



The 'not another First Home Buyer checklist' checklist!

Score yourself 1 point for each question you can confidently answer:

- I feel confident with home loan lingo such as Lenders Mortgage Insurance, Offset Account and 'Genuine Savings'
- I know what my credit score is
- I know what my maximum borrowing capacity is and what determines this
- I am aware about the First Home Owners Grants I'm eligible for
- I know the monthly repayments required for the property I want to buy
- I'm practicing for having a mortgage by saving the equivalent of my repayments every month, now
- I get the difference between Interest Only repayments and Principal & Interest
- I know the difference between Variable and Fixed repayments
- I understand the role of my conveyancer
- I know that if I buy at auction, there is no cooling off period

TOTAL

How did you go? Rate yourself:

0 - 3 points

Go directly to Jail. Do not pass Go. Do not collect \$200! Ok...cheer up – there is a reason why mortgage brokers exist. Let's organise a time to chat through your questions and get your feeling confident to buy your first home!

4 - 7 points

Just like Batman needed Robin and Kim K needs Kayne – we've got your back! Buying your first home is a team effort and we'll be with you every step of the way to educate and guide you.

8 - 10 points

Give me a hug! You're an All Star First Home Buyer and you're on track to achieve your Great Australian Dream. We'd love to help you achieve your goal of buying your first home.

Need help?

Call Atelier Wealth on **1300 394 055** or email us at hello@atelierwealth.com.au