



Tools for Teachers

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Appendix 2: Fannie Mae Foundation Free Home-Buying Resources

The Fannie Mae Foundation creates affordable homeownership and housing opportunities through innovative partnerships and initiatives that build healthy, vibrant communities across the United States. The Foundation is specially committed to improving the quality of life for the people of its hometown, Washington, D.C., and to enhancing the livability of the city's neighborhoods. Among other activities, the Foundation provides aspiring home buyers with information on how to buy a home.

The following is a list of free publications that provide information on the home-buying process. To receive a free copy, download from the Web site listed or call the toll-free number.

Knowing and Understanding Your Credit. Developed in collaboration with the National Endowment for Financial Education, this guide helps consumers understand what credit is and learn how to establish good credit, repair credit problems, and take control of their credit as the first steps in the home-buying process. To receive a free copy of this guide in English, Haitian-Creole, Polish, Portuguese, or Russian, call **(800) 605-5200**;* Chinese: **(800) 524-1112**;* Korean: **(800) 793-6464**;* Spanish: **(800) 541-6300**;* or Vietnamese: **(800) 851-1199**.* Or visit www.creditguide.org.*

Borrowing Basics: What You Don't Know Can Hurt You. This guide shows consumers what predatory lending is and how it can affect them. It also provides helpful tips on how to get the best loan and ways to avoid bad loan choices that could result in the loss of one's home. For a free packet in English, Chinese, Haitian-Creole, Korean, Polish, Portuguese, Russian, Spanish, or Vietnamese, call **(800) 605-7100** or visit www.homebuyingguide.org.

Opening the Door to a Home of Your Own. This guide explains the home-buying process, including how to finance a home and how the mortgage process works. To receive free copies of this guide in English, Chinese, Haitian-Creole, Korean, Polish, Portuguese, Russian, or Vietnamese, call **(800) 688-HOME (4663)**.* For a free copy of the guide in Spanish, call **(800) 782-2729** or visit www.homebuyingguide.org.*

Choosing the Mortgage That's Right for You. This guide helps consumers learn more about shopping for the right mortgage. To receive a free copy of this booklet in English, call **(800) 688-HOME (4663)**.* For a free copy of the booklet in Spanish, call **(800) 782-2729** or visit www.homebuyingguide.org.*

Directory of Home-Buyer Resources. Each directory contains a list of programs to help with down payment assistance, housing counseling, and other programs offered by nonprofit organizations and by city, state, and federal governments. The directories are available for the following cities: Atlanta, Boston, Chicago, Dallas, Denver, Durham, El Paso, Houston, Knoxville, Los Angeles, Miami, New York, Philadelphia, Portland, San Antonio, San Diego, San Francisco/Oakland, San Jose, Seattle, and Washington, D.C. Download from www.fanniemae.org/homebuy/index.htm.

New Americans Guide: How to Become a Citizen, How to Become a Homeowner. This guide provides information on both citizenship and homeownership. To receive a free copy of this booklet in English, Chinese, Korean, or Vietnamese, call **(800) 544-9213**.* To receive a copy in Spanish, call **(800) 693-7557**.*

Building Native Communities: Financial Skills for Families. This financial skills curriculum is designed for Native communities and includes material developed to give Native people a firm foundation in financial literacy. It offers culturally aware training and provides Native people with the assistance to make good financial decisions. Graduates of this program will have the tools to build a stronger financial future. To receive a free instructor's guide with 20 free participant workbooks, call **(800) 659-7557**.

ESL Curriculum: How to Buy a Home in the United States. This English as a Second Language (ESL) curriculum integrates language development with practical knowledge of homeownership for intermediate to advanced speakers. It promotes English reading, writing, listening, and speaking skills through a variety of relevant educational activities. Free classroom sets comprising one teacher's guide and up to 20 student workbooks can be ordered by calling **(800) 544-9224**. Please specify the quantity of student workbooks you would like to receive. You can view online versions of the [student](#) or [teacher](#) workbooks.

Literacy/Adult Basic Education Curriculum: How to Buy Your Own Home. Similar to the ESL curriculum but more advanced, this curriculum is for the adult literacy student. Free classroom sets that include one teacher's guide and up to 20 student workbooks can be ordered by calling **(800) 539-4051**. Please specify the quantity of student workbooks you would like to receive. You can view online versions of the [student](#) or [teacher](#) workbooks.

The Fannie Mae Foundation also commissions research on issues of homeownership and money management.

Personal Finance and the Rush to Competence: Financial Literacy Education in the U.S. The Fannie Mae Foundation commissioned the Institute for Socio-Financial Studies to conduct a field study of the current state of financial literacy education. The research was designed to ascertain major trends in financial literacy education, to learn what challenges are being faced by program managers and educators, and to identify the strategies and practices in use that are particularly effective. To request a free copy, call **(800) 665-0012**.

Reaching the Immigrant Market: Creating Homeownership Opportunities for New Americans.

This handbook, written in partnership with Georgetown University's Institute for the Study of International Migration, helps financial institutions, nonprofit organizations, and other housing industry practitioners adapt successful strategies for their markets and communities, with information on understanding the New American homeownership market; developing sustainable homeownership practices for the immigrant market; determining creditworthiness for the New American market; and making homeownership affordable for the immigrant market. To request a free copy, call **(800) 665-0012**.

Making New Mortgage Markets: Case Studies of Institutions, Home Buyers, and Communities.

This study, which builds on a 1998 investigation funded by the U.S. Department of Housing and Urban Development, examines the lending and other strategies of a cross section of institutions that are among the leaders in the effort to expand homeownership opportunities for the traditionally underserved. The 16 case studies include three national lenders and one regional lender; four community lenders, including minority-owned banks and banks specializing in particular areas, particular products, or both; two of the nation's longest running lender consortia; and six nonprofits that provide homeownership opportunities for some of the most destitute populations in the United States, such as Haitian immigrants and Native Americans. To request a free copy, call **(800) 665-0012**.

BuildingBlocks: A Practitioner's Guide to Planning and Financing Community Revitalization.

This quarterly report strives to put innovative, useful strategies for distressed-neighborhood redevelopment directly into the hands of practitioners. BuildingBlocks explores ways to connect capital markets to emerging communities. It addresses fundamental operational issues for community-based organizations. Each issue is devoted to a single aspect of community revitalization. To receive a free subscription to this quarterly report, please e-mail fmfpubs@fanniemaefoundation.org.

Housing Facts & Findings: Reporting on Housing and Community Development Research, Evaluation, Best Practices, and Innovation. This quarterly newsletter provides information about housing and community development issues. To receive a free subscription, please e-mail housingfacts@fanniemaefoundation.org or download current and past issues from www.fanniemaefoundation.org.

Housing Policy Debate. The goal of this quarterly scholarly journal is to provide insightful discussion and original research on a broad range of housing and community development issues. For example, articles have explored the challenges facing public housing and neighborhood quality, and how growth management practices affect the supply of affordable housing. To receive a free subscription to this journal, please e-mail fmfpubs@fanniemaefoundation.org.

KnowledgePlex™, an additional resource sponsored by the Fannie Mae Foundation, is a comprehensive, interactive resource for sharing knowledge, building relationships, and shaping the future of America communities.

*If you would like to order multiple copies of these publications, please call **(800) 665-0012**.

For a current list of Fannie Mae Foundation resources, visit the Foundation Web site at www.fanniemaefoundation.org.