

A Guided Handbook for Today's Homebuyers

Buying a home is more than a financial transaction—it's an emotional, personal journey. Whether you're dreaming about your first home or actively comparing homes, this guide is your trusted companion through every step of the experience. Built around real stories from De Young homeowners and expert homebuying advice, "SmartSteps to Your New Home" is designed to educate, inspire, and help you feel confident about your next move.

Chapter 1: Awareness & Discovery – Dreaming of Something More

When does the homebuying journey really begin?

Buying usually starts with a nudge—a space squeeze, a new commute, a rent jump. You're excited and a little unsure. That's normal. SmartSteps meets you here with empathy and a simple path forward.

Our goal isn't to rush you—it's to help you feel ready to move forward, one informed step at a time.

What's Happening Psychologically?

You're in a "window of dissatisfaction"—ready for better, not sure how. This guide turns uncertainty into clarity with quick tools and a clear next step. Start With Your "Why"

Before you dive into listings, interest rates, or neighborhood research, step back and get clear on your why.

We've found that buyers who take time to reflect on their motivations are more decisive, more prepared, and more satisfied with their final choice.

Chapter 1: Awareness & Discovery – Dreaming of Something More

Journal Prompt: “Why I Want to Buy a Home”

- What’s not working in my current living situation?
- What would an ideal day in my new home feel like?
- Who am I building this future for?
- How would my life be different a year from now if I moved? “Once we figured out why we wanted a home, everything else started falling into place.” – Homeowner, SmartJourney Interview

Tools to Guide You

Use these tools to turn ideas into clarity:

- SmartSteps Home Readiness Checklist

A quick assessment of your timeline, budget confidence, and lifestyle needs.

- Vision Board Template (Printable & Digital) Help visualize what “home” means to you –from location and design to feeling.
- Journal Prompt Sheet Guided reflections to uncover what matters most in your decision-making

These tools are simple but powerful. Don’t skip them. They’ll help you navigate the journey ahead with focus—and make it easier to communicate your needs to your sales team, lender, or partner.

Key Takeaways:

- The decision to buy starts emotionally, not financially.
- Understanding why you want to buy will shape what and how you buy.
- You’re not alone—hundreds of buyers stood where you are, and with the right guide, they made it.

Chapter #1 Tools

SmartSteps Home Readiness Checklist

SECTION 1: LIFESTYLE READINESS

- I'm clear on why I want to buy a home (e.g., space, stability, investment).
- I've outgrown my current living situation.
- I can describe what "home" looks and feels like to me.
- I've had discussions with my partner/family about home priorities.

SECTION 2: FINANCIAL AWARENESS

- I have a general idea of my monthly budget and comfort zone.
- I know my credit score or have checked it recently.
- I've researched or spoken to a lender about pre-approval.
- I understand basic terms like down payment, interest rate, and DTI.

Tool #1

SECTION 3: TIMELINE & MOTIVATION

- I know when I'd ideally like to move.
- I've started exploring neighborhoods or communities.
- I feel motivated to take the next step within the next 3–6 months.

SCORE YOURSELF:

- 9–12 boxes checked: You're well on your way – a New Home Specialist can help you take action.
- 5–8 boxes checked: You're in the exploration stage – now's a great time to gather info.
- 0–4 boxes checked: You're early in the journey – that's okay! Use the other tools to build clarity.

Vision Board

How I Want It to Feel

- Calm
- Cozy
- Bright
- Safe
- Spacious
- Connected
- Private
- Energizing
- Stable
- Fresh Start

What My Lifestyle Looks Like

My typical weekday routine

My ideal weekend vibe

The rooms I'll use most

Who shares this home with me

Features That Matter to Me

Must-Haves:

Nice-to-Haves:

Deal-Breakers:

Visual Moodboard

Vision Board

How I Want It to Feel

- Calm**
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Instructions: Use this template to paste or draw images, words, or quotes that represent your future home. You can fill this in digitally (using Canva, Pinterest, or Google Slides) or print and complete by hand.

Vision Board

What My Lifestyle Looks Like

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Vision Board

Features That Matter to Me

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Deal-Breakers:

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Vision Board

Visual Moodboard



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Chapter #1 Tools

Journal Prompt Sheet

Purpose: Guided reflections that support deeper self-awareness around timing, goals, fears, and motivations. Ideal for individual reflection or partner discussions.

Prompt 1: Why I Want to Buy

What's not working about my current home or rental?

What kind of change am I craving?

Who am I doing this for?

Chapter #1 Tools
**Journal
Prompt Sheet**

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Kitchen

 **Must-Haves:**

 **Dealbreakers:**

Living/Great Room

 **Must-Haves:**

 **Style/Seating Goals:**

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Prompt 2: Defining “Home”

When I imagine my future home, what three words come to mind?

What does a perfect day in that home look like?

Where is it located? What do I hear, see, and smell?

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Prompt 3: Emotional Landscape

What excites me most about this journey?

What fears do I have? Are they based in fact or uncertainty?

What would make me feel more confident?

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Prompt 4: Readiness Check-In

What do I still need to learn or understand before moving forward?

What's one small step I could take this week to feel more prepared?

How will I know when I'm ready?

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Bonus Prompt: Advice to My Future Self

“Dear future me... Here’s why I believe in this decision..”