Your free download / A 5 minute read

First Home STARTER GUIDE

THE HOMEBUYER COACH

Where to start when you want to buy your first home

STEP 1 / WHERE YOU STAND

WHERE SHOULD YOU START?

Hi, I'm Joe, The Homebuyer Coach. This guide will help you make sense of where to start. Tick the things you've already considered—anything unticked is simply somewhere to begin.

- [ ] What I can comfortably save each month.
- [ ] The deposit I'm working towards.
- [ ] Buying costs beyond the deposit.
- [ ] Checking my credit report.
- [ ] Understanding the paperwork I may need.
- [ ] Speaking to a mortgage broker.

THIS IS A STARTING POINT, NOT A TEST

It isn't a mortgage eligibility test. You don't need every box ticked before you book a conversation.

My biggest question

My next action

When I'll do it

STEP 2 / YOUR SAVINGS

YOUR SAVINGS: THREE SEPARATE POTS.

DEPOSIT
The part of the price you pay yourself.

+

BUYING COSTS
Legal fees, a survey, mortgage fees, moving, and some taxes.

+

SAFETY BUFFER
Extra you choose to keep back for repairs or surprises.

ILLUSTRATIVE EXAMPLE ONLY

Home price	**£220,000**
Deposit (10%)	**£22,000**
Buying costs	**£4,500**
Safety buffer	**£2,000**
Total example savings	**£28,500**

These are illustrative figures, not a quote, a minimum requirement or a personal target. The deposit you need depends on your circumstances and the mortgage options available. Buying costs vary, and taxes and fees don't apply equally to everyone.

The price I'm aiming for (£)

What I've saved so far (£)

A USEFUL PLACE TO START
Separate the money you could use towards your deposit from anything you'll need for buying costs or want to keep back.

STEP 3 / BEFORE YOU START

THREE THINGS WORTH DOING EARLY.

1. HAVE A MORTGAGE CONVERSATION WHEN YOU NEED CLARITY

You can speak to someone before you're ready to apply. A chat can help you see what to work on, even if buying is months away.

2. UNDERSTAND YOUR POSITION BEFORE MAKING AN OFFER

An agreement in principle is a lender's early indication of what they might lend you, based on the information you give. It isn't a mortgage offer and it isn't guaranteed, but it can help you understand where you stand before you start making offers.

3. CHECK YOUR CREDIT REPORTS EARLY

Checking helps you spot errors and anything that may need explaining.

You can get your reports free from Experian, Equifax and TransUnion. Paid monitoring is optional.

One option is **CheckMyFile**, which shows all three reports in one place. 7-day free trial for new UK customers aged 18 or over, then £14.99 a month unless you cancel. Cancel online. Check current terms before signing up. Affiliate link: we may earn commission at no extra cost to you.

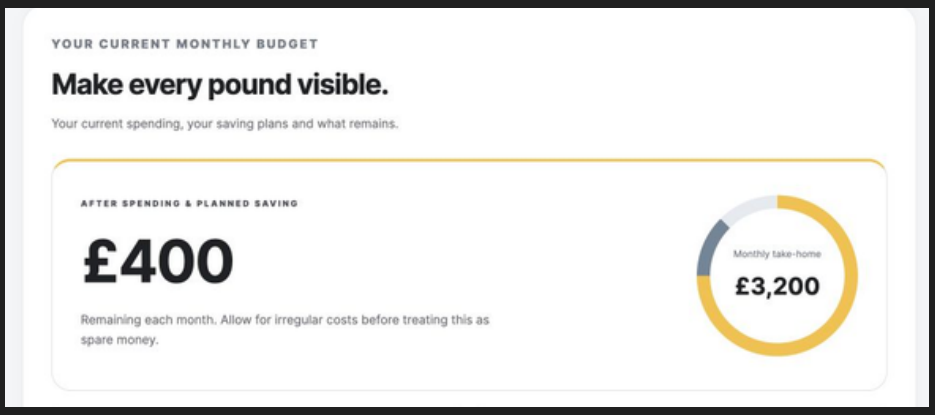
NOT SURE WHICH ONE APPLIES TO YOU?

That's normal. Page 6 helps you choose a next step that suits where you are.

WANT HELP TURNING THIS INTO YOUR OWN PLAN?

YOU KNOW THE STEPS. WHAT DO THEY MEAN FOR YOU?

One personalised review and clear next steps, with budget and savings tools, guides and a homebuyer journal to help you prepare.



Budget tool preview: fictional figures. Your personalised results appear after approval. When ready, or for a later reassessment, book a mortgage appointment.

FICTIONAL EXAMPLE

Target home	**£250,000**
Deposit available for the purchase	**£25,000**
Mortgage needed	**£225,000**
Example borrowing range	**£200,000 – £215,000**
Additional deposit needed in this example	**£10,000 – £25,000**

Possible next steps to discuss: revisit the target price, or work towards a larger deposit. Buying costs and any safety buffer are held separately from the deposit.

Invented figures to show the format of a review. They are not real lender results, a testimonial, advice or a prediction of what you could borrow.

EXPLORE THE HOMEBUYER'S PLAN

STEP 4 / WHERE NEXT

CHOOSE YOUR NEXT STEP.

“I’M JUST EXPLORING.”

Keep this guide and work through it at your own pace. There’s nothing else you need to buy or sign up for.

“I THINK I’M NEARLY READY.”

Book a free initial mortgage appointment to talk through your position and what happens next. You don’t need to buy the Plan first.

BOOK MY FREE MORTGAGE APPOINTMENT

“I WANT TO BUY, BUT I NEED HELP PREPARING.”

Explore the Homebuyer’s Plan for a clearer picture of where you stand and practical steps to work towards your first home.

EXPLORE THE HOMEBUYER’S PLAN

This guide is general education and planning information, not personalised financial or legal advice. Figures are examples only. Your options depend on lender rules and your circumstances.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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