Her Money. Her Power. Her Home.

Financial Readiness Starter Guide

THE CHASING
REAL ESTATE GROUP

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First home. Next home. More homes.

You are not behind.

You just need clarity, tools, and someone who actually cares.

Most people don't struggle with homeownership because they're not capable. They struggle because no one sat down with them and explained the actual numbers. Not in a sales meeting. Not in a 30-minute pre-approval call. But in real conversation — the kind that starts with where you actually are, not where someone needs you to be.

That's what this guide is for.

Whether you're just starting to think about buying, you've been told 'not yet' before, or you own already and want to understand what your equity can do next — this guide will give you the four things that matter most: clarity about your assets, your credit, your income, and your debt.

Work through every section. Write in the margins. Be honest with the numbers. The goal isn't perfection — it's a clear picture. Because a clear picture is how you build a plan. And a plan is how everything changes.

Let's get to work.

Chase Sloan

Founder, The Chasing Real Estate Group

HOW TO USE THIS GUIDE

This guide is designed to be written in — on screen or on paper. Each section has fill-in fields and reflection prompts. Complete them in order, or jump to the section most relevant to where you are right now. There are no wrong answers. Only honest ones.

The A.C.I.D. Framework

What lenders look at. What you can build over time. Rate yourself honestly.

A — ASSETS

Your savings, reserves, and down payment funds.

- [ ] Do I have 3–6 months of expenses saved as an emergency fund?
- [ ] Do I have a dedicated savings account for a down payment?
- [ ] Do I have money set aside beyond my monthly expenses?

Assets aren't just about having money saved. They're about having a cushion that lets you buy strategically instead of out of desperation.

C — CREDIT

Your payment history, utilization, and score trend.

- [ ] Do I pay all bills on time, every month?
- [ ] Is my credit utilization below 30% on each card?
- [ ] Have I checked my credit report for errors in the last 6 months?

Your credit score is your financial reputation. It's not permanent — it's a reflection of recent habits, and it can always be improved.

I — INCOME

Your documented, consistent monthly earnings.

- [ ] Is my income consistent and documentable (W-2, 1099, or business)?
- [ ] Has my income been stable for at least 2 years?
- [ ] If self-employed, do I have 2 years of tax returns filed?

Lenders don't just want to know you earn money. They want to see that it's reliable and documented. Self-employed income is welcome — it just needs paper.

D — DEBT

Your monthly obligations and debt-to-income ratio.

- [ ] Do I know my total monthly debt payments?
- [ ] Is my DTI (debt ÷ gross income) below 43%?
- [ ] Am I actively reducing high-interest debt?

Debt isn't the enemy. Unmanaged debt is. Knowing your DTI is the first step to managing it strategically.

Rate Your Readiness

For each area, circle or mark where you honestly are today. No judgment — just clarity.

	NEEDS WORK	BUILDING	STRONG
A — ASSETS	No savings / just started	Some savings, no DPA fund	3–6 mo. reserves + DPA fund
C — CREDIT	Below 580 / no credit file	580–660 / some late payments	660+ / clean history, trending up
I — INCOME	Inconsistent / undocumented	1 year stable / 1099 only	2+ yrs W-2 or documented self-employ
D — DEBT	DTI above 50%	DTI 36–50%	DTI below 36% / actively reducing

What does your picture tell you?

Most people land across multiple columns — strong in one area, building in another. That's normal. That's the work. The goal of this assessment is not to grade you. It's to give you an honest starting point so you can build a strategy — not just a wish.

REFLECTION

Which ACID area feels strongest right now?

Which area needs the most attention before you're ready to buy?

What's one action you could take in the next 30 days?

"You are not behind.
You need clarity, tools,
and someone who actually cares."

Here's your next step.

01

Book Your Readiness Conversation

A free, no-pressure conversation to review your ACID assessment, run your numbers, and build a clear timeline to homeownership. This is where the plan becomes real.

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Subject line: Readiness Conversation

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Join Abundantly Thinking VIP

A private membership community for high achievers ready to shift from working for money to making money work for them. Wealth education. Community. Strategy.

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03

Stay Connected

Follow along for weekly wealth education, homeownership tips, Houston market insights, and real conversations about money, property, and the life you're building.

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04

Set Your Goal

Take the clarity from today. Turn it into a commitment.

I will ______________________________ **by** ______________

What I will do (reduce debt, open savings, pull credit report, book conversation, etc.) *Date*

The aha moment I'm taking with me:

____

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