



How to Host Homebuyer Workshops using FinLocker or KeySteps

Online webinars and in-person workshops offer a powerful means of educating and nurturing high-intent prospective homebuyers. When co-hosted with a real estate agent and other referral partners, this collaborative approach enhances the value of the content for the attendees.

Co-hosting with referral partners

Mortgage originators should partner with local real estate agents to discuss topics such as searching for a home, making an offer, and other related home buying related topics. This will enable you to split presentation duties and double marketing efforts.

Also considering adding a home inspector, home insurance agent, and building contractor to discuss renovating or remodeling.

Location

Originators focusing on a specific city or town can leverage their local knowledge as a unique selling point. By hosting in-person workshops in their community, you can establish yourself as trusted advisors and attract homebuyers who value local insights.

If your office building doesn't have a large meeting room, bring the workshop to the neighborhood. Venues, such as libraries, church meeting rooms and co-working spaces, are often available for free or a minimal charge. Search for venues for "seminars" on [PeerSpace](#).

Marketing your first-time homebuyer workshops

- Email invitations to prospects in your pipeline.
- Promote the workshop on social media to attract early journey homebuyers.
- Email invitations to clients you are servicing or have closed. They might be considering buying another home this year or can refer someone who is.
- FinLocker and KeySteps can be co-branded with real estate agents. Every agent who is co-hosting a workshop should also invite their clients, and can be given a personalized digital business card so they will be the agent in their client's app.
- In-person and online educational workshops can be promoted in similar ways:
 - Create a free event listing on Eventbrite to gain additional exposure
 - Create social media posts with hashtags like #FirstTimeHomebuyerWorkshop, #HomebuyingProcess, #MortgageProcess, and #FirstTimeHomebuyerEducation
- Record the presentation and send the on-demand link to attendees to rewatch the seminar with a reminder to continue using your FinLocker to get mortgage ready and buy a home
- Send registrants who did not attend a different email message with the recording link and an invitation to download your app.
- To attract homebuyers moving to your region who will need an originator and real estate agent with local knowledge, record the first-time homebuyer workshop and publish it to YouTube. At the end of each video display a slide or card that has a QR code to download your app. Title the workshop with your city, such as "St Louis First-time Homebuyer Workshop," so homebuyers can easily find it on YouTube or online.

FinLocker offers a comprehensive suite of tools to complement homebuyer education programs. We recommend giving your invitation link to every person who registers for the workshop with a request to download the app and create their account prior to the workshop. It only takes a few minutes to download and create an account, so they can also do it at the start of the workshop so they can interact with the various sections of the app during the workshop. Encourage attendees to continue using the platform after the workshop to keep them connected to your business while following their personalized path to homeownership.

Here's how FinLocker can complement first-time homebuyer workshops:

Topic	FinLocker
Preparing to qualify for a mortgage	
<ul style="list-style-type: none"> • Benefits of buying vs renting 	Share: Financial Benefits of Owning Your Home Share: Lifestyle Benefits of Owning Your Home
<ul style="list-style-type: none"> • Factors that impact your credit score • Explain the minimum credit score to qualify for a home loan and how a higher credit score can help the borrower become eligible for lower interest rates 	<ul style="list-style-type: none"> • Ask attendees to enroll in credit in your FinLocker app to obtain their credit score and review their credit report. If they have any errors on their credit report, now is the time to correct those errors. • Those who need to increase their score can use the credit simulator to test the impact of various scenarios on their credit scores. • Everyone will be notified when there is a change in their credit score and when an alert is placed on their credit report. • Factors That Influence Your Credit Score • 8 Strategies to Establish and Build Your Credit History • 6 Ways to Improve Your Credit Score to Qualify for a Mortgage
<ul style="list-style-type: none"> • Explain how debt-to-income ratio and how it impacts mortgage qualification • Basics of budgeting to pay down debt and save for a downpayment 	<ul style="list-style-type: none"> • Attendees can enroll their financial accounts for money management and create goals to pay down debt and save for their down payment. • Spending tool categorizes their banking and credit card transactions, which they can use to create a personal budget.
<ul style="list-style-type: none"> • Setting a homebuying budget. 	<ul style="list-style-type: none"> • Ask each attendee to use the Home Affordability Calculator to obtain a home buying budget and monthly mortgage payment that suits their income.
<ul style="list-style-type: none"> • Realtor can explain the current real estate market for your region. • Setting realistic expectations of wants versus needs in a first home. • Discuss desirable versus affordable neighborhoods in your region. 	<ul style="list-style-type: none"> • Ask the attendees to use the Property Search function to see the current sales prices of homes in their desired neighborhoods. • The property search widget has MLS listings offered nationwide

