

case study

Client:
Vanderbilt Mortgage
and Finance

Project:
Content Marketing

Objective:
Create educational
publication to be used both
online and in home centers
across the country.

Strategy:
Wrote financial education
articles, created infographics
and worksheets and laid out
both a digital and physical
copy of the mini mag
publication.

Result:
• 50,000 physical mini mags
distributed to home centers
nationwide

• Digital mini mag received
more than 10,000 page
views in the first month
of publication with a
bounce rate of 1%.



Vanderbilt Mortgage and Finance, Inc.

Buying a Home:

Will my budget support a monthly mortgage payment?
Use this worksheet to estimate what you may be able to afford.

Monthly Income After Taxes: \$ _____ (+)
(All forms of income including government aid, child support, etc.)

Calculate Monthly Expenses (-)

UTILITIES	COST	AUTO	COST	CHILDREN	COST
Electric	\$ _____	Car Payment	\$ _____	Child Support	\$ _____
Water/Sewer/Gas	\$ _____	Car Insurance	\$ _____	School Lunches	\$ _____
Internet/W/Cable	\$ _____	Gas	\$ _____	Extracurriculars	\$ _____
Phone	\$ _____	Maintenance	\$ _____	Child Care	\$ _____
Other	\$ _____	Other	\$ _____	Other	\$ _____
TOTAL	\$ _____	TOTAL	\$ _____	TOTAL	\$ _____

PERSONAL	COST	MEDICAL	COST	DEBTS	COST
Groceries	\$ _____	Insurance	\$ _____	Credit Card	\$ _____
Clothing	\$ _____	Doctor Bills	\$ _____	Personal Loan	\$ _____
Entertainment	\$ _____	Medication	\$ _____	Medical	\$ _____
Savings	\$ _____	Other	\$ _____	Other	\$ _____
TOTAL	\$ _____	TOTAL	\$ _____	TOTAL	\$ _____

Calculate Funds Available for a Monthly Mortgage Payment, Taxes and Insurance

Total Monthly Income: \$ _____ Total Monthly Expenses: \$ _____

\$ _____ - \$ _____ = \$ _____

ALL LOAN PROGRAMS SUBJECT TO CREDIT APPROVAL [VMFHomeLoan.com](http://www.vmfhomeloan.com)

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2017 Fiscal Fitness WORKOUT

A 4-step guide to manage your finances

STEP 1: RESOLVE to get FINANCIALLY FIT

Looking to buy a new home? Set aside a small amount of money each month to save for a deposit. Budget, discipline and fiscal self-control will yield BIG RESULTS!

STEP 2: Crunch Your Credit Score

Raise the bar to lift your credit score. Elements typically contributing toward your credit score:

- Payment history
- Amount owed
- Length of credit history
- New credit
- Types of credit used

STEP 3: Pick the right house size to fit your budget

Know what you can afford BEFORE you shop for a home.

- Determine your down payment - Whether you're sitting on a nest egg or expecting a windfall, weigh your options and calculate your cash on hand. You may need to tighten your belt.
- Stack your financial statements - Gather proof of employment, pay stubs, bank statements, tax returns and other pertinent paperwork.
- Go the distance - Follow through and finish strong. Research your lender options and choose the right fit for your financing needs. You're almost home.

STEP 4: WORK OFF Your Monthly Debt

Weigh your monthly spending habits with a budget comparing your income to your expenses. Do you have enough left over for a new home payment?

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