



Money Zone: **Buying a House**

Just For You: **Finding Your Dream Home**

Decisions, decisions, decisions. Finding the right home at the right price can be tricky. To start, get clear on your vision. Do you want a quiet bungalow in the countryside, or a duplex in the heart of downtown? Are two bedrooms enough for your needs, or is your family growing? Visualize the perfect property, and then figure out how much you can afford for a down payment and monthly housing costs. Here are some questions to help you get a clearer image of your new home and what life will be like after you move in. Grab a pencil and start planning!

Dream Home Questionnaire

- What's your price range for buying a house?
- How many bedrooms and bathrooms should your house have?
- What is the minimum size in square feet that you need to live comfortably?
- Do you want a freestanding house, or do you prefer an attached unit, such as a townhouse or condominium?
- Is having a yard important to you?
- Do you want to live in a city, a suburb, or a rural area?
- Do you want to stay within a certain distance of family and friends?
- Are you concerned with the quality of schools near your home?
- Will you need to commute to work, and if so, what's the farthest you are willing to travel?
- Do you want easy access to public transportation?

If you are married, you and your spouse should discuss these questions together, to make sure you are in sync. If you disagree, figure out why. Are you concerned that you will lose touch with friends and family if you move too far away? Is your husband or partner afraid of the financial responsibilities or long-term commitment that comes with owning a home? Hidden emotional factors may lurk behind your disagreements, so be honest with each other about your motives when making plans.