

FREE GUIDE

The First Home Buyer Checklist

Everything worth sorting out before you buy — savings, documents, pre-approval and settlement — in one practical checklist from New Vision Financial Services.

1. Get your finances loan-ready

- Pull your last 3 months of bank statements and check for anything a lender might query
- List every existing debt: credit cards, BNPL, car loans, personal loans — including limits, not just balances
- Start a visible, regular savings pattern if you don't have one already
- Check your credit file for anything unexpected, well before you apply

2. Understand what you might be eligible for

- Check current First Home Owner Grant eligibility in your state
- Check current stamp duty concessions or exemptions for your state
- Ask about guarantee schemes if your deposit is under 20%
- If family is helping with a deposit, understand how gifted deposits are treated by lenders

3. Get a realistic borrowing picture

- Get an indicative borrowing power range before you start looking seriously
- Work out your total upfront cash needed — not just the deposit, but stamp duty, legal fees and inspections
- Book a broker conversation before you fall in love with a specific property

4. Build your team

- A mortgage broker to structure your finance and compare lenders on your behalf
- A conveyancer or solicitor
- A building and pest inspector, if buying an established home

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5. Get pre-approved

- Gather payslips, tax returns (if self-employed), ID, and bank statements
- Apply for pre-approval before you start seriously inspecting properties
- Understand that pre-approval isn't a guarantee — the property still needs to be assessed too

6. Through to settlement

- Arrange building and pest inspections, and any other due diligence, before you're locked into a contract
- Keep your employment and financial situation steady — tell your broker immediately if anything changes
- Budget for settlement day costs beyond the deposit — stamp duty, legal fees, inspections
- Confirm your first repayment date once your loan settles

Ready to make it real? Book a free, no-obligation consultation with Chris Brown, Managing Director & Finance Broker — visit newvisionfinancial.com.au/contact.html or call 1300 422 506.