Homeownership Educators and Counselors
NCHEC Educational Tools To Enhance Your Performance

Realizing the American Dream and Keeping the American Dream

Realizing the American Dream (Trainer’s Manual), its companion piece Realizing the American Dream (Homebuyer’s Manual) and the homeowner’s manual Keeping the American Dream are the definitive resources for homeownership training and education. The new editions are available in English, Spanish, Mandarin Chinese and Vietnamese.

Developed by industry experts, the manuals cover the entire homeownership process. The updated editions are even more user-friendly than before, provide many useful “green” tips and contain updated information on changes in credit and mortgage financing practices.

Realizing the American Dream, 4th Edition

The Realizing the American Dream Trainer’s Manual and accompanying Homebuyer’s Manual provide homeownership trainers, housing counselors and homebuyers with comprehensive information on the entire homebuying process. They include information to help homebuyers manage money, understand credit, secure a mortgage loan, shop for a home, and manage finances.

The Trainer’s Manual includes teaching tools, activities, worksheets and visual aids and serves as a companion piece to NCHEC’s pre-purchase education methods training course, HO229.

Trainer’s Manual: $20
Homebuyer’s Manual: $15

Keeping the American Dream, 2nd Edition

The Keeping the American Dream Homowner’s Manual provides important information to homeowners about building their community, staying financially fit and maintaining and improving their homes. The manual delivers clear instruction and advice designed to equip homeowners with the skills they need to remain secure in their new home purchase.

Keeping the American Dream is presented in a user-friendly format with tips, checklists and interactive exercises and serves as a companion piece to NCHEC’s post-purchase education methods training course, HO247.

Homeowner’s Manual: $15

To order, visit the NeighborWorks store, www.nwstore.org.

“Keys to My Home” Website

NeighborWorks Center for Homeownership Education and Counseling (NCHEC), in partnership with E*Trade Financial, created an exciting and highly useful tool – Keys to My Home (www.keystomyhome.org). Based on the nationally recognized curriculum from NCHEC’s popular pre-purchase consumer manual Realizing the American Dream, Keys to My Home is a web-based package of calculators, learning modules, and tools. Easy to use, clearly designed, and all completely free to practitioners and their clients, the site is also available in a Spanish-language version.

NeighborWorks® Center for Homeownership Education and Counseling

Email: nchec@nw.org;
Web: www.nw.org/nchec

Working Together for Strong Communities
NCHEC Homebuyer’s Guides

These four consumer-focused guides cover various stages of the homebuying process. Developed by the Fannie Mae Foundation, NCHEC now offers these handbooks to organizations as another useful practitioner resource. They deliver practical and specific information in a user-friendly format, and are a great complement to the Realizing the American Dream Trainer’s Manual and Homebuyer’s Manual, 4th Edition, and Keeping the American Dream Homeowner’s Manual, 2nd edition.

Opening the Door to A Home of Your Own

• Learn if you’re ready to buy a home.
• Determine how much house you can afford.
• See how much money you may need for a down payment.
• Estimate your monthly mortgage payments.

Choosing the Mortgage That’s Right for You

• Learn what a mortgage is and calculate your buying power.
• Understand fixed-rate, adjustable-rate, government, and other mortgage options.
• See where to shop for a mortgage loan.
• Understand key factors that affect your mortgage payments.

Knowing and Understanding Your Credit

• Learn what credit is and why it is important to buy a home.
• Find out how to order your credit report and correct any errors.
• Discover what your credit score means to lenders.
• Get helpful tips on how to repair past credit problems.

Borrowing Basics: What You Don’t Know Can Hurt You

• Learn what you can do to avoid predatory lenders.
• Discover signs that may point to an untrustworthy loan situation.
• Understand ways you can get the best loan for your situation.
• Receive a useful glossary of loan terms that will help you understand lending term language.

Pricing and Quantities
Guides are available in individual bundles of 25 at a cost of $17.50 for nonprofit organizations (pending verification) and $25.00 per bundle for all other commercial organizations. Shipping and handling charges apply. Individual guides are not available for sale.

Also available in
• Spanish
• Korean
• Mandarin
• Vietnamese
• Russian
• Polish
• Portuguese
• Haitian Creole

To order, visit the NeighborWorks store, www.nwstore.org.

NCHEC (the NeighborWorks Center for Homeownership Education and Counseling) helps make long-term homeownership attainable for low-income families by promoting quality standards and best practices, delivering quality training through the nationally-recognized NeighborWorks Training Institute, providing certification for homeownership practitioners and additional resources in the form of articles, publications and symposia.

NeighborWorks America creates opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and to safe and affordable rental housing. Since 1991, we have assisted nearly 1.2 million low- to moderate-income families with their housing needs.

Working Together for Strong Communities