

Better Money Habits®

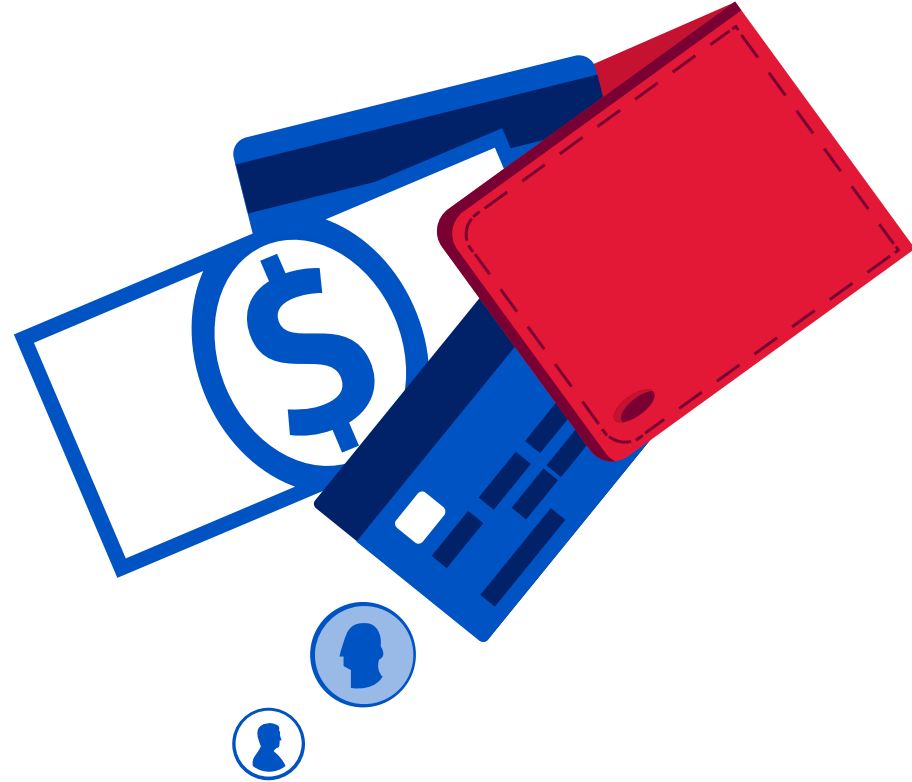
Managing Your Money

For those new or returning to the U.S.



Whether you're new to the United States or are returning, it's important to build a financial foundation. Navigating a new system can be overwhelming, but we're here to help.

- New residents
- International students or work program
- Returning residents



What you'll learn

Better Money Habits®

1

Banking basics:
Banking in
the U.S.

2

Banking basics:
Managing the
day-to-day

3

Building
credit

4

Financial
safety

5

Understanding
taxes

6

Strategies for
international
students

7

Home and
auto loans



Banking basics: Banking in the U.S.

Better Money Habits®



Different types of accounts: Checking

- Deposit and withdraw money when you want
- Offers easy access to your money through financial centers, ATMs and digital tools
- Comes with a debit card that takes funds directly out of your account
- Make deposits, send money and pay bills with a variety of different methods including, but not limited to, paper checks, your debit card, Zelle® and Bill Pay
- Not all checking accounts earn interest
- Checking accounts offer multiple ways to waive your monthly maintenance fee
- Some, but not all, checking accounts offer overdraft protection services



Never share your debit card PIN over email, online or text.

Create a PIN that's easy to remember but hard for someone else to guess.

Zelle® should only be used to send money to friends, family, or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a U.S. checking or savings account and must be made from an eligible Bank of America consumer or business deposit account. Transactions between enrolled users typically occur in minutes and Bank of America does not charge a transfer fee. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](https://www.bankofamerica.com/serviceagreement) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers purchase protection for payments made with Zelle®. Please treat Zelle® payments like cash, once you send the money, you are unlikely to get it back — for example, you do not receive the item you paid for using Zelle® or the item received is not as described. Regular account fees apply. In some circumstances, you may not be able to enroll in Zelle® immediately.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

How to write a check

Write the name of the recipient

Write the date

Write the amount

Sign the check

Spell out the monetary amount

Fill out as a note to yourself

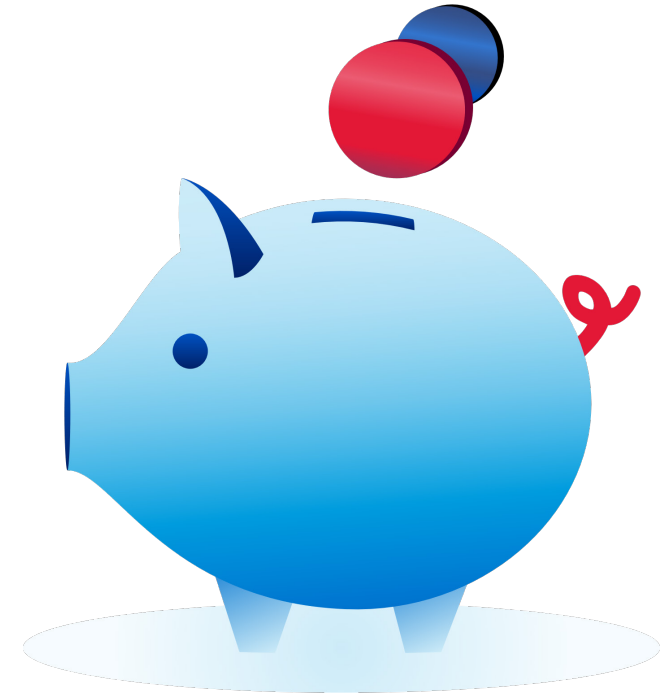
YOUR NAME AND ADDRESS		<u>April 26, 2027</u> DATE	1123
PAY TO THE ORDER OF <u>ABC Company</u>		\$ <u>350.25</u>	<small>$\frac{12-34}{567}$</small>
<u>Three hundred fifty and 25/100</u>		DOLLARS	
BANK NAME AND ADDRESS			
MEMO <u>For rent</u>		<u>Sylvia Lopez</u>	
<u>:123456789:</u>		<u>345678: 1123</u>	



Different types of accounts: Savings

- Designed for saving
- Funds are less accessible to help you avoid impulse buys
- Can be linked to a checking account so you can transfer funds between accounts
- Earns interest
- Some banks require a minimum opening deposit
- It's possible to incur fees for not carrying the minimum balance or for excessive withdrawals

Two forms of identification are generally required to open an account: passport, visa, driver's license or other official form.



