



405.557.0167 OR 800.522.8462
WWW.CREDITUNIONONE.ORG

American Dream

Ideas and advice for renters who would like to become homeowners

Take it Off the Top

If you're finding it difficult to put money away for a down payment after paying your bills and financing your living expenses, take heart. It's a common problem.

The solution is to shave it off the top. For example, if you've decided to save 10% of your income to buy a home, that 10% must come right off the top of your paycheck *before you do anything else*.

Will you be able to live off 90% of your income? Absolutely. When that's what there is to work with, you'll be surprised at how workable it is. But, if you take care of everything else before saving and just save "whatever's left" you'll find that nothing is.

If you're serious about becoming a homeowner, take a tip from your credit union and shave it off the top. Ask if your employer has direct deposit or payroll deduction with Credit Union One. We can make it even easier to "shave it off the top". Credit Union One has special club accounts that can help you save from your paycheck every month. Ask about our Club Accounts today!