

# HOUSING STRATEGY WORKBOOK

## **The Great Accelerator™**

*A practical housing strategy for accelerating stability, savings, and freedom*

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# Money with Kristina

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## INTRODUCTION

Why Is Housing the Key to Financial Acceleration?

Housing is usually **the largest expense** in your life.

When housing costs are too high, everything else feels harder — saving, paying off debt, investing, and breathing.

The Great Accelerator™ is a practical framework for keeping housing costs at or below 25% of your take-home pay, so your money works for you instead of against you.

This is not about sacrifice.

It's about strategic choices that create freedom faster.

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### The Goal

- Stable monthly housing costs
- More available monthly cash
- Room to save and invest
- Faster financial momentum

## **THE 25% RULE**

Housing Costs at 25% or less of Take-Home Pay

This guideline protects your financial foundation.

When housing stays at or below 25%:

- Available Monthly Cash increases
- Stress decreases
- Savings become possible
- Long-term options open up

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### **Calculate Your Number**

Monthly take-home pay:

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25% housing target:

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Current housing cost:

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## Reflection

How does my current housing cost affect my financial stress?

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# HOUSING OPTION 1

## Renting a Place on Your Own

### What This Option Looks Like

- You rent a place by yourself
- You cover all housing costs independently

### Benefits

- Privacy
- Independence
- Simple setup

### Challenges

- Higher monthly cost
  - Less flexibility
  - Slower financial progress
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## Reflection

Does this option realistically keep my housing to 25% or less?

Yes    Maybe    No

How does this option support or limit my goals?

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## HOUSING OPTION 2

### Split Renting

#### What This Option Looks Like

- Renting with a roommate, family member.
- Shared housing expenses

#### Benefits

- Lower monthly cost
- Improved cash flow
- Short-term flexibility

#### Challenges

- Shared space
  - Less control
  - Temporary solution
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## Reflection

Would shared housing reduce my stress or add to it?

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## HOUSING OPTION 3

### Rent Out Part of Your Housing

#### What This Option Looks Like

- Renting out a room or unit
- Offsetting housing costs with rental income

#### Benefits

- Lower net housing cost
- Income-producing housing
- Faster progress

#### Challenges

- Privacy considerations
- Management responsibility
- Possible local regulations

## Reflection

What part of this option feels like possible for me right now?

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## **HOUSING OPTION 4 (PREFERRED)**

### Consolidate Into an Apartment

This option creates the fastest path to stability and ownership.

Instead of renting long-term, you:

- Consolidate into a modest apartment
- Keep housing costs low
- Build equity instead of paying rent

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### Key Benefits

- Low monthly housing payment
- Option for accelerated mortgage paydown
- Forced savings
- Predictable housing costs

# THE ACCELERATOR STRATEGY

The Great Accelerator™ in Action:

**Step 1:** Buy a modest, affordable apartment with at least 20% down payment

**Step 2:** Keep housing  $\leq$  25% of take-home pay

**Step 3:** Accelerate mortgage payments

**Step 4:** Pay off the apartment in 3–4 years

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Why This Works

- You control housing costs
- Every payment builds equity
- Progress is automatic
- Savings are built in

# THE PAYOFF

After 3–4 Years

- Apartment is paid off
  - No housing payment
  - Asset fully owned
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What Happens Next:

You sell the apartment.

All the money is yours.

This capital can be used to:

- Buy your next property
- Reduce risk
- Increase flexibility

## **RINSE & REPEAT**

### The Repeatable Strategy

This is not a one-time win.

You can:

- Buy modest
- Pay down aggressively
- Sell
- Repeat at a higher level

**This creates momentum, confidence, and options!**

## Reflection

How would owning my housing change my financial life?

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# COMPARISON SUMMARY

Option	Monthly Cost	Flexibility	Speed to Stability
Rent alone	High	Medium	Slow
Split rent	Medium	High	Medium
Rent out space	Low	Medium	Fast
Apartment (Accelerator™)	Lowest	High	Fastest

Fill in yours:

Option	Monthly Cost	Flexibility	Speed to Stability
Rent alone			
Split rent			
Rent out space			
Apartment (Accelerator™)			

## MY BEST OPTION RIGHT NOW

### Decision Clarity

The option that best supports my life right now is:

- Rent alone
- Split rent
- Rent out space
- Apartment (Accelerator™)

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Why This Option Fits Me

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## NEXT STEPS

### My Next 90-Day Focus

- Reduce housing costs
- Improve cash flow
- Research apartment options
- Prepare for ownership

One action I will take this month:

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## **CLOSING**

Housing is not just where you live.  
It's a financial tool.

When you control housing costs,  
you accelerate everything else.

Money with Kristina

Financial support for women starting again — stronger.

*Money with Kristina*