	<ul style="list-style-type: none"> • Save a few homes that meets their needs to follow while they are getting mortgage-ready. • The saved property sales price will transfer to the Readiness widget so they can receive the downpayment, closing costs and other associated costs for the property. • Homebuyers will receive notifications when the price of a saved home changes.
Financing a Home Purchase	
<ul style="list-style-type: none"> • Preparing for a mortgage application 	<ul style="list-style-type: none"> • 10 Key Players in the Home Buying Process • Share: Giving and Receiving Gift Money for a Down Payment • Short videos on common mortgage terms in the app
<ul style="list-style-type: none"> • Mortgage eligibility guidelines 	<ul style="list-style-type: none"> • Prospective homebuyers can take the quick Key Financial Factors check under Readiness. • My Homeownership Snapshot will provide a more detailed analysis, and will enable them to monitor their progress toward mortgage readiness and receive an action plan to overcome any financial challenges. • Once they have achieve 4 stars they have met the basic mortgage guidelines for pre-qualification. Share: You've Got Four Stars on your Homeownership Snapshot! Now What?
<ul style="list-style-type: none"> • Common types of home loans, loan limits and eligibility guidelines • If you offer VA loans or down payment assistance programs highlight this in your marketing to attract homebuyers with specific needs. 	<ul style="list-style-type: none"> • Consumers can compare conventional, FHA and VA loans in the home affordability calculator. • Share: How to Apply for a VA Home Loan With a Certificate of Eligibility
<ul style="list-style-type: none"> • Mortgage pre-qualification: explain the difference between pre-qualification and pre-approval; and why it's important to get pre-qualified or pre-approved, depending on what you offer, before starting a home search • Documents required for a mortgage application 	<ul style="list-style-type: none"> • Explain how to upload their documents in preparation for pre-qualification and their mortgage application, and share their financial data and documents with their originator directly from their FinLocker app to pre-qualify for a mortgage before starting their home search. • If you don't have a Documents Checklist, share this blog: Documents Homebuyers Need to Provide for a Mortgage Loan Application
Shopping for a Home	
<ul style="list-style-type: none"> • Working with a real estate agent. • Evaluating HOA fees 	<ul style="list-style-type: none"> • Property search widget of MLS listings offered nationwide; ability to save searches; receive

<ul style="list-style-type: none"> • Online home tours vs. in-person open houses • How to make a competitive offer • Negotiating tips • Purchase contract • Home inspections 	<p>notifications when a saved home changes price.</p> <ul style="list-style-type: none"> • Share: 6 Tips to Improve the Effectiveness of Your Online Home Search • Share: How to Buy a Home in a Competitive Real Estate Market • Share: Types of Properties You Can Purchase With a VA Home Loan
<p>Mortgage Process</p>	
<ul style="list-style-type: none"> • Briefly discuss your company’s mortgage loan process • What does escrow cover? 	<ul style="list-style-type: none"> • Consumers can share their financial data and documents with their loan officer directly from their app, streamlining the application process for the homebuyer, originator, and operations team. • Share: 7 Activities to Avoid Between Mortgage Pre-approval and Closing on Your New Home
<ul style="list-style-type: none"> • Obtaining homeowners insurance 	<ul style="list-style-type: none"> • Share: Types of Homeowners Insurance, What It Does and Doesn’t Cover
<ul style="list-style-type: none"> • Staying in contact with your real estate agent 	<ul style="list-style-type: none"> • Co-brand your app with each agent co-hosting a workshop. They can distribute the app when inviting their homebuyers, keeping both of you top-of-mind throughout the homebuying process.
<ul style="list-style-type: none"> • Staying in contact with your loan originator 	<ul style="list-style-type: none"> • Customers can contact you at any time through their app and share the results of their Homeownership Snapshot to show they are ready to get pre-qualified.
<p>Sustaining Homeownership</p>	
<ul style="list-style-type: none"> • Building wealth through homeownership 	<ul style="list-style-type: none"> • Once they are homeowners, they can add their mortgage account to their financial accounts which will be included in their Net Worth on the Dashboard. • The Importance of Knowing Your Net Worth • Add their home to My Property to track their home value and equity.
<ul style="list-style-type: none"> • How to file for homestead exemption in your state – if applicable 	<ul style="list-style-type: none"> • Share: How to File for Homestead Exemption in Your State