

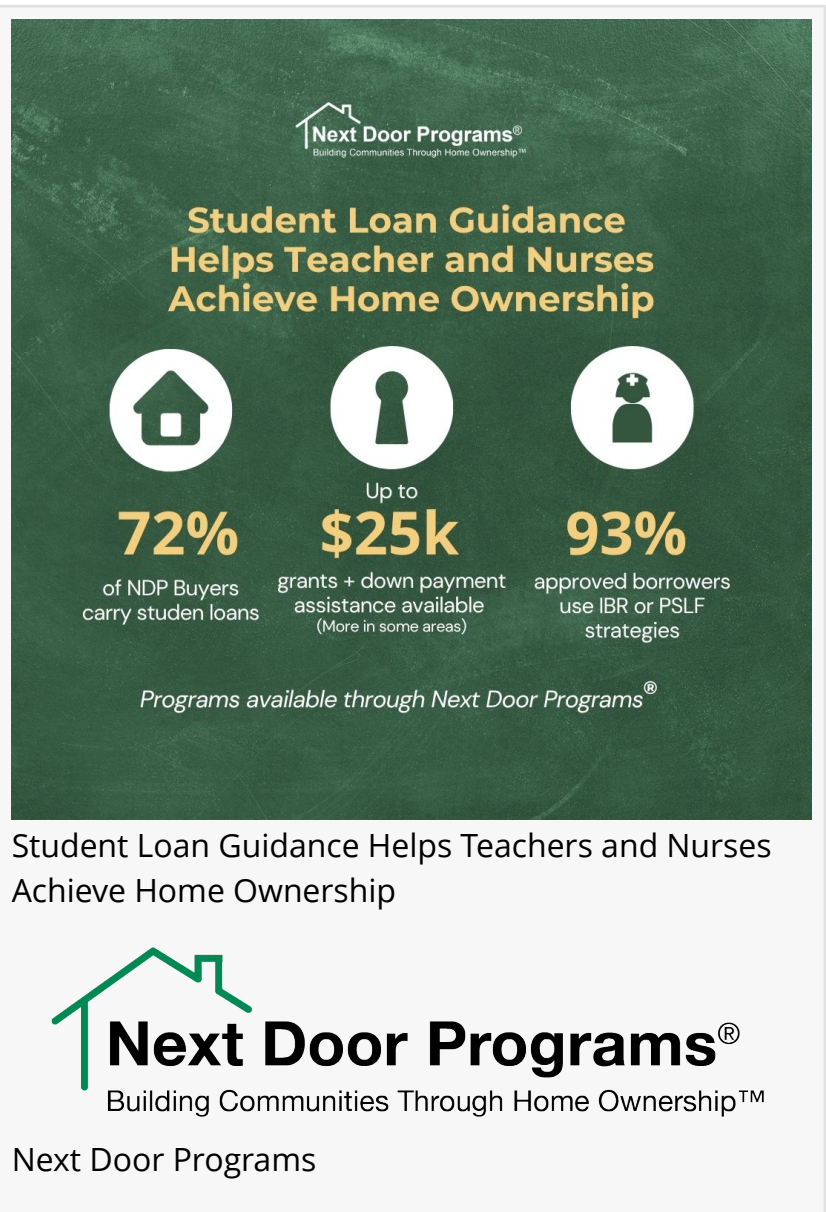
Teacher and Nurse Next Door Tackle Student Loan Barrier to Homeownership

Strategic student loan solutions unlock buying power for educators and healthcare professionals across the country

TAMPA BAY, FL, UNITED STATES, June 24, 2025 /EINPresswire.com/ -- [Teacher Next Door](#) and [Nurse Next Door](#), two of the nation's leading homebuying programs for [public servants](#), are breaking down one of the biggest myths in real estate: that student loan debt disqualifies you from buying a home.

For thousands of teachers and nurses, student loans are a reality of pursuing their careers—but that debt doesn't have to delay homeownership. Thanks to specialized strategies developed by Teacher and Nurse Next Door's preferred lending teams, more educators and healthcare professionals are buying homes now, instead of having to first pay off their student loans.

"Most of our program participants have student debt—that's part of becoming a nurse or a teacher," said Steve Parks, National Director for Teacher Next Door. "The key is working with a lender who knows how to calculate that debt the right way and match it with the right loan strategy."




The infographic features a dark green background with white and yellow text. At the top is the Next Door Programs logo. Below it, the title 'Student Loan Guidance Helps Teacher and Nurses Achieve Home Ownership' is written in yellow. Three circular icons (a house, a keyhole, and a nurse) are arranged horizontally. Below each icon is a large yellow percentage and a brief description of the benefit. At the bottom, a line of text states 'Programs available through Next Door Programs®'.

Icon	Statistic	Description
House	72%	of NDP Buyers carry student loans
Keyhole	Up to \$25k	grants + down payment assistance available (More in some areas)
Nurse	93%	approved borrowers use IBR or PSLF strategies

Programs available through Next Door Programs®

Student Loan Guidance Helps Teachers and Nurses Achieve Home Ownership

 **Next Door Programs®**
Building Communities Through Home Ownership™

Next Door Programs

The Right Strategy for the Right Buyer

Student loan guidelines for FHA, Fannie Mae, and Freddie Mac are complex and change



You don't have to wait five or ten years to buy a home. If you're a teacher or a nurse, we can help you create a plan now—one that fits your student loan reality and your future goals."

Steve Parks, National Director

frequently. Teacher and Nurse Next Door's preferred lenders are trained to stay ahead of the curve—and to create customized mortgage strategies for borrowers with:

- Deferred student loans
- Income-Based Repayment (IBR) plans
- Public Service Loan Forgiveness (PSLF)

- Debt consolidation histories

By applying the latest rules and best practices, these lenders help maximize buying power while avoiding common underwriting pitfalls.

Pre-Approval Built for Public Servants

Unlike many lenders, Teacher and Nurse Next Door's partners don't rely on assumptions or one-size-fits-all pre-approvals. Instead, they offer:

- In-depth application reviews by certified Program Specialists
- Pre-underwriting before house hunting begins
- A deep understanding of teacher and nurse income types, including:
 - o 9- and 10-month contracts
 - o Travel nurse stipends and per diem
 - o Coaching bonuses and grant-based pay

This level of preparation helps eliminate surprises at closing and boosts borrower confidence from day one.

Lending Partners Who Understand Your World

What sets Teacher and Nurse Next Door apart is their commitment to working with professionals who know the nuances of public service pay structures. The result? Smarter approvals, fewer denials, and more successful closings.

"Our lenders don't just know about student loan programs—they live and breathe this every day," said Parks. "That kind of experience makes a huge difference when your goal is to get a teacher or nurse into a home, not turn them away."

You Can Buy a Home—Even with Student Debt

With programs offering grants up to \$8,000 and down payment assistance up to \$15,000, Teacher and Nurse Next Door make homeownership more attainable—even for those carrying student loans.

“You don’t have to wait five or ten years to buy a home. If you’re a teacher or a nurse, we can help you create a plan now—one that fits your student loan reality and your future goals.”

To learn more about how student loans impact your buying power—and how to turn them into a steppingstone instead of a setback—visit:

www.TeacherNextDoor.us

www.NurseNextDoorProgram.us

www.NextDoorPrograms.us

Teacher Next Door
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