

Buy a house

Unless you have more money than you know what to do with, for most people, the decision to buy a house is probably one of the biggest decisions you will ever make. It isn't like buying a pair of shoes, or committing to a year's gym membership - to buy a house means many years of payments.

I rented a nice apartment for several years before I decided that I should buy a house instead of spending my money on rent. That way, I'd be investing in something instead of having nothing to show for it. Little did I know how much my decision was going to change my life. My first challenge that I had to take on, was finding a house that I was interested in. I looked on my own, without any luck. Finally, I recruited a reputable real estate agent to help me buy a house. After several months of open houses and showings, I found one that I would be happy with. They accepted my offer immediately and I got an amazing deal on my new home. That was the easy part. I had no idea that choosing to buy a house would require so many details, signatures, paperwork and agony. I felt like I was signing my entire life away. After a while, I stopped looking at what I was signing, so I may have ended up signing my life away - who knows.

So, after I managed to buy a house and make it through all of the details and actually moved in, I discovered the joys of being a homeowner. Gone were the days of calling my landlord whenever something went wrong. If my toilet overflowed, I was on my own. If my roof leaked, I was on my own. Of course, having to fix everything myself meant taking on new expenses as well. I hadn't thought about that when I decided to buy a house.

The decision to buy a house, no matter how old or new the house is, could end up cutting into your budget like crazy. Home repairs, taxes, and maintenance all become your responsibility. Plus, if you end up not liking the neighborhood or your home, you can't just pack up and leave. You're stuck there. Don't get me wrong, I'm certainly not discouraging anyone to buy a house. I simply think that entirely too many people buy a house without thinking about everything that goes along with the new investment. So many things need to be taken into consideration before you signed any forms. If you think you can't afford to buy a house, it probably isn't a good idea to pursue it. But, if you can budget the expenses and willing to accept all of the responsibilities that come along with it - go for it!