

FISCAL FITNESS

WORKOUT

**A 4-STEP GUIDE
TO MANAGE YOUR FINANCES**



TIRED OF GIVING UP ON YOUR FITNESS RESOLUTIONS EACH YEAR?

▶ Forgo the diet & exercise resolutions and get your "financial house" in shape for the New Year!

YOU CAN
START
TODAY!



RESOLVE TO GET FINANCIALLY FIT

Looking to buy a new home? Set aside a small amount of money each month to save for a deposit. Budget, discipline, and fiscal self-control will yield **BIG RESULTS!**



Raise the bar to **LIFT YOUR CREDIT SCORE.**

Elements typically contributing toward your credit score:

- Length of Credit History
 - Amount Owed
 - New Credit
- Payment History
- Types of Credit Used



PICK THE RIGHT HOUSE SIZE TO FIT YOUR BUDGET



Know what you can afford BEFORE you shop for a home.

- 1. Determine your down payment -** Whether you're sitting on a nest egg or expecting a windfall, weigh your options and calculate your cash on hand. You may need to tighten your belt.
- 2. Stack your financial statements -** Gather proof of employment, pay stubs, bank statements, tax returns, and other pertinent paperwork.
- 3. Go the distance -** Follow through and finish strong. Research your lender options and choose the right fit for your financing needs. You're almost home.

WORK OFF YOUR MONTHLY DEBT



Weigh your monthly spending habits with a budget comparing your income to your expenses.

Do you have enough left over for a new home payment?

www.21stMortgage.com



ALL LOAN PROGRAMS SUBJECT TO CREDIT APPROVAL



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