

PERSONAL FINANCE EDUCATION

10 STEPS TO

BUYING A HOME

2 PRE-APPROVAL

Use a mortgage calculator to determine how much house you can afford. Talk to a lender and get a pre-approval letter.

4 SEE HOMES

Search online and then contact your realtor about ones you want to see in person.

6 INSPECTION

Schedule an inspection and attend it, if possible. Look carefully at items that need to be fixed before buying.

8 NEGOTIATIONS

Talk with your realtor about negotiations on the inspection, appraisal, closing costs, etc.

10 KEYS

Get the keys and move in!

1 RESEARCH

Learn as much as you can about the process. Start your research on realtors, lenders and neighborhoods.

3 REALTOR

Do your research to find a good realtor. Ask friends for recommendations on realtors they LOVE.

5 MAKE AN OFFER

Talk with your realtor about the market and determine a reasonable offer.

7 APPRAISAL

Talk with your lender about appraisal fees.

9 CLOSE

Attend the final signing on close day!