

5 New Year's Resolutions for First-Time Homebuyers

Short-Form Video Script (Perfect for Reels or TikTok)

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Clip 1	Do your 2023 goals include buying a home for the first time? If so, these New Year's resolutions are for you.
Clip 2	#1: "I resolve to improve my credit score." Your credit score plays a crucial role in mortgage qualification, and it'll have a big impact on your interest rate and monthly payment.
Clip 3	#2: "I resolve to pay down my debt." Paying down your debt will improve your credit score and increase the size of the mortgage you can get.
Clip 4	#3: "I resolve to save for my down payment." This is the toughest part of being a first-time buyer. Besides budgeting, check out local first-time homebuyer programs that offer down payment assistance.
Clip 5	#4: "I resolve to avoid large purchases." Save that money for your down payment instead—and don't add to your debt.
Clip 6	#5: "I resolve to stick with my job." Lenders want to see 2 years in the same position. If you can't avoid a job switch, staying in the same industry can help.
Clip 7	Looking for more info? Tap the link in bio to read the full post. If you have questions about your unique situation, send us a DM!