



30 MINUTE WORKSHOP

Homebuying 101

FACILITATOR GUIDE

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OVERVIEW & OBJECTIVES

Workshop Title: Homebuying 101: Your Roadmap to Ownership

Target Audience: Adults age 18+ who want to understand the comprehensive financial and qualification steps required to purchase a home.

Duration: 30 minutes

Learning Objectives By the end of this session, participants will:

1. Understand the core financial pillars of mortgage approval, focusing on DTI (Debt-to-Income) and Down Payment.
2. Understand the differences between major mortgage loan types (Conventional, FHA, VA).
3. Know the first key step in the overall home-buying process: pre-approval.
4. Commit to one actionable step toward homeownership.

AGENDA & TIMELINE

#	Duration/ Time	Activity	Facilitator	Materials
1	3 minutes	Intro: Why We're Here		
2	10 minutes	Lesson: The Fundamentals of Affordability		
4	10 minutes	Lesson: Understanding Loan Types & Costs		
5	5 minutes	Lesson: Pre-Approval & the Homebuying Process		
7	2 minutes	Conclusion & Personal Action Plan		

PREPARATION REQUIREMENTS

Materials Prep

Copies to Make

Print copies of the following handout and worksheets for participants.

- ☐ My 90-Day Homebuying Action Plan

Supplies

Gather the following supplies for the presentation.

- ☐ Supplies for each participant:
 - ☐ Folder with printed materials for workshop
 - ☐ Water bottle
 - ☐ Privacy tri-fold
 - ☐ Notepad and pen for taking notes

Technology Prep

Presenter Slides

Copy the slideshow to your Google Drive or add them to your slideshow app and make the following customizations:

- ☐ Add presenter name on slide 1 ("PRESENTED BY")
- ☐ Add logo on slides ("YOUR LOGO HERE")
- ☐ Update subdomain in links on slide 13 ("yoursubdomain")
- ☐ Add contact information on slide 14

Room Setup and Logistics

Equipment Requirements

- Computer for slides
- Projector/TV to display slides and resources
- Whiteboard and markers
- Participants: computer or device and WiFi accessibility, if you want them to complete activities on their own device

Room Layout Suggestions

- Tables and chairs facing whiteboard/projector wall
- Table at entry point with name tags for participants
- Table at the back with any additional handouts and resources

At Each Seat

- Folder with printed materials for workshop
- Water bottle
- Privacy tri-fold
- Notepad and pen for taking notes

FACILITATOR TIPS

Presentation Style and Tone

Approachable and relatable. Avoid jargon and overly technical financial terms. Explain concepts in simple, everyday language—the script in the workshop outline will strike the right tone.

Friendly and welcoming. Create a comfortable and non-judgmental atmosphere where participants feel safe to ask questions and share their experiences. Smile!

Optimistic and enthusiastic. Frame topics as a tool for achieving financial goals and reducing stress, rather than just a restrictive exercise.

Practical and knowledgeable. Focus on actionable steps and real-world examples that participants can implement immediately.

Resourceful. Be prepared to offer helpful resources, tools, and tips beyond the core content.

Presentation & Engagement Techniques

Rotate presenters often. Consider rotating presenters for every segment of the workshop. This keeps participants' interest, and different styles of presenting can speak to different attendees.

Keep stories brief. Share personal anecdotes to illustrate points and build connections, but keep stories to a few minutes or less.

Use breaks if necessary. For longer workshops, build in 5-minute breaks for participants to stretch their legs and check their phones.

Vary presentation styles. Include icebreakers, large and small group discussions, visual aids, and more.

Stay on the clock. Be mindful of the time—even use a stopwatch—to keep the workshop from dragging.

WORKSHOP OVERVIEW

FACILITATOR GUIDE

INTRO

Why We're Here

Duration: 3 minutes

Key Messages

Homeownership is a financial goal rooted in a personal vision for the future.

Script & Instructions

Begin slideshow on slide 1—Welcome

"Good morning/afternoon, everyone. Welcome to Homebuying 101. You've put in the work to be here because you have a vision for stability, equity, and freedom. The goal of this 30-minute session is not to look at houses, but to give you the non-negotiable financial roadmap you need *before* you start looking."

"The difference between dreaming and buying is a lender's approval. A lender is a gatekeeper, and their job is risk minimization. They look at three core pillars. If you master these three pillars, you control your journey."

Advance to slide 2 — Agenda

Briefly review the rapid-fire agenda.

"We're moving fast—no in-session activities—but you're leaving with the knowledge and a handout to start your 90-day plan today."

LESSON:

The Fundamentals of Affordability

Duration: 10 minutes

Key Messages

Define DTI as the single most important number and PITI as the true payment.

