

Am I Ready to Buy?

A quick, honest checklist to help you know where you stand – no pressure, no obligation.

Buying a home is a big decision, and “ready” looks different for everyone. This isn’t a test — it’s a way to get clarity on where you actually stand today, so that when you are ready, you can move with confidence instead of guessing.

SECTION ONE

Financial Readiness

- ☐ I have a general idea of what I can comfortably afford each month
- ☐ I’ve spoken with a lender or know roughly what I’d be pre-approved for
- ☐ I know where my down payment would come from
- ☐ My credit is in a place I feel comfortable with, or I know what steps to take to improve it
- ☐ I’ve budgeted for closing costs and moving expenses, not just the down payment

SECTION TWO

Timing Readiness

- ☐ I have a general timeframe in mind for when I’d like to move
- ☐ I understand roughly how long the home buying process takes from search to closing
- ☐ My current living situation allows some flexibility in timing
- ☐ I’m not trying to time the market perfectly — I’m ready to act when the right home appears

SECTION THREE

Clarity on What I Want

- ☐ I could describe my must-haves in a home in under a minute
- ☐ I know which neighborhoods or areas I'm most interested in
- ☐ I've thought about resale vs. new construction and have a preference (or I'm open to both)
- ☐ I know who else, if anyone, needs to be part of this decision

WHAT YOUR ANSWERS MEAN

Checked most boxes across all three sections? You're likely ready to start actively touring homes and making offers. Strong on Timing and Clarity but fewer checks on Financial? A quick conversation with a lender usually clears that up fast. Only checked a few overall? That's completely fine — this checklist is meant to show you what's next, not judge where you are.

Wherever You Landed, I'm Happy to Help

No matter how many boxes you checked, a short conversation can clarify exactly what your next step should be — with zero pressure to commit to anything.

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