So you want to be a Homeowner...

What have I learned?



You can use this page to keep track of what you have learned and thought about as you go through the workbooks.

Workbook 1 Know the People who can Help you own a Home	Workbook 2 Thinking about Homeownership	Workbook 3 Thinking about Money	Workbook 4 Choosing a Home	Workbook 5 Thinking about Help and Support	Workbook 6 Guide to Mortgages	Workbook 7 Guide to Home Maintenance
☐ I have learned about the different people who can help me and what they do.	I'm interested in: ☐ Sole ownership ☐ Joint ownership ☐ Bare Trust.	I have thought about: One time costs of buying a home Home costs after owning a home If I have enough money to buy a home and pay the costs every month	Areas I want to live in: I'm interested in: Single-detached house Condo Townhouse Other:	I have thought about: ☐ What help and supports I may need. ☐ Who would give me the help and support I need.	☐ I have learned about what a mortgage is and how it works. Do I think I will need a mortgage? ☐ Yes ☐ No ☐ Maybe	☐ I have learned about what it means to maintain and take care of my home.
To do: ☐ Think about how to find these people in my area. (Do I know people? Would my family and friends know people?)	To do: ☐ Talk to a lawyer .	To do: Talk to a financial advisor if I need help planning my money. Talk to a lender like a bank or a mortgage broker about borrowing money to buy my home if needed.	To do: Get a real estate agent to help me find a home. Get a home inspector to look at a home before I buy it.	To do: ☐ Talk to my family and friends. ☐ Talk to a trusted agency.	To do: Talk to a lender, like a bank or a mortgage broker, about borrowing money to buy my home if needed.	To do: Talk to my family, friends, and neighbours about any help I would need. Hire professionals like contractors when I need it.