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### How Much Money Do You Need to Buy a House

Buying a house is one of the biggest purchases you can make—so how can you be sure you can actually afford it? Here's a quick guide to learn exactly how much home ownership will cost you. Don't forget to subscribe to our YouTube channel. Follow us around the web, too: Our home: [lifehacker.com](http://lifehacker.com) Facebook: [facebook.com/lifehacker](https://facebook.com/lifehacker) Twitter: [twitter.com/lifehacker](https://twitter.com/lifehacker) Instagram: [instagram.com/lifehackerdotcom](https://instagram.com/lifehackerdotcom)

### First Time Home Buyers | How Much Does it Cost to Buy a Home (5 things to consider)

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### How Much Income Do I need for a \$300K House

Are you in the market of buying a new home and not sure of how much you can afford? In this episode, Angelo explains what it takes to buy a \$300K home. Everything you need to know can be found in the video. Call or Text the King of Real Estate Directly 832-431-6331 \*Loan Programs are subject to change based on lender guidelines, economy and market conditions. If you are in the process of buying your home and you're not sure how the process is supposed to happen. Angelo Christian is there to help you through the whole process. Get into your new home today with Angelo Christian. Click the link below. [angelo.preapprovemeapp.com/Portal/669/22113/Landing](https://angelo.preapprovemeapp.com/Portal/669/22113/Landing) Do you want to get your foot in the door with the mortgage industry? Get started by clicking the link below and start making the change that you want to see. [realestateuniversityonline.com/](https://realestateuniversityonline.com/) Sign-up link: [realestateuniversityonline.com/order-now](https://realestateuniversityonline.com/order-now) Watch this video and take a preview inside Real Estate University [youtu.be/gp7uj4TIYBQ](https://youtu.be/gp7uj4TIYBQ) Please download for FREE the KING OF REAL ESTATE BOOK here: [dropbox.com/s/f4ii9g1m8gpdfzv/King%20of%20Real%20Estate%20Book%20FINAL.pdf?dl=0](https://dropbox.com/s/f4ii9g1m8gpdfzv/King%20of%20Real%20Estate%20Book%20FINAL.pdf?dl=0) Follow Angelo Christian on Social Media to get new content daily!! Facebook: [facebook.com/OfficialAngeloChristian/](https://facebook.com/OfficialAngeloChristian/) Instagram: [instagram.com/officialangelochristian/](https://instagram.com/officialangelochristian/) Watch these Videos for more great content: 10 Day Loan Closing or It's FREE [youtu.be/vxmm8CE4B64](https://youtu.be/vxmm8CE4B64) . How to Build a House with \$0 Down [youtu.be/sx3wRUPPCck](https://youtu.be/sx3wRUPPCck) . What is Earnest Money? [youtu.be/WjOeP43Tg2M](https://youtu.be/WjOeP43Tg2M) "CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT [SML.TEXAS.GOV](https://SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT [SML.TEXAS.GOV](https://SML.TEXAS.GOV)." #AngeloChristian, #homebuyer, #300khome

