

# Learn About Buying a Home



## The Key Steps to becoming a Homeowner:

- O Organize**  
Set a goal to save a certain amount of money each month— then stick to it.
- W Watch Spending and Savings**  
Prioritize your family's spending needs so that saving becomes second-nature.
- N Negotiate**  
Communicate early and often with companies or banks you owe money to so you can work out problems before they grow larger.
- E Elevate Your Credit Score**  
Know your credit score and what it means to banks and credit card companies and your future.
- R Read (and Understand) the Fine Print**  
Consider all the options, educate yourself, and be informed before you sign on the dotted line.

**Thinking about buying a home?** This website has a list of resources that can help. Got questions? This website has housing counselors that can help.  
[https://www.hud.gov/topics/buying\\_a\\_home](https://www.hud.gov/topics/buying_a_home)

We believe that ALL people deserve a chance to learn and succeed.

Ascendant partners with businesses, banks and other financial services companies to provide free financial literacy education to low to moderate income households.

LifeSuccessLibrary.com

