

**Building a financial strategy for new homeowners**

Welcome to homeownership! Now that you have a mortgage and home to maintain, you will need to re-strategize how you save and spend. Here are four easy steps for building your new financial strategy:

**Step 1.** Fill out a balance sheet with all of your monthly homeownership bills — including due dates — and calculate how much money you will have left to spend on necessities and extras.

**Step 2.** Set up automatic payments for all of your new home-related bills, and calendar alerts for you to check that these payments are successful. Making your payments on time will help you maintain your credit score.

**Step 3.** Continue to save — you will need to build up your savings for future home maintenance. So, in addition to setting aside a set amount in your savings account monthly, consider investing in a mobile app to help you save.

**Step 4.** Adjust as necessary. In the first few months of homeownership, continue to return to your balance sheet and adjust the figures you previously estimated. The key to a successful long-term financial strategy is checking in each month so you can better budget for future expenses.

Have questions about your homeownership balance sheet? Contact me for a free form to help you budget!

**Your Name**

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Extra Information  
(delete if not needed)