### HOW MUCH MONEY TO SAVE BEFORE BUYING A HOUSE + HOW TO SAVE FOR BUYING A HOUSE

Welcome to my homebuying journey! I cannot wait to share this with you and answer any questions about the homebuying process. Today's video is about how much you need to save before buying a home, what you need to know before buying a home, and how to save money before buying a home, and how I saved \$80,000 to buy a house! time stamps: 0:00 - 1:38 Intro 1:38 - 3:52 What can you afford? 3:52 - 6:12 How much will you need for a down payment? 6:12 - 7:23 Closing costs 7:23 - 8:10 Other things you need 8:10 - 10:11 Monthly costs 10:11 - 12:05 How much do you need to save? 12:05 - 14:37 Budgeting 14:37 - 16:16 How much I saved + outro The mortgage company I worked with: [dhlmortgage.com/](https://dhlmortgage.com/) → everything you need to know → ☆ My website + agency: [barbuagency.com](https://barbuagency.com) ☆ Patreon: [patreon.com/nataliebarbu](https://patreon.com/nataliebarbu) ☆ The Real Reel Podcast: [linktr.ee/therealreelpodcast](https://linktr.ee/therealreelpodcast) ☆ Instagram: @nataliebarbu Shop these links → ☆ My Amazon Store: [amazon.com/shop/influencer-bca81793](https://amazon.com/shop/influencer-bca81793) ☆ Get \$7 off your uber eats order: [eats-natalieb515](https://eats-natalieb515) ☆ Get \$30 off your Airbnb: [airbnb.com/c/natalieb4391](https://airbnb.com/c/natalieb4391) ☆ Get a FREE uber ride: [natalieb515](https://natalieb515) My equipment → ☆ Camera: [amzn.to/3jBw22d](https://amzn.to/3jBw22d) ☆ Microphone: [amzn.to/2Txmt9P](https://amzn.to/2Txmt9P) ☆ External harddrive: [amzn.to/2JbLtl3](https://amzn.to/2JbLtl3) ☆ Podcast microphone: [amzn.to/3826A3V](https://amzn.to/3826A3V) ☆ My computer: [amzn.to/37O9WXX](https://amzn.to/37O9WXX) FAQs: What software do I use to edit? → Final Cut Pro X How do I edit my thumbnails? → Procreate or Photoshop How old am I? → 24! Are you hiring? → Follow me on Instagram to see any upcoming job listings @nataliebarbu → my email for business inquiries: [nataliebarbu@tla-management.com](mailto:nataliebarbu@tla-management.com)

### Breaking Down All The Costs Of Buying A Home

How much does it cost to buy a home? Seriously, how much money do you need for your downpayment and closing costs? Other hidden fees when buying a home: [youtu.be/CdVMAfu7bhw](https://youtu.be/CdVMAfu7bhw) #downpayment #buyingahome #realestate

#firsttimehomebuyer Thank you so much for taking some of your valuable time to watch my video! If you are interested in downloading some of my free or purchasable resources for First Time Home Buyers, they can be found below. For those who have a casual question, comment, or just want to connect with me all of my Social Media links can be found below! For business matters (hiring me as your Realtor in Arizona, Referrals, or Sponsorship), all of my contact info can be found on my website which is: ➔ [javiervidana.com/](https://javiervidana.com/) ◀ SOCIALS: ✓ Instagram: [javiervidana.me/IG](https://javiervidana.me/IG) ✓ Twitter: [javiervidana.me/TWITTER](https://javiervidana.me/TWITTER) ✓ DISCORD: [javiervidana.me/Discord](https://javiervidana.me/Discord) RESOURCES: ✓ Free Printables/Resources: [javiervidana.me/FREEBIES](https://javiervidana.me/FREEBIES) ✓ My "Home Goal Helper" Interactive E-Book: [javiervidana.me/HGH](https://javiervidana.me/HGH) ✓ My Home Search App (Arizona only): [javiervidana.me/App](https://javiervidana.me/App) SPONSORS: ✓ Dr. Squatch - Use code JAVIER for 10% off: [javiervidana.me/FREEBIES](https://javiervidana.me/FREEBIES) ✓ Real Estate Express - Online Real Estate Licensing Course: [javiervidana.me/reexpress](https://javiervidana.me/reexpress) ✓ Online Continue Education - Use code JAVIER for a discount: [javiervidana.me/ce](https://javiervidana.me/ce) Javier Vidana is a licensed real estate agent in Arizona with My Home Group Real Estate. All information given in my videos is meant to be educational and be a starting point in your home purchasing/selling journey. Please contact your local real estate agent and/or lender for actual terms of the programs if discussed in my video.

