

VARTANA INVITES CONSUMERS TO COMPLETE CREDITSMART, A FREE CREDIT EDUCATION PROGRAM OFFERED BY FREDDIEMAC.

The FreddieMac CreditSmart Financial Education Curriculum is available to all consumers. This online curriculum features complete financial education classes that provide valuable information and tools to help you improve your credit and manage your money. This program is free of charge and available in both English and Spanish. You can take the CreditSmart Consumer Financial Education online curriculum anywhere – anytime, at your pace.

The program consists of 10 modules that will help you:

- Understand the importance of building credit to secure your financial future.
- Gain insight into how lenders assess your eligibility for a mortgage loan.
- Recognize the warning signs of predatory lending and scams.
- Improve your credit.
- Manage your money more effectively.

To get the most out of the program, we recommend you complete all modules in numerical order. Each module can generally be completed within 20-30 minutes.

CREDIT EDUCATION PROGRAM (INTRODUCTION AND MODULES):

[Introduction to CreditSmart Online Training](#)

If you are taking this training course for the first time click on the link above for an introduction to the program

[Module 1: Your Credit and Why It Is Important](#)

This module introduces credit, basic terminology, and the importance of building a better credit record.

[Module 2: Managing Your Money](#)

This module teaches the importance of developing a spending plan and developing wise spending habits, in addition to receiving tips on how to save money.

[Module 3: Goal Setting](#)

Find out about the importance of setting goals to achieve financial objectives.

[Module 4: Banking Services: An Important Step](#)

Get valuable information on the basics of banking and the importance of establishing a relationship with a financial institution to build credit, save money, and achieve goals.

[Module 5: Establishing and Maintaining Good Credit](#)

Learn how to establish a credit presence and maintain a good credit history. The module also reviews the contents of a credit report, as well as the primary credit and consumer protection laws.

[Module 6: Understanding Credit Scoring](#)

This module describes credit scoring from a borrower's perspective and illustrates how consumer behavior affects credit scores.

[Module 7: Thinking Like a Lender](#)

Get information on how lenders and other financial institutions determine creditworthiness and how it relates to credit scores.

[Module 8: Avoiding Credit Traps](#)

Get valuable information on how to avoid credit traps, identity theft, and predatory lending practices that can consume personal resources and severely damage credit histories.

[Module 9: Restoring Your Credit](#)

This module shows how to deal with credit difficulties and provides tips on how to restore impaired credit.

[Module 10: Planning for Your Future](#)

This module outlines the process to achieve goals and attain financial security.

CreditSmart also offers 2 additional education modules (Module 11 and Module 12) specific to home ownership. If you are interested in taking either of the home ownership modules we have included them below for your convenience:

[Module 11: Becoming a Homeowner](#)

This module provides practical information on how to prepare to obtain a mortgage and own a home.

[Module 12: Protecting Your Home Investment](#)

This newest curriculum module contains a wealth of information on understanding home equity, maintaining and improving your home, preparing for emergencies, and recognizing scams. It also includes a comprehensive section on alternatives to foreclosure.

Reviewing CreditSmart is strictly voluntary and not a condition of loan approval and will not affect your eligibility for a loan.

If you have any questions or experience problems while taking this online course, please contact creditsmart_training@freddiemac.com