

****First-Time Homebuyer Checklist****

Use this checklist to stay organized and confident throughout the homebuying process. Print it out or save a copy to track your progress.

☒ Getting Started

- * ☐ Check your credit score
- * ☐ Calculate your monthly housing budget
- * ☐ Estimate your debt-to-income (DTI) ratio
- * ☐ Use a mortgage calculator to explore payment options

☒ Save for a Down Payment & Costs

- * ☐ Set a target down payment amount
- * ☐ Start a separate savings account for home funds
- * ☐ Budget for closing costs (2–5% of home price)
- * ☐ Research first-time homebuyer programs or grants

☒ Get Pre-Approved

- * ☐ Gather proof of income (W-2s, pay stubs)
- * ☐ Collect financial records (bank statements, debts)
- * ☐ Contact lenders and compare rates

- * ☐ Get a pre-approval letter

☒ Shop for a Home

- * ☐ Make a list of “must-haves” vs. “nice-to-haves”
- * ☐ Choose a real estate agent you trust
- * ☐ Tour multiple homes and neighborhoods
- * ☐ Consider commute, schools, and long-term value

☒ Make an Offer & Inspect

- * ☐ Submit an offer with your agent’s help
- * ☐ Send earnest money deposit
- * ☐ Schedule a home inspection
- * ☐ Review and negotiate inspection findings

☒ Prepare for Closing

- * ☐ Review Closing Disclosure (at least 3 days in advance)
- * ☐ Finalize your mortgage details with lender
- * ☐ Complete a final walk-through of the home
- * ☐ Arrange for homeowners insurance
- * ☐ Bring ID and funds to closing

☒ After You Move In

* ☐ Set up mortgage payments (online or auto-pay)

* ☐ Store closing documents safely

* ☐ Update your address and utilities

* ☐ Budget for ongoing home maintenance

****Need help with any of these steps?**** Visit AllYouCanMake.com or check out our YouTube channel for tips, videos, and free tools!