1

Checking accounts are perfect for quick access and the transferring of money.

2

Never share your PIN over email, online or in a text, and create a PIN that's easy for you to remember but hard for someone else to guess.

3

Savings accounts can help you avoid impulse buys and create good habits to help you reach your goals.

4

Be aware that both savings and checking accounts could result in fees, especially for overdrawing funds and not maintaining the required minimum balance.

5

You will likely need two forms of identification to open a checking or savings account.

Banking basics: Managing the day-to-day

Better Money Habits®



Building a budget

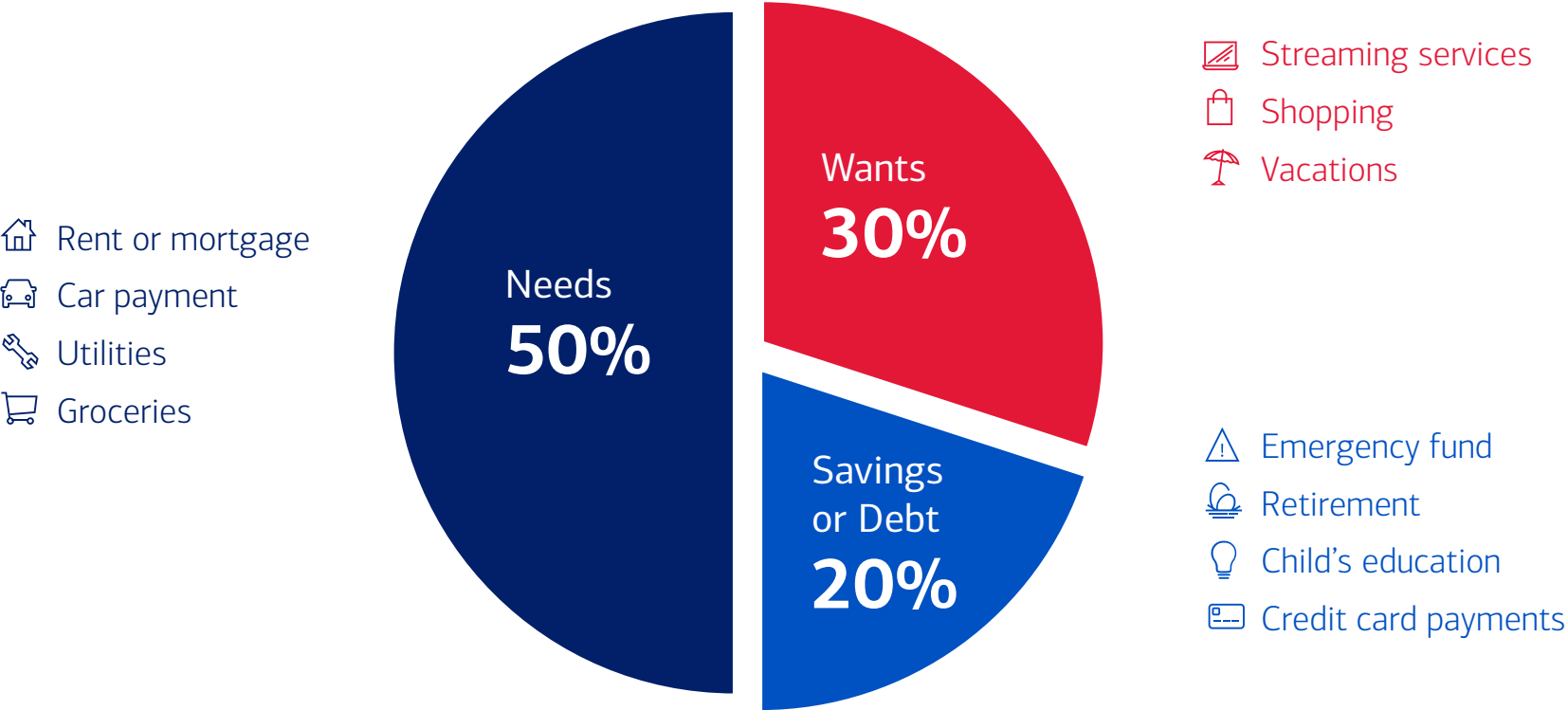
1. Calculate your net income
2. Track your spending and expenses
3. Set realistic goals
4. Make a plan
5. Adjust your spending to stay on budget
6. Review your budget regularly



Heads of households: incorporate your dependent's needs in your budget.

50/30/20 rule

The 50/30/20 rule is a budgeting technique that divides your take-home income into three categories by percentages. It's a framework to allocate and track your spending.




Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

Sample budget worksheet

Spending Plan Worksheet



Income	
Your take-home pay	\$
Additional household take-home pay	\$
Other	\$
Total income (sum of rows above)	\$

Spending category	Planned spending	Actual spending	Check if spent as planned
Expenses: Home and Utilities			
Mortgage or rent	\$	\$	<input type="checkbox"/>
Groceries	\$	\$	<input type="checkbox"/>
Electricity	\$	\$	<input type="checkbox"/>
Gas	\$	\$	<input type="checkbox"/>
Water	\$	\$	<input type="checkbox"/>
Cable/internet	\$	\$	<input type="checkbox"/>
Mobile phone	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Expenses: Insurance and Financial			
Health insurance	\$	\$	<input type="checkbox"/>
Other insurance	\$	\$	<input type="checkbox"/>
Credit cards	\$	\$	<input type="checkbox"/>
Other loans	\$	\$	<input type="checkbox"/>
Savings	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Expenses: Personal and Medical			
Medication (not covered by health insurance)	\$	\$	<input type="checkbox"/>
Medical, dental and eye care costs (not covered by health insurance)	\$	\$	<input type="checkbox"/>
Education	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Expenses: Entertainment			
Restaurants	\$	\$	<input type="checkbox"/>
Movies and music	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Expenses: Transportation and Auto			
Public transportation	\$	\$	<input type="checkbox"/>
Car expenses	\$	\$	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>
Expenses: Other			
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
	\$	\$	<input type="checkbox"/>
Total expenses (sum of all expenses)	\$	\$	<input type="checkbox"/>
Net savings or loss (subtract Total expenses from Total income)	\$	\$	



Tips for creating an emergency fund

It's important to have an emergency fund to prepare for the unexpected.

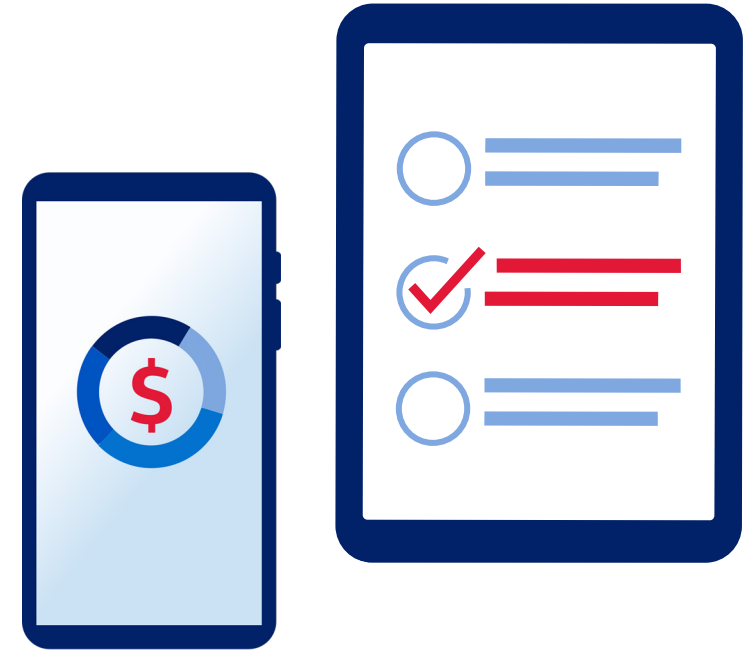
- Pick a realistic number and start today
- Cut out one or two things you can do without
- Set up automatic transfers
- If your debt is manageable, consider allotting funds to both debt and savings
- Create a separate savings account for your emergency fund
- Steadily increase the balance until you have enough to cover three to six months of expenses



Almost anything you can do inside a bank, you can also do from your computer, tablet or smartphone.

Features to make banking easier

- Make monitoring your account balances and transactions fast and easy
- See where your money is going, which can make it easier to stick to a budget
- Set up mobile app, text and email alerts for low balances, bill paying and overdraft or late fees
- Quickly spot any suspicious activity



What is a Digital Wallet?

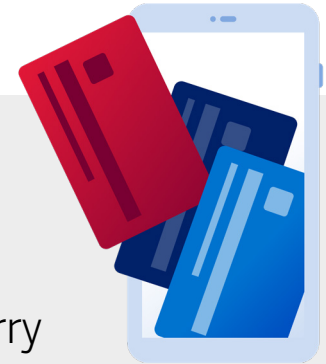
A Digital Wallet is a convenient way to pay using your phone. Examples include Apple Pay®, Samsung Pay® and Google Pay™.

To use your Digital Wallet:

- Select the wallet app on your device and follow the prompts
- To pay in-store, hold your phone up to the Contactless Symbol on the checkout terminal
- To pay in-app or online, look for the icon on your Digital Wallet app to check out

Three perks of paying with your Digital Wallet:

1. You no longer need to carry a physical wallet
2. You can quickly make purchases in-store, in-app or online
3. Your card information is safe because your number is not stored on your device or shared with most merchants



Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

Apple Pay is a trademark of Apple, Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



Fast and simple deposits

Deposit checks from almost anywhere through a mobile banking app. Most accounts follow these simple steps:

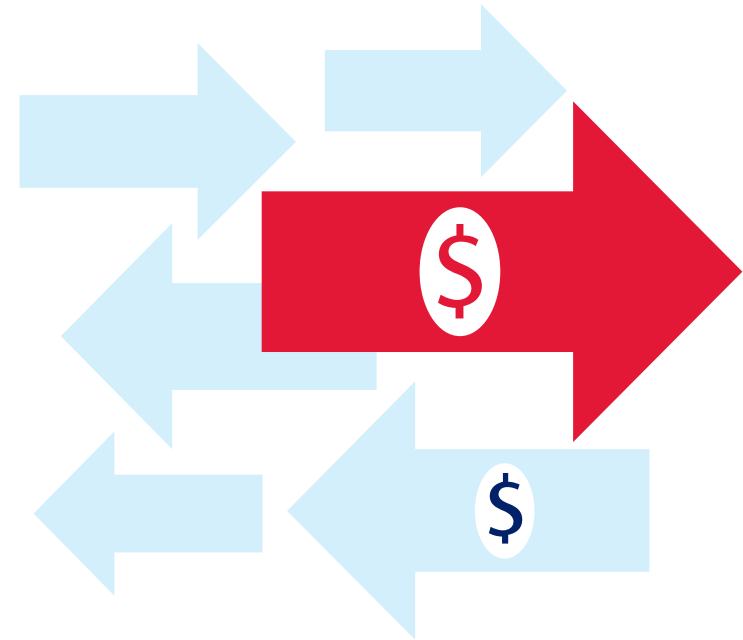
- Open the app and select “deposit checks”
- Sign the back of the check
- Take photos of the front and the back of the check
- Select the account to receive the deposit
- Confirm details and submit



Transfer money to friends and family

Digital apps make it easy.

