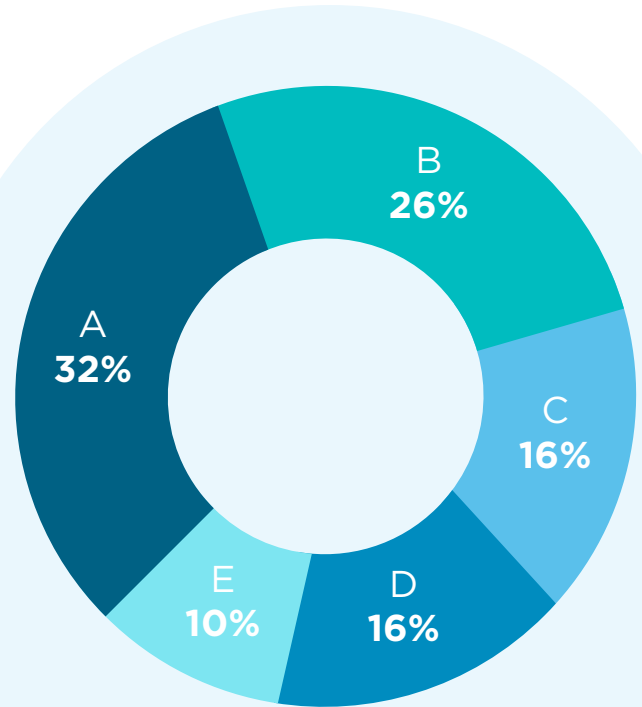


Be Life Rich, Not House Poor!

Buying at the top end of your pre-approval price could be setting you up for many dull years to follow. Why? Your home cost is more than just a mortgage payment.

There are property taxes, maintenance, utilities and more due every month. If those add up to **32%** of your total income, you're on the right track.

If not you might have to sacrifice in other categories such as vacation, debt repayment or savings. Take a look at the pie chart to see how you can be life rich instead of house poor!



Here's a great guide to a budget!

A | Housing

Mortgage, taxes, gas, etc.

B | Life

Food, vacations, fun, medical, childcare, etc.

C | Transit

Car payments, transit passes, gas, etc.

D | Debt

Payments to credit card, credit lines, etc.

E | Saving

Long term savings.



Need help fitting a home into your budget? Call me for help today!

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