BuyReady Readiness Scorecard

Rate yourself honestly across seven dimensions of homebuying readiness. This is a self-assessment — no one else needs to see it.

How to use it

For each dimension, circle the score that best describes where you are today (1 = not there yet, 5 = fully ready). Add up your total at the bottom. Anything under 25 means you have foundational work to do before shopping. 25–30 means you're getting close. 30+ means you're likely ready to move into pre-approval.

Dimension	What it means	1	2	3	4	5
Financial stability	Steady income, low debt, controlled spending. Could you cover a surprise $2,000 expense without a credit card?	○	○	○	○	○
Emergency savings	Three to six months of essential expenses set aside — separate from your down payment fund.	○	○	○	○	○
Down payment progress	You know your target down payment amount and have a realistic timeline to reach it.	○	○	○	○	○
Credit health	You've pulled your credit reports, know your score, and have addressed any errors or high balances.	○	○	○	○	○
Lifestyle stability	You expect to stay in the area at least 5 years and your job/income situation is stable.	○	○	○	○	○
Housing knowledge	You understand the full cost of ownership — taxes, insurance, maintenance, HOA — not just the mortgage payment.	○	○	○	○	○
Emotional readiness	You're buying because it fits your life, not because of pressure from family, friends, or the market.	○	○	○	○	○
Total (out of 35)						

Interpreting your score

Score	What it means
Under 25	Foundational work first. Focus on the two lowest-scoring dimensions before touring homes.

25–29	Getting close. Identify what's holding your lowest scores back and build a 3–6 month plan.
30–35	Likely ready. Move into mortgage pre-approval and start working with a buyer's agent.

Your next three actions

1. ______________________________
2. ______________________________
3. ______________________________