

# Home Buying Financial Readiness Workbook

## "Can I Really Afford My Next Home?"

Prepared by Sandra Burkholder, Matt Fetick Team @ eXp Realty

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## Worksheet #1

### My Home Buying Goals

Why do I want to move?

- More space
- Less maintenance
- Better schools
- Job relocation
- Investment
- Downsizing
- Upsizing
- Other \_\_\_\_\_

Desired Move Date

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Ideal Area

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EQUAL OPPORTUNITY

# My Financial Snapshot

Annual Household Income

\$ \_\_\_\_\_

Monthly Take Home

\$ \_\_\_\_\_

Savings

\$ \_\_\_\_\_

Emergency Fund

\$ \_\_\_\_\_

Current Mortgage/Rent

\$ \_\_\_\_\_

Monthly Debt Payments

Car \$ \_\_\_\_\_

Student Loan \$ \_\_\_\_\_

Credit Cards \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Total Monthly Debt

\$ \_\_\_\_\_

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# Home Buying Budget

Maximum Monthly Payment I'd Feel Comfortable With

\$ \_\_\_\_\_

Down Payment Available

\$ \_\_\_\_\_



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Gift Funds?

Yes

No

Expected Closing Costs Saved

\$ \_\_\_\_\_

Moving Budget

\$ \_\_\_\_\_

Furniture Budget

\$ \_\_\_\_\_

Repair Budget

\$ \_\_\_\_\_

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## Credit Check

Estimated Credit Score

760+

720-759

680-719

Below 680

Questions for my lender

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A professional headshot of Sandra Burkholder, a woman with short brown hair, wearing a light blue lace-trimmed blouse, smiling with her arms crossed.

# Monthly Homeownership Budget

Mortgage

\$ \_\_\_\_\_

Taxes

\$ \_\_\_\_\_

Insurance

\$ \_\_\_\_\_

Utilities

\$ \_\_\_\_\_

Internet

\$ \_\_\_\_\_

Maintenance Savings

\$ \_\_\_\_\_

HOA

\$ \_\_\_\_\_

Total Monthly Housing Cost

\$ \_\_\_\_\_



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# Emergency Planning

If the furnace died tomorrow...

Could I pay?

Yes

No

Emergency Fund Goal

\$ \_\_\_\_\_

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## Notes about our finances:

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*(Portrait of Sandra Burkholder)*



# Worksheet #2

## First-Time Home Buyer's Success Workbook

This one is more educational.

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### Before You Shop

- Check my credit
- Save for down payment
- Build emergency fund
- Get pre-approved
- Meet with Realtor
- Estimate closing costs
- Compare lenders



### My Dream Home

Must Have

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Nice to Have

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Deal Breakers

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# Home Tour Notes

Home Address

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Price

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Likes

✓

✓

✓

Dislikes

X

X

X

Repair Concerns

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Overall Rating



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Repeat this page 5–6 times so you can compare homes.

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# Offer Decision

How competitive is this home?

1 2 3 4 5

Would I regret losing it?

YES / NO

Can I comfortably afford it?

YES / NO

Biggest concern?

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Would I buy it if another home appeared tomorrow?

YES / NO

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## Closing Checklist

- Earnest Money
  - Home Inspection
  - Appraisal
  - Loan Approval
  - Homeowners Insurance
  - Final Walkthrough
  - Utilities
  - Closing Day
  - Celebrate!
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# Bonus Page-Important Reference Information

## My Home Buying Team

Realtor

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Lender

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Insurance Agent

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Attorney (if applicable)

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Home Inspector

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Contractor

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## Notes:



# Lifestyle & Living Priorities Worksheet

## Does This Home Fit My Life?

A beautiful home isn't always the right home. Use this worksheet to think beyond square footage and imagine your daily life.

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## My Daily Routine

What does a typical weekday look like?

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How many minutes am I willing to commute?

- Under 15 minutes
- 15–30 minutes
- 30–45 minutes
- 45+ minutes

How often do I work from home?

- Never
- Occasionally
- Several days a week
- Full-time

If I work from home, I need:

- Dedicated office
- Quiet workspace
- Fast internet
- Multiple workspaces
- Other \_\_\_\_\_



# My Lifestyle Priorities

Rate each item from 1 (Not Important) to 5 (Essential).



