



Homebuyers Education Class Additional Resources



[mint.com](https://www.mint.com) – Manage your cash flow, budgets & bills from one website.

[pearbudget.com](https://www.pearbudget.com) – Create a spending plan, and analyze where your money is going (\$5/month).

[powerpay.org](https://www.powerpay.org) – Personalized, self-directed debt-elimination plan.

[smartpig.com](https://www.smartpig.com) – Free online piggy bank for saving for specific financial goals; FDIC insured.

[mymoneycheckup.org](https://www.mymoneycheckup.org) – Provides assessment of overall financial health and behavior.

<http://calculators.freddiemac.com/response/lf-freddiemac/calc/home10> – Rent vs. buy calculator.

<http://www.bankrate.com/calculators/mortgages/amortization-calculator.aspx> – Mortgage calculator with “extra payment” analysis.

[mymoney.gov](https://www.mymoney.gov) – Financial education basics.

[aeromt.org](https://www.aeromt.org) – Resource for energy self-sufficiency.

[bankrate.com/calculators/smart-spending/home-budget-plan-calculator.aspx](http://www.bankrate.com/calculators/smart-spending/home-budget-plan-calculator.aspx) – This home budget calculator helps you determine where your money is going.

http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf – Toolkit to help make better choices along the path to owning a home.

[practicalmoneyskills.com](https://www.practicalmoneyskills.com) – Helps people of all ages learn the essentials of personal finance.

[msuextensionhousing.org/resources1.html](https://www.msuextensionhousing.org/resources1.html) – Home energy resources.

montana.edu/extensionecon/familyeconomics.html – Helps Montana individuals & families make effective financial decisions (budgeting, investing, credit, savings, record keeping, etc.).

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