

DREAM BUILDERS REALTY

checklist for

BUYING A HOME THE DAVE RAMSEY WAY

Dave tells you to live like no one else now so you can live like no one else later. Use this checklist to help you when preparing to buy your first home:

- Create a budget and stick to it. Part of creating a budget the Dave Ramsey way is creating cash envelopes for your expenses. Use that cash to pay for your monthly expenses (such as grocery and gas) and when the envelopes are empty, you're done.
- Pay off your debt using the snowball method. Start with your smallest debts, pay them off and then roll the money you were spending on those debts to your bigger ones. Everything will be paid off in no time.
- Now, ask yourself these three questions first:
 - Can I pay at least 10% for a down payment?
 - Can I afford a 15-year fixed rate loan?
 - Can I keep the mortgage at or below 25% of my monthly take-home pay?
- If you answered yes to all three, all lights are green and you are ready to start the home buying process!
- Dave's last tidbit? Use an expert real estate agent. Let them do the dirty work for you and help you get into your dream home the right way.

**This information and more can be found at www.daveramsey.com*



Tim Weisheyer, Broker
Accredited Buyer's Representative
407.847.5428
Tim@DreamBuildersRealty.com
www.DreamBuildersRealty.com