

Financial Literacy

Buying A Home



1 Know What You Can Afford

Determine your future home based on your income, credit rating, down payment, interest & prospective expenses. Be sure to consider additional costs like HOA fees or assessments.

2 Do Your Research

Know your rights as a purchaser and understand potential assistance programs that could assist you in purchasing your home including FHA loans or the HUD program.

3 Shop Around

Look for the best possible mortgage, interest rate and the home for your needs then make an offer.

4 Close Wisely

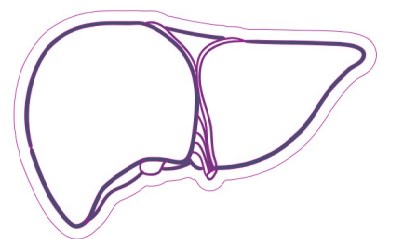
Have your home inspected, search for home owners insurance, read the entire contract and sign the necessary paperwork.

Financial Literacy And Your Liver

Financial Literacy, or lack thereof, can generate significant stress on the human body and cause repercussions:

"Fear" and "Anxiety" induced by hypnotic suggestion significantly decrease hepatic (liver) blood flow.

Stress can exert a dual effect (enhancement or reduction) of the inflammatory process that takes place in the liver.



+ Get Fit Tip

Discover ways to reduce stress relating to financial issues - such as setting and sticking to budgets, saving fund in cases of emergency, carrying necessary insurance to help in times of need, and understanding your employee benefits to maximize your indirect pay.

