – 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MARSHALL COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Phone: (515) 296-1968 or (866) 723-7468
Email: ames@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MILLS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 1st Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MITCHELL COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MONONA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MONROE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MONTGOMERY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 3rd Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

MUSCATINE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

United Neighbors, Inc. www.unitedneighbors.com
808 Harrison Street
Davenport, IA 52803
(563) 322-7363

- Classes are held every Monday from 7-9 pm (Saturday classes also available)
- Classes are free
- Preference - 1

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

O'BRIEN COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

OSCEOLA COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

PAGE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

PALO ALTO COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

PLYMOUTH COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

POCAHONTAS COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

POLK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Phone: (515) 296-1968 or (866) 723-7468
Email: ames@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

POTTAWATTAMIE COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 1st Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

POWESHIEK COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

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RINGGOLD COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

SAC COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

SCOTT COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

United Neighbors, Inc. www.unitedneighbors.com
808 Harrison Street
Davenport, IA 52803
(563) 322-7363

- Classes are held every Monday from 7-9 pm (Saturday classes also available)
- Classes are free
- Preference - 1

Muscatine Municipal Housing Agency www.muscatineiowa.gov
2806 Bloomington Lane
Muscatine, IA 52761
(563)264-0667

- Classes are free
- Classes are held over the course of two Saturdays 8 am – 12 pm
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

SHELBY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Family Housing Advisory Services www.fhasinc.org
10 South 4th Street
Council Bluffs, IA 51503
Phone: (402) 934-6743 or (712) 322-4436

- Classes are held every month - Schedule is posted at www.fhasinc.org
- Cost is $25
- Preference - 1

Consumer Credit Counseling Service http://www.cccsn.org
809 N 96th Street, Suite
Omaha, NE 68114
Phone: (402) 333-8609 or (877) 494-2227

- Classes held once a month on 3rd Friday from 1-5 at Consumer Credit Counseling Executive Office - 809 N 96th, Suite 100
- Classes are held in English
- Cost is $50 a single person or $75 per couple
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

SIOUX COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

STORY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1608 South Duff Avenue
Suite 300
Ames, IA 50010
Phone: (515) 296-1968 or (866) 723-7468
Email: ames@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

TAMA COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Operation Threshold www.operationthreshold.org
1535 Lafayette St.
Waterloo, IA 50703
Phone: (319) 291-2065

- Classes are offered every other month at Operation Threshold in Waterloo
- 4 week class held on Tuesdays from 4:00 - 6:00 pm.
- Cost is $25 per household
- Preference - 1

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
1003 West 4th Street (corner of West 4th & Locust)
Waterloo, IA 50702
Phone: (319) 234-0661 or (800) 714-4388
Email: waterloo@cccsia.org

- Classes held as needed
- Fee is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

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eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Family Management Credit Counselors www.familymanagementcc.com
359 Rock Island Avenue
Waterloo, IA 50701
(319)234-5983 or toll free (888)820-6695

- Classes held every other month on a Saturday
- Fee is $45
- Preference - 1

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

TAYLOR COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

UNION COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

VAN BUREN COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WAPELLO COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WARREN COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
Mid-Iowa Credit Counseling
Park Fair Mall
100 E Euclid Ave. Suite 157
Des Moines, IA 50313
Phone: (888) 272-4118
Email: desmoines@cccsia.org

- Classes held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WASHINGTON COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WAYNE COUNTY

Online courses are available:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WEBSTER COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WINNEBAGO COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WINNESHIEK COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Northeast Iowa Community Action Corporation
305 Montgomery St.
Decorah, IA 52101
Phone: (563) 382-8436 ext 151

- Classes are free
- Classes held monthly or by appointment
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WOODBURY COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Center for Siouxland http://www.centerforsiouxland.org
715 Douglas
Sioux City, IA 51101
712-252-1861 ext. 29 or toll free 1-877-580-5526

- Classes are held on a regular schedule in Sioux City
- One-on-one counseling available
- Fee is based on a sliding scale – minimum of $5 maximum of $50
- Minimum class size is 5
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WORTH COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference - 3

WRIGHT COUNTY

The following agencies are certified and provide homebuyer education in the immediate area. This is not considered to be an exhaustive list:

Consumer Credit Counseling Service of Northeastern Iowa www.cccsia.org
404 S Monroe Ave.
Mason City, IA 50401
Phone: (641) 421-7619 or (866) 720-9050
Email: masoncity@cccsia.org

- Clients must complete a one on one counseling session prior to taking the Homebuyer class
- Classes are held as needed
- Cost is $125
- Preference - 1

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eHome America, Family Management Financial Solutions http://www.eHomeAmerica.org/fmfs

- Online course – available 24/7
- Fee is $55 using discount code FMCC44
- Classes available in English and Spanish
- Counties served: All
- Preference - 1

eHome America, Home, Inc http://www.ehomeamerica.org/homeincdsm

- Online course – available 24/7
- Fee is $99
- Counties served: All

Framework http://www.frameworkhomeownership.org/

- Online course – available 24/7
- Classes available in English and Spanish
- Fee is $75
- Counties served: All
- Preference – 3