

My 90-Day Home Buying Action Plan

Part 1: Your Immediate Commitment (This Week)

The first step is always the most important. Based on today's workshop, what **ONE single action** will you commit to completing this week? *Example: Set up an automated weekly transfer of \$50 into my Down Payment savings account*

Step	Goal (Be Specific!)	Deadline
My Commitment:		

Part 2: Addressing the Three Key Takeaways

Use this section to strategize your plan over the next 90 days across the three critical areas of home readiness.

1. Master Your Affordability (DTI & Credit)

- **My Current Debt-to-Income (DTI) Goal:** What is a debt payment I can **eliminate or reduce** in the next 90 days to increase my buying power?

- *Target Debt:*

- *Action Plan:*

- **My Credit Score Goal:** I will pull my current credit report this month to check for errors and identify areas for improvement.

- *Action Deadline:* _____

2. Know Your Costs (Savings Targets)

- **Down Payment:**

- My 5% down payment goal is \$_____

- 90-Day Savings Goal: By _____, I want my Down Payment fund to reach \$_____

- **Cash Reserves (Closing Costs & PMI):** I need to save an additional 3% to 5% for closing costs.

- My Reserve Target: \$_____

- Total Cash Savings Goal (Down Payment & Reserve: \$_____

3. Get Pre-Approved First (Timeline)

- **Loan Readiness Check:** Which financial document do I need to **locate/organize** *this month* to prepare for a loan application? (e.g., Two years of tax returns, recent pay stubs, bank statements)
 - *Documents to Gather:*

- **Pre-Approval Target Date:** When will I contact a lender to start the pre-approval process?
 - *Target Date:* _____

Part 3: Visualizing the Finish Line

Revisit your core vision from the first worksheet. When this 90-day plan is complete, how will you **celebrate** moving one huge step closer to homeownership?

- *Celebration:*

- *Who will I tell about my progress?*

I am ready to take control of my home buying journey!

Signed: _____ **Date:** _____