



HomeReady

Many Paths to Own Home!

Features

Long-Term Planning

Plan for your future
hopefully owning a
hom 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

25%

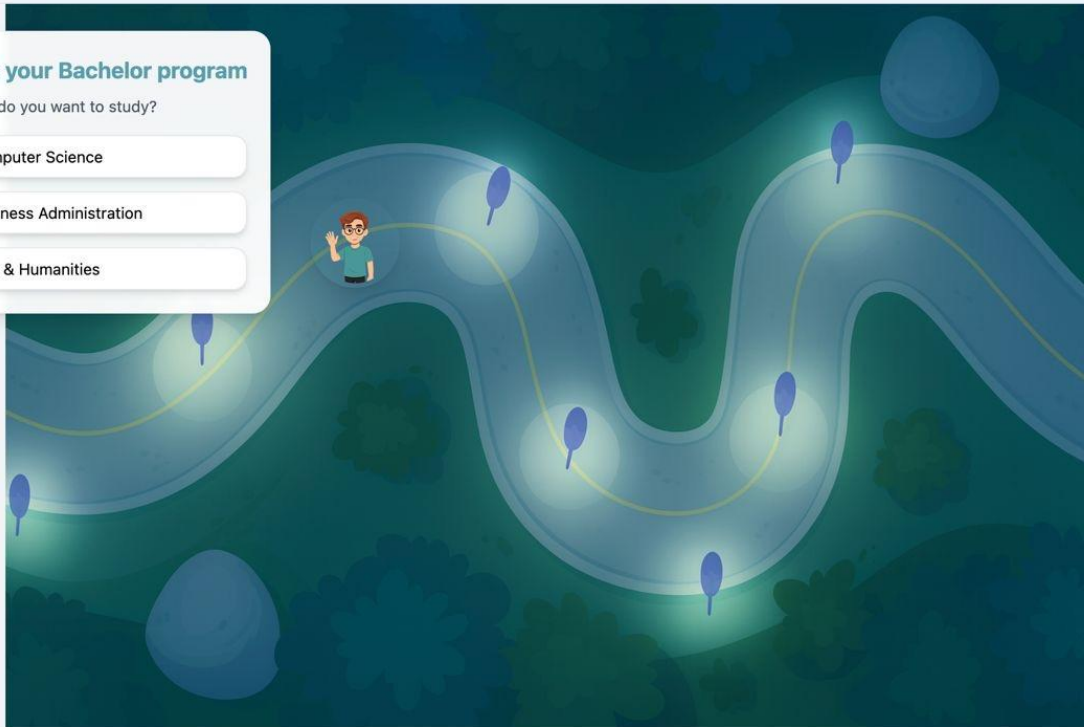
Pick your Bachelor program

What do you want to study?

Computer Science

Business Administration

Arts & Humanities





HomeReady
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Overview

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Years to credit readiness

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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



HomeReady
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- Story
- Overview

Knowledge

8.4
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Learning Progress

2/12 terms17%

Badges
No badges yet

Quizzes passed: 2

Knowledge — Learn & Play

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

Reset progress

What is a mortgage?

Collapse

Learned
✓

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

Collapse

Learned
✓

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

Collapse

Mark as
learned

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.