Lifestyle Feature	1	2	3	4	5
Short commute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walkable neighborhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Privacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outdoor living space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Large kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open floor plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Room to grow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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# Thinking About the Future

Will anyone likely live with me in the next 5–10 years?

- Children
- Aging parents
- College students returning home
- Roommate
- Guests often
- None

Pets now or planned?

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Do I need space for hobbies?

- Home gym
  - Workshop
  - Craft room
  - Garden
  - Pool
  - RV or boat parking
  - Other \_\_\_\_\_
- 



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# My Neighborhood Matters

Check the features that are most important to you.

- Great schools
- Parks & trails
- Restaurants & coffee shops
- Shopping
- Walkability
- Public transportation
- Medical facilities
- Places of worship
- Community events
- Investment potential
- Easy highway access
- Peaceful surroundings
- Other: \_\_\_\_\_



## Research Tip

Your real estate agent is committed to following Fair Housing laws and cannot recommend neighborhoods based on factors such as schools, places of worship, or whether an area is "quiet" or a "good fit" for your lifestyle.

The best way to determine if a neighborhood is right for you is to do your own research:

- Visit the neighborhood at different times of the day and week, especially when you're most likely to be home.
- Explore the area on foot or by car to get a feel for traffic, activity, and the surroundings.
- Search online for nearby amenities that matter to you, such as restaurants, parks, grocery stores, medical facilities, or places of worship.
- Review school information through resources like GreatSchools or your state's Department of Education website.
- Talk with local businesses and spend some time in the community before making your decision.

## My Dream Home Vision

When I picture myself living in my next home, I see...

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## My Non-Negotiables

I won't compromise on:

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# The True Cost of Homeownership Worksheet

## Looking Beyond the Mortgage Payment

Owning a home includes more than your monthly mortgage. Planning ahead helps you buy with confidence and avoid unexpected financial stress.

## Estimated Monthly Housing Costs

Expense	Estimated Monthly Cost
Mortgage (Principal & Interest)	\$ _____
Property Taxes	\$ _____
Homeowners Insurance	\$ _____
HOA/Condo Fees	\$ _____
PMI (if applicable)	\$ _____
Utilities	\$ _____
Internet & Cable	\$ _____
Lawn Care/Landscaping	\$ _____
Snow Removal	\$ _____



Pest Control \$ \_\_\_\_\_

Total Estimated Monthly Cost \$ \_\_\_\_\_

## Annual Home Expenses

Expense	Estimated Annual Cost
HVAC Maintenance	\$ _____
Gutter Cleaning	\$ _____
Chimney/Fireplace Service	\$ _____
Tree Maintenance	\$ _____
Pressure Washing	\$ _____
Appliance Repairs	\$ _____
Roof Maintenance	\$ _____
General Repairs	\$ _____
Other	\$ _____



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## Moving Costs

- Movers
- Rental Truck
- Utility Deposits
- Cleaning Supplies
- Storage Unit
- Packing Supplies
- New Furniture
- Window Treatments
- Appliances
- Paint & Decorating

Estimated Total

\$ \_\_\_\_\_

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## Home Maintenance Savings Plan

Experts often recommend budgeting **1–3% of your home's value each year** for maintenance and repairs. Older homes or homes with more acreage may require additional savings.

Home Price

\$ \_\_\_\_\_

Annual Maintenance Goal

\$ \_\_\_\_\_

Monthly Savings Goal

\$ \_\_\_\_\_

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## Before I Buy...

Can I comfortably afford this home while still:

- Saving for retirement
  - Taking vacations
  - Paying off debt
  - Building an emergency fund
  - Supporting my family
  - Enjoying hobbies
  - Handling unexpected repairs
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## Final Reflection

Owning this home would improve my life because:

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My biggest financial concern is:

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Questions I want to discuss with my Realtor or lender:

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**Buying the right home isn't about stretching your budget—it's about choosing a home that supports the life you want to live today and the future you're building tomorrow.**

## My Dream Home Vision

When I picture myself living in my next home, I see...

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