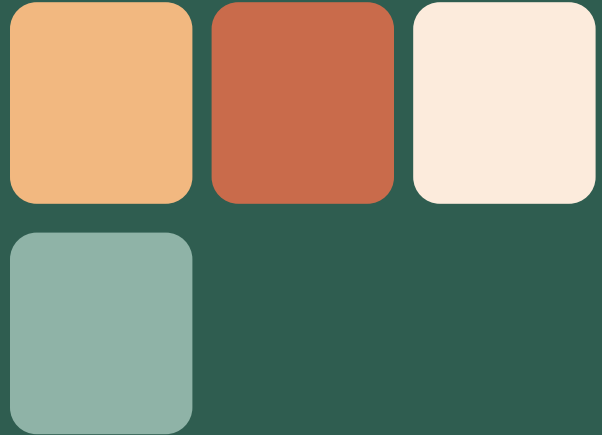




First Home Savings Workbook

Your first home, on paper

General educational information, not mortgage advice.

Loan programs change; check HUD.gov and your lender.

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Cash-to-close estimate

The cash you'll need, not just the down payment.

Item	Amount
Target home price	
Down payment (%)	
Down payment (\$)	
Closing costs (estimate)	
Moving and setup	
Emergency fund to keep after closing	
Minus assistance or gifts	
Total cash I need	
Already saved	
Still to save	

Savings plan

Monthly amount and milestones.

Monthly savings amount

Account

Target date

Milestone	Amount	Target date	Reached
Emergency fund			☐
First \$5,000			☐
First \$10,000			☐
Minimum down payment			☐
Closing costs covered			☐
Full goal			☐

Credit and debt check

What lenders will look at.

Credit	Done
☐ Free reports from AnnualCreditReport.com checked	
☐ Errors disputed	
☐ All bills paid on time for 12 months	
☐ Card balances kept low	

Monthly debt payment	Amount
Car loan	
Student loans	
Credit card minimums	
Expected housing payment	
Total	
Gross monthly income	
Debt-to-income (total / income x 100)	

Rent vs. own

Monthly costs, side by side.

Monthly cost	Renting now	Owning (estimate)
Rent or principal and interest		
Property taxes		
Insurance		
Mortgage insurance		
HOA or condo fees		
Utilities		
Maintenance set-aside		
Total		

Document checklist

What lenders usually ask for.

Gather	Have it
☐ Pay stubs for the last 30 days	
☐ W-2s or 1099s for two years	
☐ Federal tax returns for two years	
☐ Bank statements for two months	
☐ Records of large deposits and gift letters	
☐ Photo ID	
☐ Rental history or landlord contact	

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