



# Homeownership Goals

## Get right; Get ready for home ownership!



### How can you prepare...



1. Check your credit.
2. Write out your debt, create a plan to reduce it.
3. Review finances, save for a down payment.

*The order of the two below are interchangeable.*

4. Get pre-qualified and/or preapproved.
5. Find a real estate agent to begin your search.

---

#### Check your credit

<https://www.annualcreditreport.com>

---

#### Write out debt, create a plan to reduce it.

Here are two effective strategies for managing and eliminating debt:

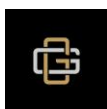
1. **Snowball Method:** Prioritize paying off the smallest debt quickly. Allocate minimum payments to all other debts and channel any extra funds towards the next larger debt in line.
  2. **Debt Avalanche:** Focus on rapidly paying off the largest or highest interest rate debt. Maintain minimum payments on all other debts while directing any additional resources towards clearing the targeted debt with the highest financial impact.
- 

#### Review finances, save for a down payment.

Establish a dedicated savings account tailored for your home-related goals. Arrange for automatic transfers to this account with each pay cycle.

Additionally, whenever you receive lump sum payments, consider allocating a comfortable portion to contribute to your home savings account.

**Start now and you will be ready to start your search soon!!!**



[www.growinggreatnessllc.com](http://www.growinggreatnessllc.com)

Growing Greatness LLC

[www.jacintarealestate.com](http://www.jacintarealestate.com)

