



## Homebuyer Education Classes

As a partner of Neighbor Works Montana, Beartooth RC&D offers First Time Homebuyer Education Classes serving the five counties of Big Horn, Carbon, Stillwater, Sweet Grass and Yellowstone.

These classes provide education and hands on tools for understanding your credit, setting up a workable household budget, goal setting, calculating affordability for a new mortgage, lending options, finding a realtor, protecting your assets, shopping for insurance, personal taxes and tax credits, down payment assistance programs, maintaining your investment, what to expect at closing, foreclosure prevention and predatory lending.

***The successful completion of the First Time Homebuyers Class is often a requirement for many down payment assistance and loan programs.***

Beartooth RC&D offers first time homebuyer education classes, generally on the 3<sup>rd</sup> or 4<sup>th</sup> Saturday of each month in Laurel (see schedule). Also, to better serve the five counties within our jurisdiction, additional classes will be announced for Big Timber, Red Lodge/Joliet, Miles City and other cities as required. If you have interest in having a class in your area, please contact us.

This class is a one day pre-purchase class. Pre-registration is required by calling 406-962-3914. There is a \$35.00 fee per family / household payable on the day of the class. Cash or checks payable to: Beartooth RC&D are accepted.

***For full benefit of the class, we strongly recommend having a one on one counseling session prior to class or prior to purchase of your home.***

For more information, please call Valentine (Val) Smith at (406) 962-3914 or email us at: [vsmith@beartooth.org](mailto:vsmith@beartooth.org)

## One on One Counseling

To help you navigate the steps of your home purchase, Beartooth RC&D also provides one on one counseling for the first time homebuyer. This includes budgeting, understanding your credit, repairing credit, personal affordability and helping you create an action plan to help you realize your dream of home ownership. Although this counseling service is at no cost to the first time homebuyer, ***we strongly recommend all counseling clients also attend the First Time Homebuyer's class after their counseling session, as it is often a requirement for many down payment assistance and loan programs.***

For more information, please call Valentine (Val) Smith at (406) 962-3914 or email us at: [vsmith@beartooth.org](mailto:vsmith@beartooth.org)

## Donations

*In order for us to continue the current level of service offerings and expand to offer additional counseling services and classes ...we need your help! A contribution made out to Beartooth RC&D and designating 'Housing' as the recipient will help us continue these critical services to our community. Thanks in advance for your consideration.*