**KeySteps First-Time Homebuyer Workshop Outline**

**Are you ready to Buy a Home?**

* Benefits of buying vs renting
* Pros and cons of homeownership
* Overview of the current housing market in your region
* 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. Ask each attendee to enroll in credit in your KeySteps 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.
* Setting a homebuying budget. Ask each attendee to use the Home Affordability Calculator in your KeySteps to obtain a home buying budget and monthly mortgage payment that suits their income. Next, they should use the Property Search function to see the current sales prices of homes in their desired neighborhoods. Can they obtain the type and size of home they want in that neighborhood? Should they search adjacent neighborhoods or adjust their requirements?

**Financing a Home Purchase**

* Key players in the home buying process – reference our [blog](https://finlocker.com/10-key-players-in-home-buying-process/)
* Common types of home loans, loan limits and eligibility guidelines
* First-time homebuyer and down payment assistance programs
* Common documents needed to apply for a home loan – reference our [blog](https://finlocker.com/documents-homebuyers-provide-for-mortgage-loan-application/). Explain how to save the documents to their KeySteps so they can easily share them with you for their mortgage application
* How to submit a request for pre-qualification or pre-approval using your KeySteps
* Activities to avoid between mortgage pre-approval and closing on your new home – reference our [blog](https://finlocker.com/7-activities-avoid-between-mortgage-pre-approval-and-closing-on-home/)
* How to Apply Now through your KeySteps and share documents from their app
* Mortgage loan process after an application has been submitted
* What happens on Closing Day
* Obtaining homeowners insurance – reference our blog [Types of Homeowners Insurance, What It Does and Doesn’t Cover](https://finlocker.com/types-homeowners-insurance-what-it-does-and-doesnt-cover/)
* What does escrow cover?

**Shopping for a Home**

* How to select a home and neighborhood – reference our blog [6 Tips to Improve the Effectiveness of Your Online Home Search](https://finlocker.com/6-tips-improve-effectiveness-your-online-home-search/)
* Evaluating HOA fees
* Online home tours vs. in-person open houses
* How to make a competitive offer
* Negotiating tips
* Purchase contract
* Home inspections

**Sustaining Homeownership**

* How to file for homestead exemption in your state – if applicable – reference our [blog](https://finlocker.com/how-to-file-for-homestead-exemption-in-your-state/)
* Using your KeySteps to track their mortgage account, home equity and property value

**Marketing your first-time homebuyer workshop**

* Co-host the workshop or webinar series with a real estate agent to cover the whole home buying process.

You’ll double your marketing outreach to attract attendees. The workshop or webinar series can be promoted via each presenter’s social media channels. Offer your KeySteps as an incentive to everyone who attends or registers for the workshop.

*Everyone who registers for the workshop will receive my free financial fitness and homeownership app, KeySteps, for ongoing guidance and tools to qualify for a mortgage and buy a home.*

* Record the presentation and send the on-demand link to attendees to rewatch the seminar with an invitation to create a KeySteps as a "thank you for attending."
* Send registrants who did not attend a different email message with the recording link and an invitation to download your app.
* Record the series of presentations for YouTube to gain national exposure for lead generation. At the end of each video display a slide or card that has a QR code to download your app.