# HOME BUYER GAME PLAN WORKBOOK

Use this during the webinar to turn questions into your next clear step.

## Could You Buy a Home in 2026? Let's Find Out.

This workbook is not about perfect answers. It is here to help you organize your thoughts and decide whether your next step is a Guided Clarity Conversation or completing the application.

| | |
|---|---|
| **My name:**<br>______________________________<br>______________________________ | **My homeownership goal:**<br>______________________________<br>______________________________ |

| | |
|---|---|
| **I would love to buy around this time:**<br>______________________________<br>______________________________ | **The area/type of home I am hoping for:**<br>______________________________<br>______________________________ |

**Today I want clarity about:**

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

**Tonight's promise: You do not have to leave wondering what to do next.**

# 2. What I Think Is Holding Me Back

Fear is real, but fear is not the same thing as facts.

### Circle or check anything you have wondered about:

[ ] I need perfect credit.

[ ] I need 20% down.

[ ] I have too much debt.

[ ] I am self-employed.

[ ] I should fix everything before talking to a lender.

[ ] I do not know if I make enough.

[ ] I do not understand mortgage terms.

[ ] I am afraid of being denied.

### My biggest concern:

________________________________________

________________________________________

________________________________________

### What I want Melissa to help me understand:

________________________________________

________________________________________

________________________________________

# 3. My Comfortable Payment

Approval amount is not the same as a spending goal.

## Signature question: What payment lets you own a home and still enjoy your life?

| **The payment I think I could handle:** | **The payment I do NOT want to go over:** |
|---|---|
| ______________________________ | ______________________________ |
| ______________________________ | ______________________________ |

### Things I want my future payment to leave room for:

[ ] Groceries

[ ] Savings

[ ] Giving

[ ] Family needs

[ ] Emergencies

[ ] Travel/fun

[ ] Car expenses

[ ] Childcare or school costs

### Notes about my comfort zone:

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

# 4. My Financial Snapshot

This is not an approval. It is a starting point for a real conversation.

| | |
|---|---|
| **Approximate monthly income:** | **Approximate monthly debt payments:** |
| **Approximate savings available:** | **Credit score range, if I know it:** |
| **Employment type:** | **Anything unusual I should mention:** |

**Reminder: The application helps Melissa look at the real numbers instead of guessing.**

# 5. Mortgage Options I Heard About

You do not need to choose the loan. This page is just for notes.

| Option | Who it might fit |
| --- | --- |
| Conventional | Many traditional buyers |
| FHA | Potentially more flexible qualification/down-payment scenarios |
| VA | Eligible veterans/service members |
| USDA | Eligible properties and borrowers |
| Bank Statement | Some self-employed borrowers |
| DPA | Qualifying buyers who need help with upfront funds |

## Questions I have about loan options:

____________________________________________________________

____________________________________________________________

____________________________________________________________

____________________________________________________________

# 6. From Application to Keys

Here is the simple roadmap and where you are today.

**Conversation → Application → Documents → Preapproval → House Hunting → Contract → Processing → Underwriting → Appraisal → Clear to Close → Keys**

## Where am I right now?

[ ] Just starting to learn

[ ] Trying to see if I am ready

[ ] Ready for a lender to look at my numbers

[ ] Already looking at homes

[ ] Need help understanding the next step

**Questions I want to ask during Q&A:**

____________________________________________________

____________________________________________________

____________________________________________________

____________________________________________________

# 7. My Next 3 Steps

Do not leave tonight wondering what to do next.

| **Step 1:** | **Step 2:** |
|---|---|
| ______________________________<br>______________________________ | ______________________________<br>______________________________ |

**Step 3:**

____________________________________________________________________

____________________________________________________________________

## Choose your next step:

[ ] Complete the application so Melissa can look at my numbers.

[ ] Schedule a Guided Clarity Conversation first.

[ ] Keep learning and write down questions for Melissa.

**Application: edge.my1003app.com/1976303/register**

**Guided Clarity Conversation: calendly.com/melissa-wilson-edgehomefinance/30-minute-guided-clarity-conversation**

**If you are watching on TikTok and need the link, send Melissa a message.**