

Home Ready

Many Paths to Own Home!



Features

Long-Term Planning

Plan for your future hopefully owning a home someday

Gamification

Create a story with avatars

Financial Literacy

Learn about mortgages

Quizzes

Test your knowledge

HomeReady
by Interhyp Gruppe

- Story
- Overview
- Knowledge

8.4
Years to credit readiness

Create new avatar

Log out

STORY PROGRESS

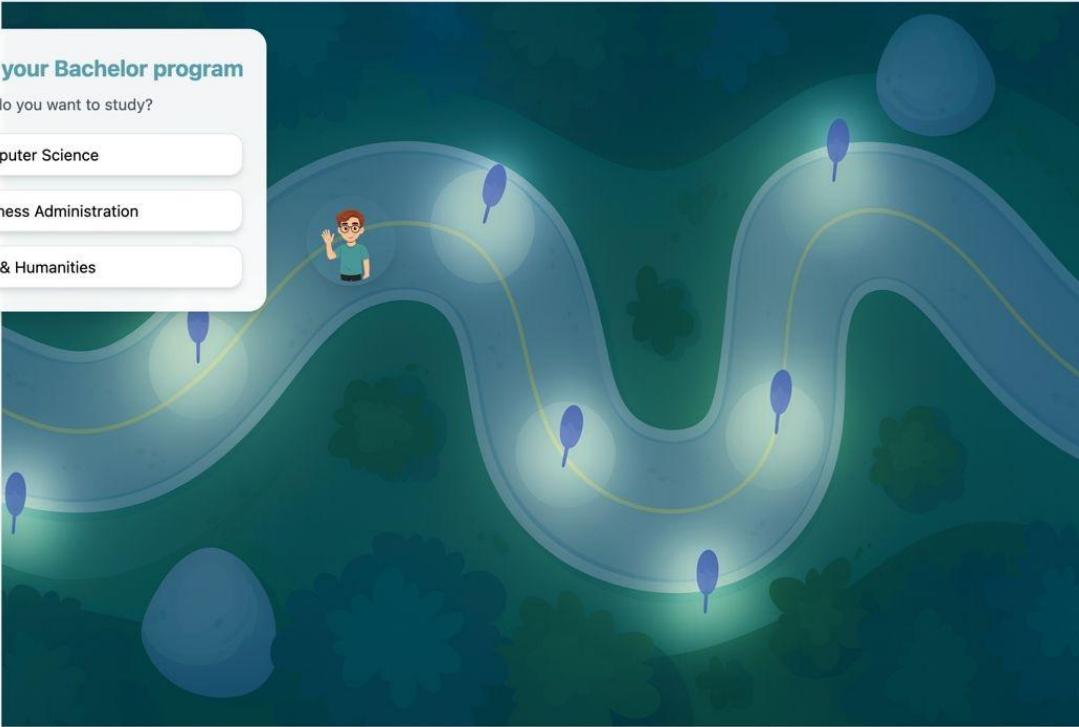
Pick your Bachelor program

What do you want to study?

Computer Science

Business Administration

Arts & Humanities



25%



HomeReady
by Interhyp Gruppe

Story

Overview

Knowledge

8.4

Years to credit readiness

Create new avatar

Log out

Overview

Your avatars, story progress and attributes.

[Create avatar](#)

[Refresh](#)

Avatars

ok

male • 78 yrs

Use

Occupation: Finance

Education: —

Income: 73487

Savings: 82387

Story Progress

Current step: bachelorProgram

17% completed

Active avatar

Selected avatar not found.

[Go to Story](#)

The screenshot shows the HomeReady dashboard. At the top left is a teal sidebar with a house icon and the text "HomeReady by Interhyp Gruppe". Below this are three navigation items: "Story" (green dot), "Overview" (blue dot), and "Knowledge" (selected, white background). In the center is a large white box displaying a teal "8.4" and the text "Years to credit readiness". At the bottom of this box are two buttons: "Create new avatar" and "Log out".

A summary card titled "Learning Progress" showing progress across 12 terms (17% complete) and 2 quizzes passed. It includes sections for "Story" (2/12 terms), "Badges" (No badges yet), and "Quizzes passed: 2".

Knowledge — Learn & Play

Interactive explanations, quick quizzes, and badges to make learning fun.

What is a mortgage?

A mortgage is a loan used to purchase a home or property. It is secured by the property itself and usually repaid over a long period (for example, 15 or 30 years). Monthly payments typically include interest and a portion that reduces the loan principal.

Quick quiz: What is the loan called that's secured by the property?

 Check

Correct!

Interest Rate

The interest rate is the percentage charged by the lender on the outstanding loan balance. Rates can be fixed (unchanged for an agreed period) or variable (changing with market rates). A lower rate reduces the total cost of borrowing.

Quick quiz: Does a lower interest rate increase or decrease the total cost of borrowing?

 Check

Correct!

Down Payment

The down payment is the upfront amount you pay when buying a property, usually expressed as a percentage of the purchase price. A larger down payment reduces the financed amount and may improve loan terms.

Collapse Learned ✓ Mark as learned