



1

SET GOALS

- Decide when you want to be in a home of your own
- Determine what it will take to obtain your goal
- Develop and implement a plan

2

EVALUATE YOUR CREDIT

- Pull credit reports
- Pay off outstanding debts
- Resolve mistakes on credit reports

3

DEVELOP A BUDGET

- Track expenses
- Develop a workable spending plan
- Evaluate spending habits
- Make changes to reach your goal

Don't get discouraged.  Buying a home takes time. It's worth the effort.

**STEPS
ON THE
PATH TO**



HOME OWNERSHIP

**TURN YOUR DREAM
INTO REALITY**



THE UNIVERSITY OF GEORGIA

COOPERATIVE EXTENSION

Colleges of Agricultural and Environmental Sciences & Family and Consumer Sciences

For more information contact your local
University of Georgia Cooperative Extension
office. To locate an office near you go to

www.gafamilies.com



4

START SAVING

- Determine amount needed for down payment and closing costs
- Estimate moving expenses
- Plan ahead to furnish your new home

5

EXPLORE OPTIONS

- Participate in homebuyer education class conducted by a HUD Approved Housing Counseling Agency*
- Compare mortgage loan options
- Get pre-approved for a loan
- Obtain a good faith estimate

6

FIND YOUR HOME

- Determine what type of home best meets your needs
- Consider future life events and look for a home you can afford
- Obtain a home inspection
- Ask questions and read before signing any documents

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*UGA Cooperative Extension is a HUD approved Housing Counseling Agency