- Transfer between your accounts
- Send money to people you know in minutes* using Zelle®
- Transfer from bank to bank



*Zelle® should only be used to send money to friends, family, or others you trust. We recommend that you do not use Zelle® to send money to those you do not know. Transfers require enrollment in the service with a U.S. checking or savings account and must be made from an eligible Bank of America consumer or business deposit account. Transactions between enrolled users typically occur in minutes and Bank of America does not charge a transfer fee. We will send you an email alert with transaction details after you send money using Zelle®. Dollar and frequency limits apply. See the Online Banking Service Agreement at [bankofamerica.com/serviceagreement](https://www.bankofamerica.com/serviceagreement) for further details. Data connection required. Message and data rates may apply. Neither Bank of America nor Zelle® offers purchase protection for payments made with Zelle®. Please treat Zelle® payments like cash, once you send the money, you are unlikely to get it back — for example, you do not receive the item you paid for using Zelle® or the item received is not as described. Regular account fees apply. In some circumstances, you may not be able to enroll in Zelle® immediately.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.



1

Building a budget is an important way to track your spending and set realistic goals.

2

Even if you can only afford to set aside a little extra money per month, creating an emergency fund will help you prepare for the unexpected.

3

Digital banking tools can help make banking more convenient and make monitoring balances and transactions fast and easy.

4

A Digital Wallet is a safe and easy way to make in-store purchases without having to carry a physical wallet.

5

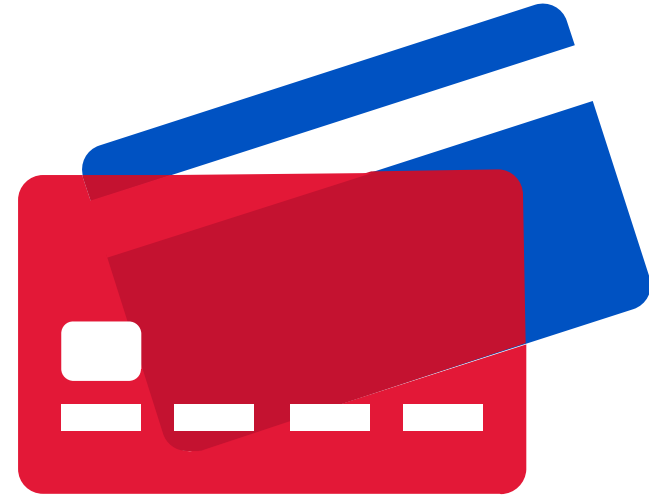
Depositing checks and transferring money through a mobile banking app saves you time and offers instant access to funds when needed.





What is credit?

- Credit allows you to borrow money and repay it later
- You may need credit to purchase a product or service you can't pay for immediately
- It's a promise to a lender that you'll repay the funds
- When you make good on that promise, your credit score will go up
- Good credit makes it easier to get a credit card, buy a car or home, and much more



Credit cards

There are two main types of credit cards: secured and unsecured. Secured cards require a cash deposit upfront to guarantee your credit line. They're useful for gaining or rebuilding credit. Unsecured cards do not require a deposit to secure the loan and offer more privileges.

	Secured credit card	Unsecured credit card
Application required	✓	✓
Requires security deposit	✓	
Interest may apply	✓	✓
Helps build credit	✓	✓
Lower credit limit	✓	
Reports to credit bureaus	✓	✓



Building credit from scratch

- Open a checking account
- Get a credit card
 - Consider a secured credit card
 - Prepaid cards don't build credit
- Don't reapply right away if you're turned down
- If possible, ask someone to co-sign a loan
- Continue to carefully manage credit



Five ways to use your credit card responsibly

1. Shop around — fees, interest rates and security deposits differ
2. Don't charge excessively to ensure you can pay the monthly balance in full
3. Set up payment alerts so you don't miss a payment
4. Set up automatic monthly payments to avoid late fees and interest charges
5. Pay more than the monthly minimum owed

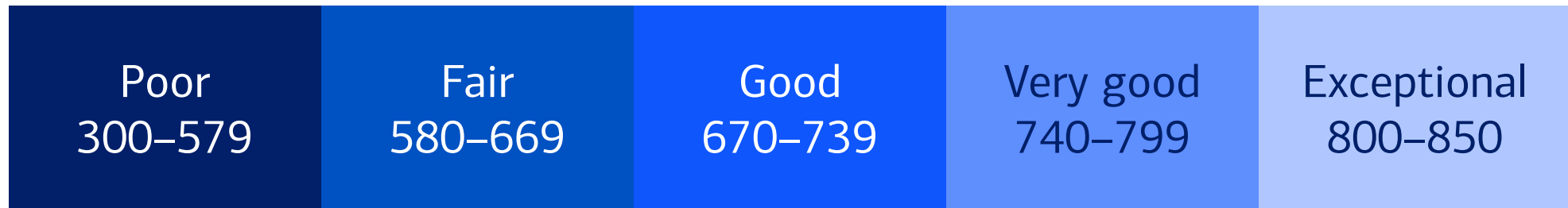


What is a good credit score and why does it matter?

A credit score is a number that helps lenders, like banks, insurance companies and landlords assess how well you've managed your financial obligations. It's one of several factors they may consider when deciding a rate of pay for services, whether to loan you money or whether to enter into a business agreement. Credit scores typically range from 300 to 850, and they can change monthly.

