

Real Estate Expert Beth Kitchen Shares Smart Habits for First-Time Homebuyers in HelloNation

What financial habits should first-time homebuyers establish before beginning their search for a home?

MENTOR, OH, UNITED STATES, December 2, 2025 /EINPresswire.com/ -- What financial habits should first-time homebuyers establish before beginning their search for a home? In a feature with [HelloNation](#), real estate expert Beth Kitchen of HomeSmart Real Estate Momentum in Mentor, Ohio, explains how tracking expenses, setting a realistic budget, and preparing for hidden costs can make the transition into homeownership smoother and less stressful. Her advice provides practical steps for building confidence and avoiding common financial pitfalls.

Kitchen emphasizes that preparing for homeownership starts long before applying for a mortgage. One of the most effective habits first-time buyers can adopt is tracking their monthly expenses. By recording both major and minor purchases, buyers can identify where money is being spent and determine how much room is available for a future mortgage payment. She explains that this process is not about restriction but awareness, helping individuals understand their financial picture and avoid overextending themselves.

Budgeting plays a central role in this preparation. Kitchen highlights that budgeting allows prospective homeowners to distinguish between necessary spending and areas where adjustments can be made. Over time, this practice reveals patterns that help buyers set realistic expectations for what they can afford. By understanding spending habits before entering the market, buyers gain a clearer perspective on affordability and reduce the risk of financial strain once they purchase a home.



Beth Kitchen of HomeSmart Real Estate Momentum LLC

She also notes that many first-time buyers underestimate the true costs of homeownership. Beyond mortgage payments, expenses such as property taxes, homeowners insurance, utilities, and ongoing maintenance must be factored into the budget. Kitchen points out that these additional responsibilities can catch new homeowners off guard if not planned for in advance. Setting aside funds for unexpected repairs, such as plumbing issues or roof replacements, helps ensure that ownership remains manageable and less stressful.

Another benefit of good financial habits is how they improve the mortgage approval process. Lenders look for borrowers who demonstrate responsibility with money. Kitchen explains that maintaining consistent savings, stable income, and manageable expenses provides lenders with confidence. This preparation not only improves the likelihood of approval but may also result in more favorable loan terms. On the other hand, disorganized finances or irregular spending can complicate the process and limit options.

Kitchen stresses that financial preparation also eases the emotional side of buying a home. First-time buyers often feel overwhelmed by questions about affordability and hidden costs. By building smart habits ahead of time, much of this uncertainty is removed. Buyers enter the market already aware of what they can afford and how they will handle the ongoing responsibilities of ownership, making the process more straightforward and less intimidating.

Confidence is another outcome of preparation. When buyers understand their financial standing, they are better positioned to negotiate with sellers, make decisions quickly, and move forward without hesitation. Instead of worrying about whether they can manage the costs, they can focus on finding a home that fits their lifestyle and long-term goals. Kitchen notes that this clarity is one of the strongest advantages first-time buyers can give themselves.

For many, the idea of buying a home can seem overwhelming, but Kitchen emphasizes that the first step is not house hunting—it is financial preparation. By tracking expenses, creating a sustainable budget, and accounting for the true costs of ownership, buyers establish the habits that lead to a smoother transition. These steps transform homeownership from a daunting challenge into a rewarding milestone.

The full article, [Smart Habits for First-Time Homebuyers](#), shares additional insights from Beth Kitchen of HomeSmart Real Estate Momentum in Mentor, Ohio, who explains how careful budgeting, expense tracking, and preparation for ongoing costs help new buyers succeed in HelloNation.

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Jimmy Palmere
HelloNation
info@hellonation.com

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