



# The Educator's Guide to Buying a Home

Your key to homeownership in Colorado

## Welcome, Colorado Teachers!

Hi, I'm Courtni – The Educator's Agent! Like many of you, I spent years shaping young minds in the classroom. Now, I'm putting my passion for education into helping my fellow teachers navigate the exciting, and sometimes overwhelming, world of homeownership.

I created this guide specifically for **you**, the hard-working educators of Colorado. Buying a home is a huge step, and I'm here to simplify the process and provide you with the resources and support you need to succeed. Let's find you the perfect place to call home!

## The 4 Simple Phases of Buying a Home

Buying a home can seem daunting, but it can be broken down into these four main phases:

1. **Prep + Pre-Approval:** Get your finances in order. Check your credit score, save for a down payment, and get pre-approved for a mortgage. *Tip for Teachers:* Take advantage of summer break to get your finances in order. Contact a lender who understands teacher income and can work with you to secure the best possible loan.
2. **House Hunting:** This is the fun part! Define your needs and wants, and start searching for properties that fit your criteria. *Tip for Teachers:* Consider school district boundaries, commute times, and neighborhood amenities that fit your lifestyle. Don't hesitate to ask about upcoming listings!
3. **Offer + Inspection:** Once you find the perfect home, it's time to make an offer. After your offer is accepted, you'll have the chance to conduct inspections to ensure the property is in good condition. *Tip for Teachers:* Don't skip the inspection! It can save you thousands of dollars in the long run and give you peace of mind.
4. **Closing + Move:** Complete the final paperwork, secure your financing, and receive the keys to your new home! *Tip for Teachers:* Schedule your move during the summer months when you have more flexibility.

# Home Buying Checklist

Use this checklist to stay on track throughout the home buying process. Print it out and mark off each step as you complete it!

- Check your credit score
- Save for a down payment
- Get pre-approved for a mortgage
- ☐ Define your needs and wants
- ☐ Start searching for properties
- ☐ Make an offer
- ☐ Conduct inspections
- ☐ Secure financing
- ☐ Complete final paperwork
- ☐ Move in!

*Disclaimer: This checklist is for informational purposes only and should not be considered financial or legal advice.*

## Teacher Home Buying FAQs

Here are some common questions I get asked about.

**Q: Are there zero-down options for teachers?**

A: Yes! There are several programs that offer down payment assistance and even zero-down options for eligible buyers, including teachers. I can help you explore these programs.

**Q: Can I move during the summer?**

A: Absolutely! Many teachers prefer to move during the summer months when they have more flexibility. We can plan your home buying timeline to coincide with your summer break.

**Q: Should I sell my current home first?**

A: This depends on your individual circumstances. We can discuss your options and determine the best strategy for you, whether it's selling before buying, buying before selling, or a contingent offer.

**Q: How do I choose the right location?**

A: Consider your commute to work, school district boundaries, neighborhood amenities, and your overall lifestyle. I can provide you with information on different neighborhoods and help you find the perfect fit.

**Q: How can I find information about school zones?**

A: I can provide you with resources to research school zones and academic performance. I understand the importance of finding a home in a good school district for many teachers.

# VIP Educator Program Benefits

As a former educator myself, I am passionate about supporting teachers. That's why I created the VIP Educator Program, offering exclusive benefits:

- **Free Strategy Session:** We'll discuss your goals, finances, and needs to create a personalized home buying plan.
- **Flexible Scheduling:** I understand the demands of your schedule and will work with you to find times that are convenient for you.
- **Trusted Network:** Access to a network of trusted lenders, inspectors, and other professionals who understand the unique needs of educators.
- **Unwavering Support:** I'll be with you every step of the way, providing guidance and support to ensure a smooth and successful home buying experience.

## Ready to Get Started?

Schedule a free consultation today to discuss your home buying goals. I'm here to help you make your dream of homeownership a reality.

**Courtnei – The Educator's Agent**