<620 Anything under 620 could make it harder to get a loan

>700 Anything above 700 is more attractive to lenders

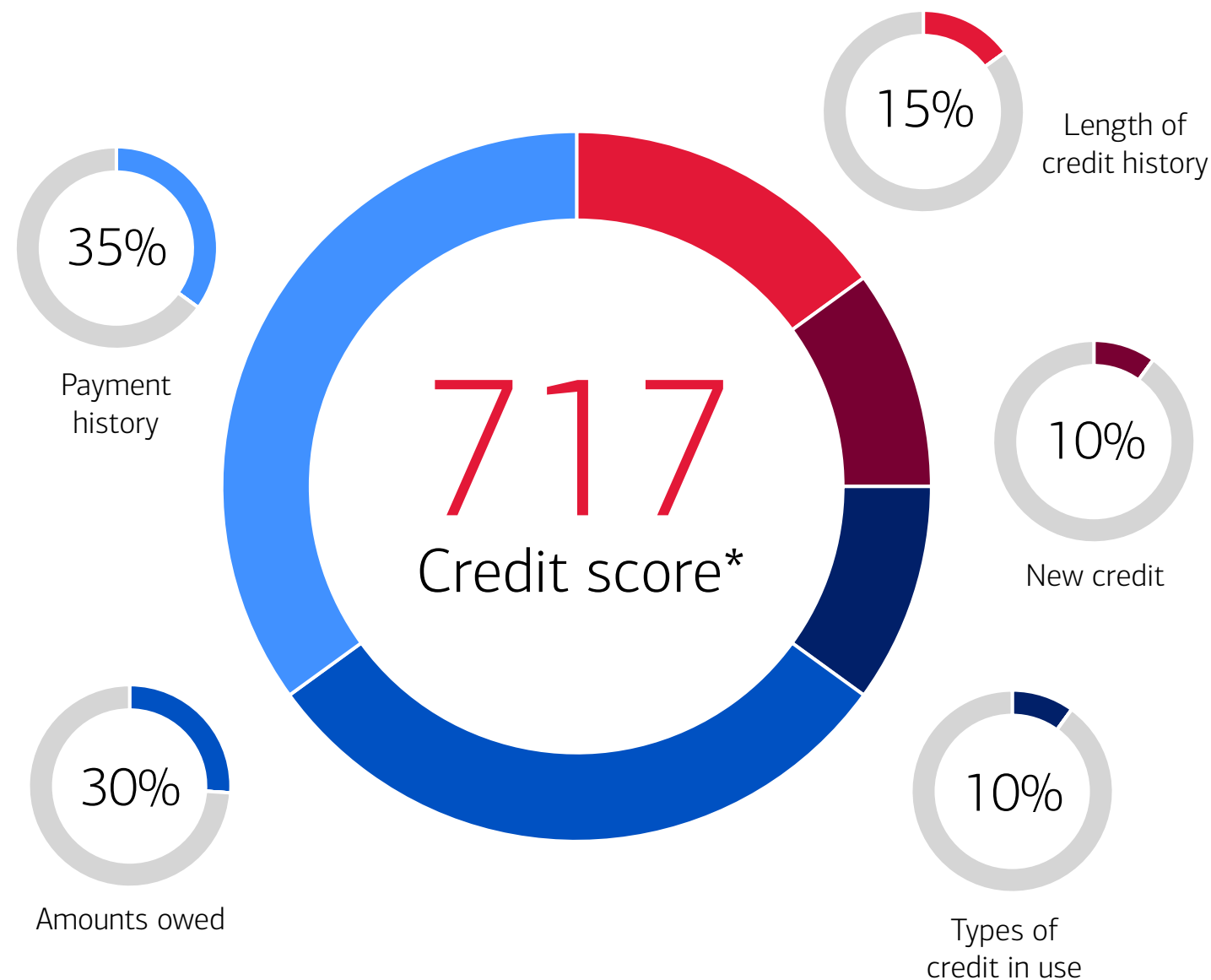


717 is the average credit score among Americans.*

*Average U.S. FICO® Score in 2023.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

What makes up a credit score?



*Average U.S. FICO® Score in 2023.
FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Where to get your credit score

- Online Banking and mobile apps
- Order your free credit report:
 - Online: AnnualCreditReport.com
 - By phone: Call 877.322.8228
 - By mail: Credit Report Request
P.O. Box 105281
Atlanta, GA 30348-5281



What is a credit report?

A credit report is a history of your accounts and payments collected from public records and companies you do business with. Your credit score is a number generated from details of your report. That number is used by lenders to determine your risk as a borrower and helps them determine your interest rate.

A credit report consists of four sections:

1. **Personal information:** Your name, current and past addresses, Social Security number and date of birth
2. **Credit history:** All loans and credit card accounts and your track record for repaying
3. **Public records:** Bankruptcy filings only
4. **Hard and soft credit inquiries:** Anyone who's checked your credit in the past two years



The three major credit reporting bureaus

It's important to check your reports from all three bureaus because they may contain slightly different information. Each one must supply a free report per year if you ask for it. Here's what to look for:

- Accounts belonging to someone with a similar name
- Accounts incorrectly reported as late or delinquent
- Same debt listed more than once
- Incorrect balances or credit limits

Experian®: experian.com or 888.397.3742

TransUnion®: transunion.com or 800.680.7289

Equifax®: equifax.com or 888.766.0008



Do's and don'ts for improving your credit

DO

- **Keep your balances manageable** and under your credit limit
- **Make your credit payments on time every month**, including loans, utilities and mortgage payments
- **Keep credit accounts** that you've historically paid on time
- **Check your credit report** once a year for accuracy



Do's and don'ts for improving your credit

DON'T

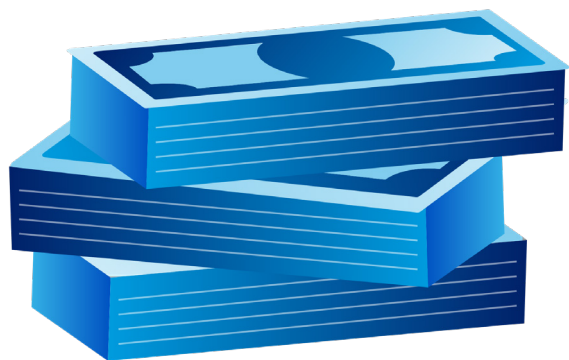
- **Exceed the limits** on your credit card accounts
- **Miss a payment** or fail to pay at least the minimum amount due
- **Apply for a lot of credit accounts** in a short period of time
- **File for bankruptcy** or get your credit account turned over to a collection agency



Paying down credit card debt

By paying more than the minimum requested on your credit card bill, you can save money on interest payments and pay less over time on your debt.

