Research & Prep Kit

For anyone just starting out or getting their finances ready. Work through this at your own pace — there's no deadline here.

Understand your starting point

- **Check your credit reports for accuracy** — Look for errors or old debts that could affect how lenders see you.
- **List your monthly income and existing debts** — This is the raw material behind the debt-to-income idea.
- **Set a “house fund” savings goal** — Keep it separate from your emergency fund, even if it starts small.

Learn the vocabulary

- **Read the Affordability guide** — See how lenders generally think about what you can borrow.
- **Read the Down Payments guide** — Learn what percentages are actually typical.
- **Skim the Glossary for unfamiliar terms** — Bookmark it — you'll come back to it a lot.

Get oriented on the road ahead

- **Read through the full Timeline** — See all 11 stages before you're in the middle of one.
- **Read What to Expect at Each Stage** — Get a feel for the emotional side too, not just the steps.