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FREE GUIDE · BUYERS

Are You Ready to Buy?

A simple readiness check for your finances, your timeline, and your family's goals.

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You deserve the Astute Life.

WELCOME

Being ready to buy isn't just about getting approved. It's about buying at a payment you can live with, in a place that fits your life, with money left over for everything else.

Use this guide to see where you stand and what to work on next.

The Readiness Check

Check each statement that's true for you today.

Money

- [ ] I know my monthly take-home income
- [ ] I have a written monthly budget
- [ ] My current bills are paid on time
- [ ] I have savings for a down payment and closing costs
- [ ] I'll still have emergency savings after closing

Credit

- [ ] I've checked my credit reports in the last few months
- [ ] There are no errors I haven't disputed
- [ ] My credit card balances are well below their limits
- [ ] I haven't opened new accounts recently

Stability

- [ ] My income is steady and documented
- [ ] I plan to stay in the area for at least a few years
- [ ] I know my lease end date and any penalties for leaving early

Goals

- [ ] I know the areas I'd like to live in
- [ ] I know my must-haves versus nice-to-haves
- [ ] I've compared the cost of renting versus owning for my situation

How to Read Your Results

Your checks	What it likely means
Most boxes checked	You may be ready to talk with a loan officer and start a focused search.
About half	You're close. A short plan can get you there.
Only a few	Start with budget, credit, and savings goals. Buying can still be in your future.

Readiness Is a Plan, Not a Pass/Fail

Many families become buyers after a few months of focused preparation. Knowing exactly what to work on is the first win.

The Rent Now, Buy Later Path

1. **Find the right rental**
   A lease that fits your timeline and budget.
2. **Understand lease timing**
   Plan your purchase around your lease end date.
3. **Identify obstacles**
   Credit, income documentation, savings, or debt.
4. **Connect with a loan officer**
   Get a clear, personalized readiness plan.
5. **Track progress**
   Set savings and credit milestones and revisit them regularly.

This is a preparation pathway, not a guarantee of mortgage approval, credit improvement, qualification, interest rate, or homeownership.

Your Next Step

Book a strategy call with Michael. Whether you're ready this month or next year, you'll leave with a clear next step.

YOUR NEXT MOVE SHOULD START WITH A STRATEGY

Let's Build Your Plan.

Whether you're buying, selling, building, relocating, or preparing for later, Michael will help you figure out what makes sense for your family before you make the move.

Book a Strategy Call

469-258-6651 michael@astutehomeadvisor.com

You Deserve the Astute Life.

Find It.

The right property, community, and lifestyle fit.

Finesse It.

Price, terms, incentives, and contract strategy.

Fund It.

Payment, cash to close, and financing coordination.