Example:



\$3,000
balance

	\$100/month payment	\$200/month payment
Payoff time	37 months	17 months
Total interest	\$657	\$300
Total cost	\$3,657	\$3,300

Assume a minimum due of \$100 per month and interest that is calculated as an annual percentage rate (APR) of 13%.

1

Credit allows you to borrow money and repay it later. Building good credit makes it easier to get a credit card, buy a car or home, and much more.

2

If you have little to no credit, you can build credit from scratch by opening a checking account and applying for a credit card.

3

There are two types of credit cards: secured and unsecured.

4

A good credit score in the 700 range makes you more attractive to lenders.

5

You can avoid paying too much interest by paying more than the minimum and paying off your credit cards in a timely manner.



Protect your identity

Unfortunately, many scams target people new to the U.S. Here are six ways to protect yourself:

1. Make sure U.S. websites end with .gov
2. Don't give out information or make payments in response to calls, texts or emails
3. Never sign a blank form or anything you don't fully understand
4. Safeguard your check books, credit cards, bank account information, passport, birth certificate, identification numbers and other personal information
5. Check your credit report once a year
6. Create different passwords for all your accounts



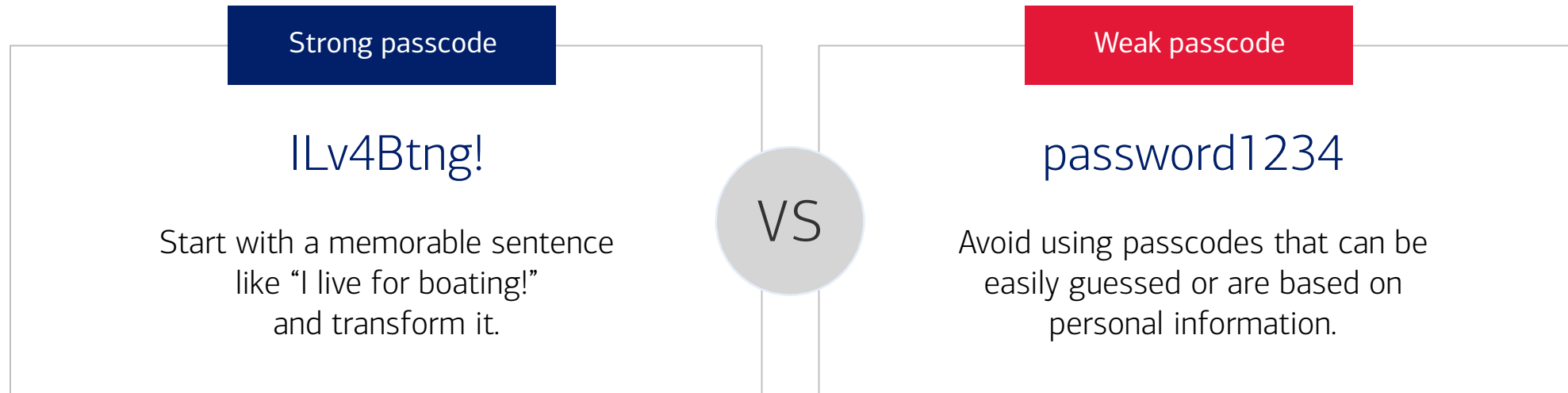
Note: If you're relying on someone for language translation, make sure it's someone you can trust.

- **Fraudulent emails and text messages:** Be cautious about opening attachments
- **Suspicious retailers:** Examine whether the website is secure or legitimate
- **Bogus tech support:** False tech support pop-ups use scare tactics and ask for money
- **Government imposters:** Be wary of strange requests, and do your homework
- **Online dating hoaxes:** Never send money or gifts to a stranger



Mobile security tips

Use strong passcodes



Mobile security tips (continued)

- Don't use a code with personal details to unlock your phone
- Secure your smartphone
- Don't keep sensitive information on your phone
- Think twice before you download apps
- Watch what you share on social media
- Keep technology up to date



1

You can protect your financial and personal information by learning about scams and how to avoid them.

2

Use strong passwords and avoid those that can be easily guessed.

3

Protecting information stored in your smartphone and avoiding sharing too much on social media can help protect you from identity theft and scams.

Understanding taxes

Better Money Habits®



Bank of America and its affiliates do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

How taxes work

If you work in the U.S., you're required to pay taxes on income earned from jobs, investments and otherwise.

- Employers often withhold money from your paycheck to cover taxes
- Once a year, you must file a tax return (typically by April 15)
- If the amount withheld was too low, you may owe money
- If the amount withheld was too high, you may receive a tax refund
- A Social Security number or Individual Taxpayer Identification Number (ITIN), which is issued by the Internal Revenue Service (IRS) to non-U.S. citizens, is required to file a tax return



How to read a paycheck

The diagram shows a pay stub with the following sections:

- Employee name:** [Redacted]
- Description:** Gross pay (labeled 1)
- Deductions:**
 - Federal income tax
 - State income tax
 - Social Security
 - Medicare
 - Health insurance
 - 401(k)
 - FSA
 - Commuter
- Check No.:** [Redacted]
- Check amount:** [Redacted]
- Description:** Current Y-T-D (labeled 4) Net pay

A magnifying glass is positioned over the Deductions section, highlighting items 2 through 4.