### How Much Money is Needed to Buy a House in 2021 🤔🤔🤔🤔

If you're looking to buy a house in 2021, you may want to know how much money is needed to buy that house in addition to the mortgage payment! 🤔🤔 Watch my video for the scoop! ➔ ✓🤔 SUBSCRIBE TO THE MORTGAGE "HOW DO I" YOUTUBE CHANNEL: [bit.ly/SubscribeToMortgageHowDoI](https://bit.ly/SubscribeToMortgageHowDoI) Interested in working with me as your Mortgage Specialist in Arizona, California, or Colorado? Visit us online at [kellyzitlow.com/](https://kellyzitlow.com/) 🤔🤔 Check Out Kelly Zitlow Group's YouTube Channel for more home loan tips! [bit.ly/39GMn3E](https://bit.ly/39GMn3E) DON'T BE A STRANGER ONLINE ✓ Instagram: [instagram.com/kellyzitlowgroup/](https://instagram.com/kellyzitlowgroup/) ✓ Facebook: [facebook.com/kellyzitlowgroup/](https://facebook.com/kellyzitlowgroup/) FREE RESOURCES ✓ Download My "Make The Move From Renting" E-Book for Home Buyers: [houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ\\_MovefromRenting.pdf](https://houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ_MovefromRenting.pdf) ✓ Download My "How To Succeed In Mortgage" E-Book: [houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ\\_HowtoSucceedinMortgageEbook.PDF](https://houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ_HowtoSucceedinMortgageEbook.PDF) ✓ Download My Tips To Maximize Your Credit: [houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ\\_TipsforMaximizingYourCreditScore.PDF](https://houseloan.com/kelly-zitlow-mortgage-lender/flyers/KZ_TipsforMaximizingYourCreditScore.PDF) FREE CALCULATORS ✓ Try My Free Mortgage Payment Calculator: [bit.ly/39EY8Y1](https://bit.ly/39EY8Y1) ✓ More Free Mortgage Calculators: [bit.ly/3uxLe6v](https://bit.ly/3uxLe6v) HOW TO TAKE NEXT STEPS 🤔🤔 Learn About Home Loan Programs: [bit.ly/3sN9f96](https://bit.ly/3sN9f96) 🤔🤔 Pre-Qualify For a Home Loan: [bit.ly/39zCvIB](https://bit.ly/39zCvIB) MORE VIDEOS 🤔🤔 Videos For Agents: [bit.ly/3wiJZcO](https://bit.ly/3wiJZcO) 🤔🤔 Videos for Home Buyers: [bit.ly/2OnxUCa](https://bit.ly/2OnxUCa) KELLY ZITLOW, NMLS 164330 Vice President, Certified Planning Mortgage Specialist® Certified Instructor Toll-Free: 866-960-6423 CALL or TEXT: 480-725-0150 [KellyZitlowGroup@houseloan.com](mailto:KellyZitlowGroup@houseloan.com) Kelly Zitlow is a public speaker and Certified Planning Mortgage Specialist in Arizona with Cornerstone Home Lending, Inc. All information presented is for educational purposes only and used to help you as the viewer in your home buying or selling process. #buyingahome #homebuying 2021#mortgage

