



Poker Power



The Real Cost of Buying a Home

**THE NUMBER IN YOUR HEAD IS
PROBABLY MISSING A FEW FACTORS.**

The down payment is the move everyone prepares for.
This checklist covers everything that shows up
after you make it. Run your numbers before you
fall in love with a listing.





The Real Cost of Buying a Home

ONE-TIME COSTS

CLOSING COSTS

→ Typically 2-5% of the loan amount. The number that surprises even the most prepared buyers.

MY TARGET NUMBER \$ _____

APPRAISAL FEE

→ Typically \$300-\$600. The lender orders it. You pay for it.

MY TARGET NUMBER \$ _____

MOVING COSTS

→ Typically \$1,000-\$5,000 depending on distance and how much you're moving.

MY TARGET NUMBER \$ _____

IMMEDIATE REPAIRS & UPDATES

→ Walk through the property with fresh eyes. Write down everything that needs attention in the first 90 days.

MY TARGET NUMBER \$ _____



The Real Cost of Buying a Home

MONTHLY COSTS

PROPERTY TAXES

→ Typically 1-2% of the home's value annually, divided monthly.

MY TARGET NUMBER \$ _____

PRIVATE MORTGAGE INSURANCE (PMI)

→ Required if your down payment is less than 20%. Typically 0.5-1.5% of the loan amount annually until you hit 20% equity.

MY TARGET NUMBER \$ _____

HOMEOWNER'S INSURANCE

→ Typically \$100-\$200 per month.

MY TARGET NUMBER \$ _____

HOA FEES

→ Worth knowing before the offer goes in.

MY TARGET NUMBER \$ _____

MAINTENANCE & REPAIRS

→ Budget 1% of the home's value annually. Every year.

MY TARGET NUMBER \$ _____



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YOUR FULL PICTURE

TOTAL ONE-TIME COSTS	\$ _____
TOTAL MONTHLY COSTS	\$ _____
MY CURRENT SAVINGS	\$ _____
MY MONTHLY BUDGET	\$ _____

THE MOVE

Every strong offer starts with a complete picture.
This is yours.

The most important data point is your mindset
→ [Find Your Power Suit](#)

