

In **Georgia**, completing a HUD-approved financial literacy or homebuyer education course is **mandatory to qualify for the Georgia Dream Homeownership Program** and other local down payment assistance grants. These courses grant you a certified completion certificate valid for various state, county, and city mortgage assistance programs.  Atlanta Housing +2

Approved Formats and Providers in Georgia

- **Online Courses:** You can complete the required training 24/7 through platforms like [eHome America Georgia DCA](#) or **Framework**. The state-approved online classes usually cost between **\$50 and \$75**.  Georgia Department of ... +1
- **Statewide Remote Option:** The [Georgia Department of Community Affairs \(DCA\)](#) offers statewide online courses and can be reached directly at **404-679-4840**.  Georgia Department of Co...
- **Local In-Person & Virtual Agencies:** Many localized HUD-approved non-profits host free or low-cost workshops (often via Zoom or in-person):
 - **Metro Atlanta Area:** [National Faith HomeBuyers](#) (Marietta), Operation HOPE (Lithonia), and Resources for Residents and Communities (RRC) (Atlanta).
 - **Athens & Northeast Georgia:** Athens Land Trust Housing Counseling and the [University of Georgia Extension](#).
 - **Coastal Georgia (Savannah/Brunswick):** Consumer Credit Counseling Service of Savannah and Totally Free, Inc.
 - **West Georgia (Columbus):** CCCS of West GA / Family Center of Columbus.  Georgia Department of ... +3

Why Take the Course in Georgia?

- **Access Up To \$12,500:** Passing the class unlocks the [Georgia Dream Loan](#) down payment benefits—offering \$10,000 for standard buyers and up to \$12,500 for educators, military, healthcare, and public safety employees.  LendingTree
- **Fee Waivers Available:** If your income is highly limited, your lender can submit a Certification of Income Form to the state to get a **voucher that covers the \$50 online course fee** entirely.  Georgia Department of Co...