BEFORE YOU INVEST A SINGLE DOLLAR

Am I ready?

Nobody else is going to tell you this. This business punishes anyone who walks in without a cushion. Place yourself honestly - today's color isn't permanent.

NOT YET

If you check two or more, it isn't time. And that's okay.

- [ ] I don't have 6 months of personal expenses in reserve.
- [ ] My income is unstable or depends on a single client.
- [ ] I have card debt I can't bring down month to month.
- [ ] I don't know what my credit score is today.
- [ ] The deposit would come from money I need to live on.

Your 3 next steps: (1) build the 6-month reserve (2) pull and understand your credit report (3) stabilize your income.

ALMOST

You have something to start with. You're missing structure.

- [ ] I have capital, but I can't tell whether a house makes sense.
- [ ] I have no one to ask about rehab before I offer.
- [ ] I've never read a wholesaler contract all the way through.
- [ ] I don't know what documents a private lender asks for.

Your next 90 days: learn to run the numbers, build a team (contractor, title, insurance) and analyze 10 houses without buying any.

READY

You can step in — with your eyes open.

- [ ] I have capital for the down payment AND for surprises.
- [ ] I can hold if the house doesn't sell in 90 days.
- [ ] I understand I can lose, and that amount won't break me.
- [ ] I have a team, or a partner who has one.

Next step: bring a real house and we'll run it together, number by number.

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