



Helping artists and their communities build assets and equity through financial literacy and home-ownership.

## Online Credit and Homebuying Resources

### Credit Resources

<http://www.myfico.com>

### Debt Management Resources

<http://www.smartmoney.com/debt/>  
<http://credit.about.com/od/debtmanagement101/>  
<https://powerpay.org/>

### Homebuying Resources

#### **First time Homebuyers**

[http://www.freddiemac.com/corporate/buying\\_and\\_owning.html](http://www.freddiemac.com/corporate/buying_and_owning.html)  
[http://www.ginniemae.gov/1\\_learn/h\\_i\\_c.asp?Section=YPTH](http://www.ginniemae.gov/1_learn/h_i_c.asp?Section=YPTH)  
<http://www.smartmoney.com/home/buying>

#### **Find a local Homebuying Program**

<http://www.hud.gov/buying/localbuying.cfm>

### Financial Calculators

#### **Home Affordability Calculators:**

[http://www.freddiemac.com/corporate/buyown/english/calcs\\_tools/](http://www.freddiemac.com/corporate/buyown/english/calcs_tools/) (also available in spanish)  
<http://www1.move.com/HomeFinance/Calculators>  
<http://www.mortgageloan.com/calculator/>

#### **Rent vs. Buy Calculator:**

[http://www.ginniemae.gov/Rent\\_vs\\_buy/Rent\\_vs\\_buy\\_calc.asp?section=YPTH](http://www.ginniemae.gov/Rent_vs_buy/Rent_vs_buy_calc.asp?section=YPTH)  
[http://www.nytimes.com/2007/04/10/business/2007\\_buyrent\\_graphic.html](http://www.nytimes.com/2007/04/10/business/2007_buyrent_graphic.html)

#### **Loan Rate/FICO Savings Calculator (how your fico score impacts loan rate):**

<http://www.myfico.com/myfico/CreditCentral/LoanRates.asp>

#### **Credit Card Debt Pay-off Calculator:**

<http://www.smartmoney.com/debt/advice/index.cfm?story=digoutofdebt> (in middle of page!)

#### **Credit Card Comparison Calculator:**

<http://www.smartmoney.com/debt/calculator/index.cfm?story=creditcard>

#### **Pay Off Debt or Invest in Savings Calculator**

<http://www.bankofamerica.com/financialtools/index.cfm?view=planning&calcid=budget04>

#### **Savings Calculator**

<http://cgi.money.cnn.com/tools/savingscalc/savingscalc.html>