**How to Host Homeowner Workshops using FinLocker / KeySteps**

Online webinars and in-person workshops offer a powerful means of educating and nurturing high-intent homeowners preparing for a refinance.

**Location**

Originators focusing on a specific city or town can leverage their local knowledge as a unique selling point. By hosting in-person workshops in their community, you can establish yourself as trusted advisors and attract homeowners who value local insights.

If your office building doesn’t have a large meeting room, bring the workshop to the neighborhood. Venues, such as libraries, church meeting rooms and co-working spaces, are often available for free or a minimal charge. Search for venues for “seminars” on [PeerSpace](https://www.peerspace.com/).

**Marketing your homeowner workshop**

* Email invitations to past clients in your database
* Promote the workshop on social media to attract current homeowners.
* Email invitations to clients you are servicing or have closed. They might be considering buying another home this year or can refer someone who is.
* In-person and online workshops can be promoted in similar ways:
* Create a free event listing on Eventbrite to gain additional exposure
* Create social media posts (scroll to the end to see 7 posts to get you started) with hashtags like #HomeownerWorkshop, #Refinancing, #RefiProcess
* Record the presentation and send the on-demand link to attendees to rewatch the seminar with a reminder to continue using your FinLocker to get mortgage ready for a refinance
* Send registrants who did not attend a different email message with the recording link and an invitation to download your app.
* Record the workshop and publish it to YouTube. At the end of each video display a slide or card that has a QR code to download your app. Title the workshop so homeowners can easily find it on YouTube or online, for example, “How to Refinance Your Mortgage.”

KeySteps offers a comprehensive suite of tools to complement homeowner education. We recommend giving your invitation link to every person who registers for the workshop with a request to download the app and create their account prior to the workshop. It only takes a few minutes to download and create an account, so they can also do it at the start of the workshop to enable them to interact with the various sections of the app during the workshop. Encourage attendees to continue using the platform after the workshop to keep them connected to your business while becoming mortgage-ready.

**Homeowner Refinancing Workshop / Webinar Outline**

**Topic FinLocker / KeySteps**

|  |  |
| --- | --- |
| **Introduction** |  |
| Why this topic matters today | * Market rate
* Market trends and outlook
* Local housing data
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| **What is Refinancing?*** Simple explanation of refinancing
* Reasons people refinance
 | “It’s replacing your current mortgage with a new one - ideally to your benefit.”• Blog: [8 Reasons to Refinance Your Mortgage](https://finlocker.com/reasons-to-refinance-your-mortgage/) |
| **Should You Refinance?** * Walk through a decision tree or checklist
* Key considerations:
	+ Current rate vs. market rate
	+ How long do you plan to stay in your home
	+ Closing costs vs. monthly savings
 | Many people are surprised to learn that refinancing isn’t always about the lowest rate. Sometimes it’s about aligning with your life goals. |
| **Financially Preparing for a Refinance** |  |
| * Factors that impact your credit score
* Explain the minimum credit score to qualify for a refinance and how a higher credit score can help the borrower become eligible for lower interest rates
 | * Ask attendees to enroll in credit in your App to obtain their credit score and review their credit report. If they have any errors on their credit report, now is the time to correct those errors.
* Ask homeowners to send you their BuyerVision report after the webinar for personalized advice.
* Those who need to increase their score can use the credit simulator to test the impact of various scenarios on their credit scores.
* Everyone will be notified when there is a change in their credit score and when an alert is placed on their credit report.
* [Factors That Influence Your Credit Score](https://finlocker.com/factors-that-influence-your-credit-score/)
* [8 Strategies to Establish and Build Your Credit History](https://finlocker.com/8-strategies-to-establish-and-build-your-credit-history/)
* [6 Ways to Improve Your Credit Score to Qualify for a Mortgage](https://finlocker.com/6-ways-to-improve-your-credit-score-to-qualify-for-a-mortgage/)
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| * Add at least one banking account, and their mortgage account to their App
 | * Adding their mortgage account to their financial accounts which will be included in their Net Worth in My Finances Today Dashboard.
* Blog: [The Importance of Knowing Your Net Worth](https://finlocker.com/importance-of-knowing-your-net-worth/)
* Adding their home to My Property will display their estimated home value and equity.
* Blog: [4 Ways to Increase Home Equity Faster](https://finlocker.com/4-ways-to-increase-home-equity-faster/)
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| * Explain how debt-to-income ratio and how it impacts mortgage qualification
* Basics of budgeting to pay down debt and save for a downpayment
 | * Attendees can enroll their financial accounts for money management and create goals to pay down debt and save for their down payment.
* Spending analysis categorizes their banking and credit card transactions, which they can use to create a personal budget.
* [Comparing Snowball Method and Avalanche Method to Pay Off Debt](https://finlocker.com/comparing-snowball-method-avalanche-method-to-pay-off-debt/)
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| **Refinancing Process** |  |
| * Rate-and-term refinance
* Cash-out refinance
* Streamline refinance (for FHA/VA)
 | * Pros and cons of each
* Real-world examples of refinances you have done
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| * Refinance eligibility guidelines
 | * Prospective homebuyers can take the quick Key Financial Factors check under Readiness.
* My Homeownership Snapshot will provide a more detailed analysis, and will enable them to monitor their progress toward mortgage readiness and receive an action plan to overcome any financial challenges.
* Once they have achieve 4 stars, that indicates they have met the basic mortgage guidelines for pre-qualification. Share: [You’ve Got Four Stars on your Homeownership Snapshot! Now What?](https://finlocker.com/you-have-got-four-stars-on-homeownership-snapshot-now-what/)
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| * Costs of Refinancing
 | * Typical closing costs
* Break-even analysis: “How long until you recoup the cost? This is why it’s important to determine how long you will be living in the home after the refinance.
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| * The Refinance Process Step-by-Step
 | * Pre-qualification
* Gathering documents
* Appraisal & underwriting
* Closing
* Post-close follow-up
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| * Documents required for a refinance application
 | * Provide a documents checklist
* Explain how to upload their documents to their App in preparation, and share their financial data and documents with you to start heir refi application.
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**Instagram and Facebook Posts to Promote your Workshop / Webinar**

