



A Guide to Better Credit, Money Management and Responsible Homeownership

Consumers need credible, reliable information that they can use to strengthen their financial position, safeguard their hard-earned money and keep the doors to financial opportunity open.

CreditSmart® is a multilingual financial education curriculum and consumer outreach initiative that teaches life-long money management skills and is designed to help consumers build and maintain better credit, make sound financial decisions and understand the steps to sustainable homeownership.

Freddie Mac invests in education and outreach activities like CreditSmart to further financial literacy and to help families achieve successful, sustainable homeownership. CreditSmart is just one of the many ways we're making a difference in communities across the nation.

Since its launch more than 15 years ago, CreditSmart has achieved success in communities across the country, reaching more than 4 million consumers nationwide, with more than 45,000 trained instructors.

> Key Features

- Curriculum includes 12 financial education modules to meet consumers' diverse homeownership needs, featuring information on credit, money management, homeownership, foreclosure avoidance and more.
- Comprehensive Instructor Guide includes just about everything instructors need to conduct consumer workshops, including speaker notes, worksheets and a glossary.
- User-friendly workshop presentation helps instructors present workshop content, emphasize key message points, and define key terms throughout each module.
- Online, interactive CreditSmart courses provide consumers a flexible way to learn how to achieve their financial and homeownership goals.

> Key Benefits

- CreditSmart's financial education curriculum is presented in five languages. Aside from English, there's CreditSmart Español in Spanish, and CreditSmart Asian in Chinese, Korean and Vietnamese.
- CreditSmart empowers consumers with the skills and information necessary to improve their credit, develop life-long money management skills and achieve successful, sustainable homeownership.
- CreditSmart can be easily adopted by lenders and housing professionals looking to enhance their consumer outreach and financial education activities.
- CreditSmart's Steps to Homeownership self-paced, online tutorial satisfies the homeownership education requirement for first-time homebuyers obtaining a Home Possible® mortgage.