

# Credit.Org Introduces Free Reverse Mortgage Education Program

*The Online Course Provides Transparent Financial Guidance for Informed Decisions*

RIVERSIDE, CA, UNITED STATES, April 16, 2025 /EINPresswire.com/ -- Amid inflation and weakening affordability, many Americans are turning to reverse mortgages as a loan source. But what exactly is a reverse mortgage and who should apply for one? [Credit.org](https://www.credit.org), a non-profit personal financial education and counseling organization approved by the U.S. Department of Housing and Urban Development, has just rolled out a free unbiased educational program to provide expert insight on reverse mortgages at a time when many need it most.

A reverse mortgage allows a homeowner to borrow money using their property as security for the loan. The required age of the consumer is 62 or older for a HECM reverse mortgage but there are proprietary reverse mortgages that will allow borrowers as young as 55 or older. Credit.org's [Reverse Mortgage Academy](https://www.credit.org/reverse-mortgage-academy) is

designed to empower these homeowners and their families to make a decision on whether the overall process is the right step for them. Available in both English and Spanish, the interactive online course acts as a support system for those desiring a more comfortable retirement. Its content outlines the reverse mortgage process, surrounding facts and myths, eligibility requirements, along with the associated benefits and risks.



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“Research suggests that only about 2% of eligible homeowners actually choose a reverse mortgage. However, private and industry surveys show anywhere from 10% to 25% of seniors are open to considering one,” said Robin Hillary, Chief Innovation Officer at Credit.org. “That gap between current usage and potential interest is exactly where we see an opportunity to serve and educate our target market.”

Credit.org has provided reverse mortgage counseling to more than 4,500 homeowners annually over the past five years. The initial, no-cost Reverse Mortgage Academy course is approximately 30 minutes in length. For those looking to continue their education, the organization also offers the option of a one-time unbiased counseling session to follow, priced at \$125/hour. To access the program and find out more information, visit [Credit.org](https://www.credit.org).



Robin Hillary is the Chief Innovation Officer at Credit.org.

#### About Credit.org

Credit.org is a non-profit credit and housing counseling organization dedicated to providing financial counseling, debt management, and financial education. Since 1974, Credit.org has empowered individuals and families to achieve financial stability and success. Credit.org's resources benefit over 25,000 people each year, addressing their unique needs in achieving sustainable housing security, promoting intergenerational wealth, mastering budgeting, creating money management skills, and more. For more information, visit [Credit.org](https://www.credit.org).

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