### How Much House Can You Afford (Follow The 3-30-10 Rule)

How much house can I afford? There are the 2 major theories for finding out how much house you can afford ► My Stock Portfolio + Stock Tracker: [patreon.com/andreijikh](https://patreon.com/andreijikh) ► Get 2 Free Stocks on WeBull (Valued up to \$1600 when you deposit \$100): [act.webull.com/kol-us/share.html?hl=en&inviteCode=QhhB1aDNwEDP](https://act.webull.com/kol-us/share.html?hl=en&inviteCode=QhhB1aDNwEDP) ► ROBINHOOD Free Stock: [robinhood.c3me6x.net/c/1980551/671816/10402](https://robinhood.c3me6x.net/c/1980551/671816/10402) ► Open A Roth IRA: [m1finance.8bxbp97.net/c/1980551/696710/10646](https://m1finance.8bxbp97.net/c/1980551/696710/10646) ► FREE Discord: [discord.gg/Hff86m9](https://discord.gg/Hff86m9) ► Follow Me On Instagram: [instagram.com/andreijikh/](https://instagram.com/andreijikh/) My PO Box: Andrei Jikh 4132 S. Rainbow Blvd # 270 Las Vegas, NV 89103 How much house can I afford to buy? That's a very good question that has several different answers. The median household income in 2019 was the highest it's ever been at \$68,703. The most recent home prices data shows that in the second quarter of 2020, the median purchase price for a home was \$313,200. That means people are spending roughly 4.5 times their yearly income on a home which is just about at the top of affordability scale. So the value of homes has been increasing faster and faster. There's 2 major reasons for it. The first reason is the supply. The last time we've had this low of an amount of homes for sale was in 2003. The second reason is because how low our interest rates are. They are lower than the real estate crash of 2008. In the last 50 years interest rates have been going lower. Now everyone can afford to buy more house. But how much money should you spend on a home and how much can you afford? There's 2 main answers: First, take your monthly income, and multiply it by 0.28. Using myself as an example, I was making \$50,000 a year before YouTube, that equates to about \$4,167 a month. I would take that and multiply it by 0.28 which gives me roughly \$1,167 a month. As long as my monthly payment doesn't exceed that amount, I should be able to afford a house that falls within that range. That happens to be around 5x my yearly salary for a total home price of \$250,000. If you want to have a higher chance of getting approved for a loan, the payment for your house, including your total debt - should not be more than 36%. This is called the DTI (debt to income ratio). Add up all the debts, including the mortgage, and divide it by your gross income. If the result is 36% or less, you should be able to get a loan. The second method for calculating affordability is different than the first. This one uses the 3/30/10 rule for all the personal finance investor enthusiasts. You have to follow all three rules and if you cannot, you have to follow at least 1, otherwise you shouldn't be buying the house even if you can technically afford it, you're increasing your risk which is especially bad in times of uncertainty. Rule #1 is 3. That means you should not be spending more than 3 times your annual income. So if you make \$100k per year, in theory, you should not spend more than \$300k on your home. I realize that this rule is extremely hard to follow if you're living in a high cost of living area like San Francisco or New York City. In some cities across the US, buying a house for 3 to 5 times your annual income is impossible at this point. Rule #2 states should have at least 30% of the home purchase price in cash. All this rule does, is lower our payment and tempt us away from selling if our homes lose value. That means to set aside at least 20% as a downpayment so you can get rid of the PMI which is called private mortgage insurance. This is something our lender forces us to buy into to protect their money from the risk of us defaulting or foreclosing - and for all intents and purposes - it's literally throwing money away. You should also save the other 10% for random costs like repairs. Rule #3 states you should spend no more than 10% of your gross income, that's income before you pay your taxes on a mortgage. For the average person, it's recommended to be around 28% but if your monthly payment can stay under 10% then you're going to save and retire a lot faster. There's really only 3 ways you'll be able to do this. Either make a lot more money than the average person or buy a lot less house. Or you can do what I did and just rent a part of your house. The perfect mortgage size for people to get into if you can afford it is \$750,000. That's because of something called the HMID - the home mortgage interest deduction which allows us to itemize and deduct mortgage interest paid on up to

\$750,000 worth of principal, on either our first and/or second home. \*None of this is meant to be construed as investment advice, it's for entertainment purposes only. Links above include affiliate commission or referrals. I'm part of an affiliate network and I receive compensation from partnering websites. The video is accurate as of the posting date but may not be accurate in the future.

