

Can Your New Year's Resolutions Solve Your Fear of Buying a Home?



A couple suggestions for your 2020 New Year's Resolutions that'll ensure your property journey kick starts for the new decade.

Build and check your credit

Credit scores are really important when applying and trying to get approved for a home loan. It is important to stay on top of your dues, this'll benefit you in the long run when you're trying to purchase a home and acquire the lowest interest rate.

Cut out unnecessary expenses

This one's a given, and is always on the top of people's New Years Resolution. But is always so important to reinforce when trying to organise finances. The most effective way to kick this to pin-point expenses that are definitely not utilised enough to be paying a certain amount for.

Map out a personal budget plan

Creating a budget month-to-month plan will really be helpful to get your finances in order, right before making a big purchase such as a brand new property. Especially for first time home buyers, this will take the extra stress off knowing exactly where all finances are going.