**FYI:** Refi stat from [CFPB](https://ffiec.cfpb.gov/data-browser/graphs/quarterly/denials-loan-purpose-refinance?periodLow=2024-Q2&periodHigh=2024-Q4&visibleSeries=Conventional%20Conforming,Conventional%20Non-Conforming,FHA,RHS/FSA,VA).

**Post 1:**

**1 in 4 refinance applications get denied!** Often because homeowners waited too long to get financially prepared and discovered their debt-to-income ratio was too high or credit score too low.

If you want to refinance when rates drop, the time to prepare is **NOW.**

Join my free webinar / workshop: **“Refinance with Confidence” on DATE**
✅ Learn how to boost your approval odds
✅ Avoid the #1 mistake homeowners make
✅ Get expert guidance before you apply

🎟️ Spots are limited – Link in bio to register and receive my free homeownership app to boost your credit score and learn when you meet refi eligibility.

**Post 2:**

**Image Idea:** Busted myth graphic – “Anyone can refinance when rates are low” crossed out

❌ Myth: “When rates go down, I’ll just refinance.”
✅ Reality: In 2024, 25.6% of refinance applications were denied.
FHA refinance applicants were denied 41.5% of the time!

Preparation matters more than timing.

My free webinar/workshop will help you:
📌 Understand what lenders look for
📌 Start preparing before rates fall
📌 Be ready when the opportunity comes

🎯 Attend my webinar on DATE to avoid becoming part of that stat.

**Post 3: Image Idea:** Quote bubble or thoughtful homeowner planning with a notebook

💬 “We thought we could just wait for lower rates until we got denied.”
Planning ahead would have made all the difference.

Want to refinance smart? Be ready when the market turns.

Join my no-pressure webinar: “Refinance with Confidence”
You’ll learn how to build the financial foundation lenders want to see.

🛠️ Prepare today. Save tomorrow.
📲 Link in bio to RSVP and receive my free homeownership app to get financially prepared.

**Post 4: Image Idea:** “3 Days Left!” with bold text and an alert icon

In 2024: 25.6% of refinance applications were denied
Many homeowners *missed out* on lower payments because they weren’t financially ready.

Join us in 3 days for a webinar / workshop that helps you:
✅ Understand refinance requirements
✅ Fix common issues before you apply
✅ Get ahead of the next rate drop

🗓️ [Date/Time]
🎟️ Link in bio to register

**Post 5: Image Idea:** A busted myth graphic (stamp style: “MYTH” crossed out)

❌ “You should only refinance if you save 2%.”
This old rule might be costing you money.

I’m busting this and other myths at in live homeowner webinar: Refinance with Confidence

✅ Real facts
✅ Real savings
✅ Real scenarios

🎯 Reserve your spot now – link in bio!

**Post 6: Image Idea:** Quote bubble for a testimonial

💬 “We thought refinancing was too complicated. This webinar made it make sense and now we’re saving $237/month!”

You deserve clarity and confidence in your mortgage decisions.
Join us for a free, no-pressure online workshop that breaks it all down.

📍 Perfect for homeowners asking: “Is now the right time?”
🎟️ Save your seat today – link in bio. Receive my free homeownership app just for registering!