### How Much Money Do I Need to Buy a House - First Time Home Buyer

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### How to Buy A House WITHOUT GOING BROKE | How Much Home Can I Afford | Real Estate Investing

START INVESTING FOR FREE: 📺 M1 Finance - [m1finance.8bpx97.net/NextLevelLife](http://m1finance.8bpx97.net/NextLevelLife) Links mentioned in the video: Audible Free Trial (Includes 2 FREE Audiobooks) - [amzn.to/2zEFqhT](http://amzn.to/2zEFqhT) Being house broke is one of the toughest things to have to deal with when it comes to personal finance. And unfortunately, there is a fairly sizable number of us that have experienced being house broke at one point or another in our lives. And in the interest of trying to lower the number of home buyers that will end up being house broke in the future, I thought it would be a good idea to do a quick video on how much we should be spending on housing. As is the case with many other big financial decisions there are a few different rules of thumb that people throw out there when asked the question how much home can I afford so today we're going to analyze the three major ones, talk about their advantages and disadvantages, and show some examples of how they work in tandem with the rest of our budget so that you can decide which rule of thumb would be best for your situation. If you enjoyed this video and would like to see more I highly encourage you to check out some of the playlists below and subscribe for weekly videos: Subscribe for weekly finance videos: [youtube.com/channel/UCbsDR27rGCFdDKQVRI\\_tgEQ?sub\\_confirmation=1](http://youtube.com/channel/UCbsDR27rGCFdDKQVRI_tgEQ?sub_confirmation=1) All of my Personal Finance videos: [goo.gl/3qMbXW](http://goo.gl/3qMbXW) All of my Financial Independence & (Early) Retirement Videos: [goo.gl/R5JU8E](http://goo.gl/R5JU8E) All of my Stock Market & Investing Videos: [goo.gl/swSUQN](http://goo.gl/swSUQN) All of my Debt-Related Videos: [goo.gl/9HkrtF](http://goo.gl/9HkrtF) All of my Budgeting Videos: [goo.gl/D3iiSn](http://goo.gl/D3iiSn) All of my Side Hustles/How to Make More Money Videos: [goo.gl/oQui48](http://goo.gl/oQui48) All of my Book Summaries: [goo.gl/xmWeaD](http://goo.gl/xmWeaD) SUPPORT THIS CHANNEL: Audible Free Trial (Includes 2 FREE Audiobooks) - [amzn.to/2zEFqhT](http://amzn.to/2zEFqhT) Bluehost (Web Hosting) - [bluehost.com/track/nextlevellife/ConvertKit](http://bluehost.com/track/nextlevellife/ConvertKit) (Email Marketing) - [mbsy.co/convertkit/42219440](http://mbsy.co/convertkit/42219440) TubeBuddy (Online Tool I Use to Grow My YouTube Channel) - [tubebuddy.com/NextLevelLife](http://tubebuddy.com/NextLevelLife) RECOMMENDED BOOKS: The Total Money Makeover - [amzn.to/2DaB3Ox](http://amzn.to/2DaB3Ox) Rich Dad, Poor Dad - [amzn.to/2SoMI0t](http://amzn.to/2SoMI0t) The Millionaire Next Door - [amzn.to/2CJpWuS](http://amzn.to/2CJpWuS) The Index Card (Why Personal Finance Doesn't Have to Be Complicated) - [amzn.to/2Q5Jz4h](http://amzn.to/2Q5Jz4h) Retire Inspired - [amzn.to/2D7L12Z](http://amzn.to/2D7L12Z) Early Retirement Extreme - [amzn.to/2yGKf9g](http://amzn.to/2yGKf9g) Your Money or Your Life - [amzn.to/2Q1RyZd](http://amzn.to/2Q1RyZd) The Automatic Millionaire - [amzn.to/2D9WfEk](http://amzn.to/2D9WfEk) The Behavior Gap - [amzn.to/2CLdWJm](http://amzn.to/2CLdWJm) The Intelligent Investor - [amzn.to/2PZtz3u](http://amzn.to/2PZtz3u) #RealEstate #Investing #Money Disclaimers: All opinions are my own, sponsors are acknowledged. Links in the description are typically affiliate links that let you help support the channel at no extra cost to you.

### Dave Ramsey's Steps To Buying A House

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