Bank of America and its affiliates do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------



How to file your taxes

You'll need to file both a state and federal tax return if you meet or surpass certain levels of income during the year.

1. Keep an eye on your income
2. Save the right paperwork all year long
3. Watch for your income documents to arrive
4. Learn which credits and deductions you can take
5. Mind your deadlines
6. Decide how to file your tax return



1

Working in the U.S. requires you to pay taxes on income. Most employers withhold money from your paycheck.

2

Once a year, you must file a tax return. Depending on the amount withheld, you may owe money or receive a refund.

3

Understanding how to read your pay stub offers useful information about taxes, benefits and deductions.

4

There are several ways to file your taxes from online software to a tax preparer.



Strategies for international students

Better Money Habits®



U.S. banking for international students

Having domestic bank accounts up and running can make for a smoother adjustment to universities. Start by choosing a bank and finding out what information the bank needs. Typically, they'll request:

- Two forms of identification — typically a passport and a secondary document such as a driver's license, birth certificate, student ID or major credit card
- An ID, utility bill or rental agreement that shows your physical address in the U.S.
- Government forms related to your domestic studies
- A letter proving you're enrolled in a university



Types of accounts to consider

Checking:

- Apply if you need money readily available
- Many banks offer student accounts with lower minimum balances, no overdraft fees or monthly fees plus additional mobile tools

Savings:

- Apply if you expect to have extra money that you won't need access to immediately
- Many banks waive monthly maintenance fees for students

Credit card:

- Your credit history does not follow you to the U.S.
- A credit card is a great way to build good credit when used responsibly
- Some banks offer student credit card options with lower limits



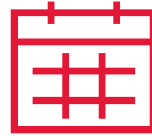
Three great reasons to set up a U.S. bank account

Better Money Habits®



Direct deposit is simple and safe

You can have your paychecks, financial aid, scholarship money and other payments sent directly to your account. It offers quick, safe and easy access to your money.



Set up automatic payments and never be late

Set up recurring bills like rent, utilities and phone services to come out of your U.S. bank account and you'll always be on time!



Avoid foreign transaction fees

A U.S. account can save you significant money on foreign transaction fees on purchases from airfare, hotels, car rentals and public transportation.



International wire transfers

A checking or savings account enables you to send and receive money via international wire transfers. Here's what to know:

- Money travels securely between your account and a foreign bank account that you designate
- You may be able to initiate a transfer using your bank's online tool or by visiting a branch
- Other options include in-person and online wire transfers, as well as peer-to-peer apps
- Evaluate fees, exchange rates, security and how long the transfer will take ahead of time



Watch out for student scams

- Fake apartment listings
- Bogus scholarships, grants and debt relief
- Unpaid tuition claims
- Counterfeit check cashing
- Improper employment offer schemes
- Sweepstakes and giveaways



Filing international student taxes

Every international student on an F-1 visa is required to file a tax return if they were in the U.S. during the previous calendar year and earned the following types of income:

- Wages and compensation
- Salaries
- Tips
- Interest
- Dividends
- Some scholarships and grants
- Prizes and cash awards



Visit the [IRS website](#) for more detailed information.



Types of tax credits and deductions

Getting a sense of credits and deductions will help you pull together the proper documentation when filing your taxes.



Saver's credit

If you're not a full-time student and not being claimed as a dependent, you may be eligible for a tax credit.



Student loan interest

You can deduct up to \$2,500 in interest payments depending on your modified adjusted gross income.

Note: Only U.S. residents can apply for student loans.



Charitable deductions

You can deduct qualified charitable donations you made to your church or favorite charity.



Freelance expenses

If you're self-employed, you may be able to claim deductions for work-related expenses.



1

Having domestic bank accounts up and running can make for a smoother adjustment for international students.

2

Consider applying for a checking and savings account as well as a credit card.

3

Be on the lookout for student scams like fake apartment listings, bogus scholarships and unpaid tuition claims.

4

Every international student on an F-1 visa is required to file a tax return on income like wages, salaries, tips, interest, some scholarships and grants.

5

There are several tax credits and deductions you may be entitled to as a student.



Auto and home loans

Better Money Habits®



To buy or lease a car

Unless you're living in a major city, there's a good chance you'll need a car to get around.

Buying a car

- You'll own the car once payments are made
- Traditionally, your monthly payments will be higher
- You have the option to sell or trade
- You can drive as many miles as you'd like
- Loan terms range from 3 to 7 years

VS

Leasing a car

- You'll return or trade in the car for a new lease once your term is over
- Traditionally, your monthly payments will be lower
- You're restricted to mileage, anywhere from 10,000 to 15,000 miles per year
- A typical lease is 2 to 7 years



Key terms to know about auto loans

- **Budget:** Review your budget to see what you can realistically afford and whether you can afford a down payment
- **Preapproved financing:** Consider getting preapproved for an auto loan by a bank, credit union or online lender before car shopping
- **Lenders:** If you need to finance, shop around to find the best rate
- **Term:** A longer term means smaller monthly payments
- **Interest rates:** The annual percentage rate (APR) is the interest rate plus any other fees that will add to your monthly payment
- **Depreciation:** A new car's value drops when you drive it off the lot



Insurance

Whether you're buying or leasing, you'll need to carry auto insurance. Compare different companies to find the best rates ahead of time.

The costs of an electric vehicle (EV)

- The initial investment may seem higher
- Automakers have expanded EV offerings to make them more affordable
- Tax credits and incentives can help lower the costs of an EV
- Employers may offer incentives or reimbursements for EV purchases



Renting vs. buying a home

Owning a home is a financial commitment that requires planning ahead. If you're new to the country, renting may be a more realistic option. Here are the overall main differences between renting and buying.

