

# First time home buyers!

Best ways to save much faster for your dream home.

1. Create a detailed budget and stick to it!
2. Use your credit cards but do not max them out. Strive to keep a zero balance.
3. Pay all your bills on time!
4. It's ok to put off a vacation for another time.
5. Stop buying the latest designers and latest electronics. Buy only what you need, not what you want.
6. Don't take on unnecessary debt, such as financing a vehicle or device.
7. Cut down on eating out. Buy groceries and cook instead! When you shop price match.
8. Save, Save & SAVE!



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