

First Home Buyer Checklist

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Before You Start

- Check your credit score and fix any issues
- Calculate your borrowing capacity
- Save for deposit (typically 5-20%)
- Research First Home Owner Grant (NSW)
- Understand stamp duty concessions

Getting Finance Ready

- Get pre-approval before house hunting
- Compare home loans from multiple lenders
- Factor in: stamp duty, legal fees, inspections
- Set realistic budget including ongoing costs
- Have 3-6 months savings buffer

House Hunting Tips

- List must-haves vs nice-to-haves
- Research suburbs in your budget
- Attend multiple open homes
- Take photos and notes at inspections
- Check transport, schools, amenities

Making an Offer

- Get building and pest inspection first
- Review contract with your solicitor
- Understand cooling-off periods
- Know your maximum bid at auction
- Negotiate settlement terms

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