

# First-Time Home Buyers Class



Is now the right time to purchase a home? Underestimating the hidden costs of homeownership and the responsibilities of home maintenance that comes with ownership, is the main frustration among homebuyers. According to a 2019 poll conducted by Bankrate, 63% percent of millennials and 35% of baby boomers who become homeowners reported having regrets about purchasing their current home. With interest rates at an all-time low, families are eager now more than ever to purchase a home of their own. Without proper research and planning, this can lead to financial burden and unexpected housing costs.

Join the UF/IFAS Extension First-Time Home buyer workshop an eight hour, HUD approved education workshop to learn:

- The steps to homeownership
- How to understand credit and create a budget
- How to calculate housing affordability
- How to work with housing professionals such a lender and realtor during the home buying process
- Resources such as down payment assistance in your county

| Palm Beach County Extension Department • University of Florida/IFAS Extension |                   |  |
|---|-------------------|--|
| 2021 First Time Home Buyer Schedule:  |                   |  |
| Date  | Time              | Class  |
| March 4   | 5:00 pm – 9:00 pm | Part 1: Homebuyer Education Class              |
| March 11  | 5:00 pm – 9:00 pm | Part 2: Homebuyer Education Class              |
| April 16  | 9:00 am – 1:00 pm | Part 1: Homebuyer Education Class              |
| April 23  | 9:00 am – 1:00 pm | Part 2: Homebuyer Education Class              |
| May 13  | 8:30 am – 5:00 pm | Homebuyer Education Class (Full Day)           |
| May 17  | 5:00 pm – 9:00 pm | Part 1: Homebuyer Education Class              |
| May 18  | 5:00 pm – 9:00 pm | Part 2: Homebuyer Education Class              |
| June 18   | 9:00 am – 1:00 pm | Part 1: Homebuyer Education Class              |
| June 25   | 9:00 am – 1:00 pm | Part 2: Homebuyer Education Class              |
| April 1   | 5:00 pm – 9:00 pm | Part 1: Homebuyer Education Class – Spanish    |
| April 8   | 5:00 pm – 9:00 pm | Part 2: Homebuyer Education Class – Spanish    |
| June 10   | 8:30 am – 5:00 pm | Homebuyer Education Class (Full Day) – Spanish |

Link: <https://www.eventbrite.com/o/lisa-hamilton-ufifas-extension-volusia-county-20241026268>

Please use discount code: **DUGA** at checkout.