Script

Advance to slide 3 —Affordability

"There are three core pillars for affordability: Debt-to-Income Ratio, Down Payment, and Closing Costs.

Advance to slide 4 —Debt-to-Income Ratio

Pillar number one is your Debt-to-Income Ratio, or DTI. This is the percentage of your gross (pre-tax) monthly income that goes toward all your debt payments (car loans, student loans, credit card minimums) PLUS the proposed new house payment."

- **The Magic Number:** "For many conventional loans, the absolute maximum DTI they allow is around 43%. If you are above 43%, you are probably not getting approved. If you are below, you look much more stable."
- **Actionable Takeaway:** "If you want to raise your buying power tomorrow, pay down or pay off a debt. Lowering your DTI is the fastest way to increase your maximum pre-approval amount."

Advance to slide 5 —PITI

"Lenders don't just care about the loan amount. They calculate DTI using the total true cost, called PITI."

- **P-I-T-I stands for:** Principal and Interest (the loan cost, which is fixed) + Taxes (property taxes) + Insurance (homeowner's insurance).

- **Escrow:** "Taxes and Insurance are not fixed, so the lender requires you to pay them monthly into an Escrow Account. This is a holding account managed by the lender to ensure those big annual bills never catch you by surprise."

LESSON:

Understanding Mortgage Loan Types & Costs

Duration: 10 minutes

Key Messages

Identify the three major loan types and clearly separate down payment from closing costs.

Script

Advance to slide 6—Down Payment slide

"Your second pillar is Down Payment. This is the cash you put down to reduce the amount you borrow. The loan type dictates the minimum required cash."

- **Conventional:** The benchmark. 20% down is the goal.
- **FHA** (Federal Housing Administration): Great for first-time buyers. Minimum 3.5% down.
- **VA** (Veterans Affairs): For eligible service members. 0% down.

Advance to slide 7—PMI slide

"If you put less than 20% down on a Conventional loan, you must pay **Private Mortgage Insurance (PMI)**. This is an extra monthly fee that protects the lender, not you. The goal is to save 20% to skip this cost entirely."

Advance to slide 8—Closing Costs slide

"The third pillar is the cost that surprises most buyers: Closing Costs. This is money required to finalize the transaction, completely separate from your down payment."

- "These fees cover third parties: Appraisal, Title Insurance, Lender Fees, etc. You must budget an additional 2% to 5% of the home price for closing costs alone."
- **Example:** "On a \$300,000 home, if you put 5% down (\$15,000), you must also save \$6,000 to \$15,000 *extra* for closing costs. Your total cash needed is significantly higher than just the down payment."

LESSON:

Pre-Approval & the Homebuying Process

Duration: 5 minutes

Key Messages

Emphasize pre-approval and the high-level process.

Script

Advance to slide 9—First Step slide

"When you're ready to begin searching for a home, your first action must be to Get Pre-Approved. A Pre-Approval Letter is an official document from a lender that says they are willing to lend you a specific amount."

- **"Why it's essential:** It solidifies your non-negotiable budget, prevents wasted time looking at homes you can't afford, and, crucially, in a competitive market, an offer without one is usually ignored."

Advance to slide 10—Process Overview slide

"Once you have that letter, the rest of the structured 6-step journey is possible."

1. Get Pre-Approved
2. Hire an Agent
3. House Hunt & Offer
4. Inspection & Appraisal
5. Final Underwriting
6. Closing

CONCLUSION & PERSONAL ACTION PLAN

Duration: 2 minutes

Key Messages

Recap the three pillars and drive action using the provided handout.

Script & Instructions

Advance to slide 11—Key Takeaways

"In the last 30 minutes, we've boiled down the financial foundation to three takeaways:"

1. **Your DTI is Your Limit:** Lower your Debt-to-Income Ratio below 43% to maximize your buying power.
2. **Save for Two Costs:** Budget separately for the Down Payment (minimum required by loan type) and the additional 2-5% needed for Closing Costs.
3. **The First Move is Pre-Approval:** Secure your Pre-Approval letter *before* searching for homes to set your budget and signal seriousness to sellers.

Advance to slide 12—Personal Action Plan

"Knowledge is great, but action is everything. Please take your My 90-Day Homebuying Action Plan worksheet with you. It includes a prompt to calculate your DTI, track your savings, and find the resources we mentioned today."

Advance to slide 12—Resources

"Here are some additional online resources we provide to help you get ready to buy a home and get your financial house in order, accessed via our Wellness Center."

Feel free to note other websites, seminars, and workshops provided by your financial institution.

Advance to slide 14—Contact Info

"Thank you for participating today. Your journey to homeownership is absolutely achievable, and you have the power to control your financial foundation."