Renting

- You'll pay less upfront, but will most likely need the first and last months' rent and often a security deposit
- If repairs are needed, your landlord will likely be responsible
- Rent may increase over time
- Relocating will be easier

VS

Owning

- Most mortgages require a down payment and closing costs
- You can customize your home, but you'll be responsible for repairs
- Home values can rise and fall over time
- You may build equity, which can increase your personal wealth



Landlord vs. lender

The types of information that will be requested of you:

	Landlord	Lender
Employment status	✓	✓
Credit report	✓	✓
Background check	✓	
Financial obligations		✓
Tax returns and/or pay stubs	✓	✓
Other debt		✓
References	✓	



When buying a home with family

The decision to purchase a home together can be an affordable way to share homeownership costs, ease the burdens of caregiving and invest in real estate. Here are some important financial considerations to keep in mind:

- Understand the needs of each person involved
- Decide who will contribute to purchase
- Decide who will be listed on the property deed as the “official owners”
- Set and agree on a budget
- Know the financing process and down payment requirements
- Establish clear long-term goals
- Consider your exit strategy



The home loan process

Step 1: Prepare your finances — how much can you afford?

Step 2: Prequalify for the right loan — meet with a lender

Step 3: Call a real estate agent — ask to see homes in your budget

Step 4: Lock in your mortgage — apply and lock in your interest rate

Step 5: Prepare to close — have your finances in order



Source: National Association of REALTORS®, November 2023

1

There are advantages and disadvantages when it comes to buying or leasing a car. It's good to be informed before you start looking around.

2

You may be entitled to tax credits and incentives to help lower the costs of purchasing an electric vehicle (EV).

3

If you're new to the country, renting may be a more realistic option for housing. But further down the road, owning may help you build equity and increase your personal wealth.

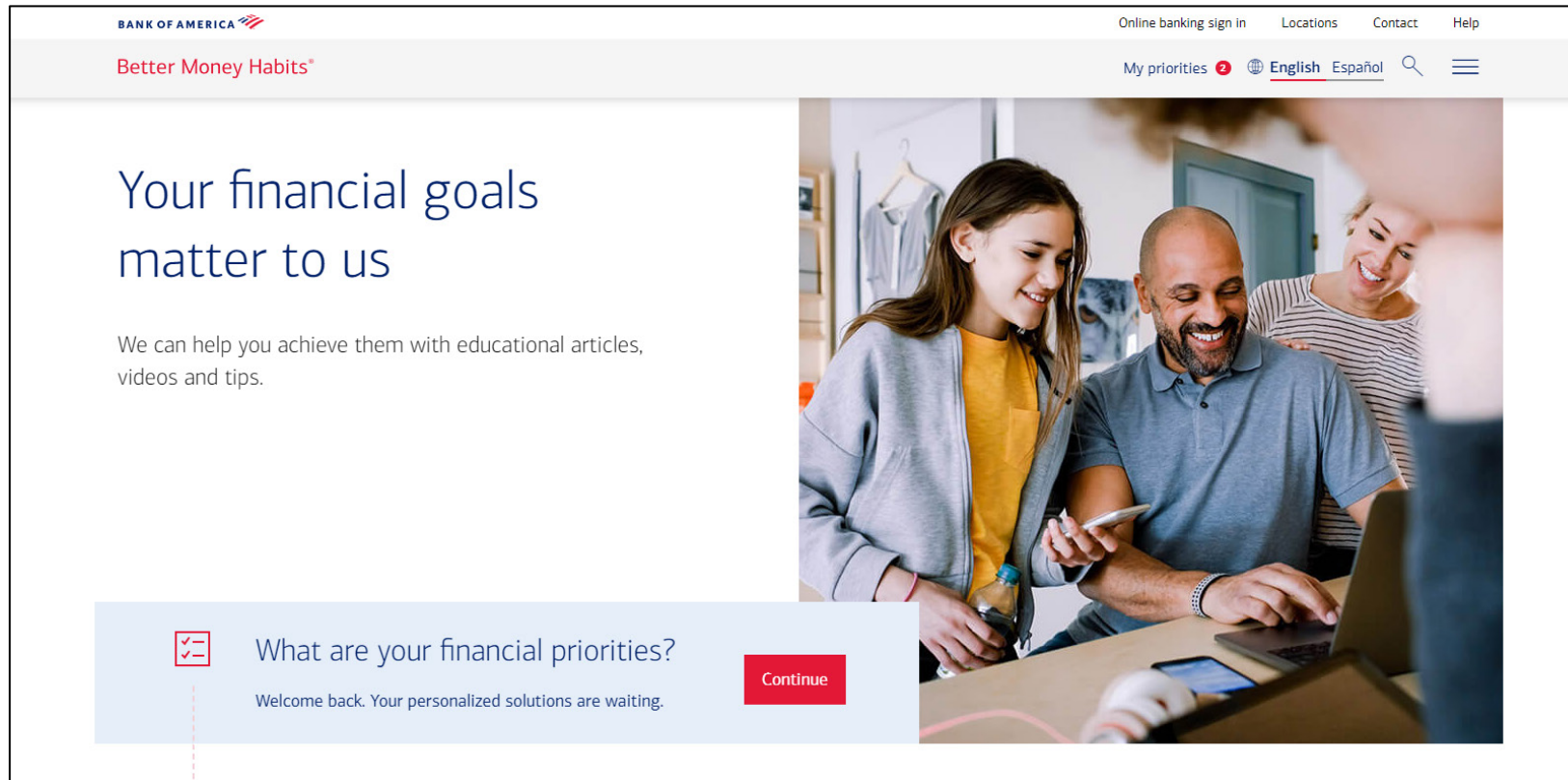
4

It's important to consider the needs and responsibilities of each person involved if you purchase a home with family.

5

Prepare for the steps involved in the home loan process from how much you can afford to the type of mortgage that may work best for you.

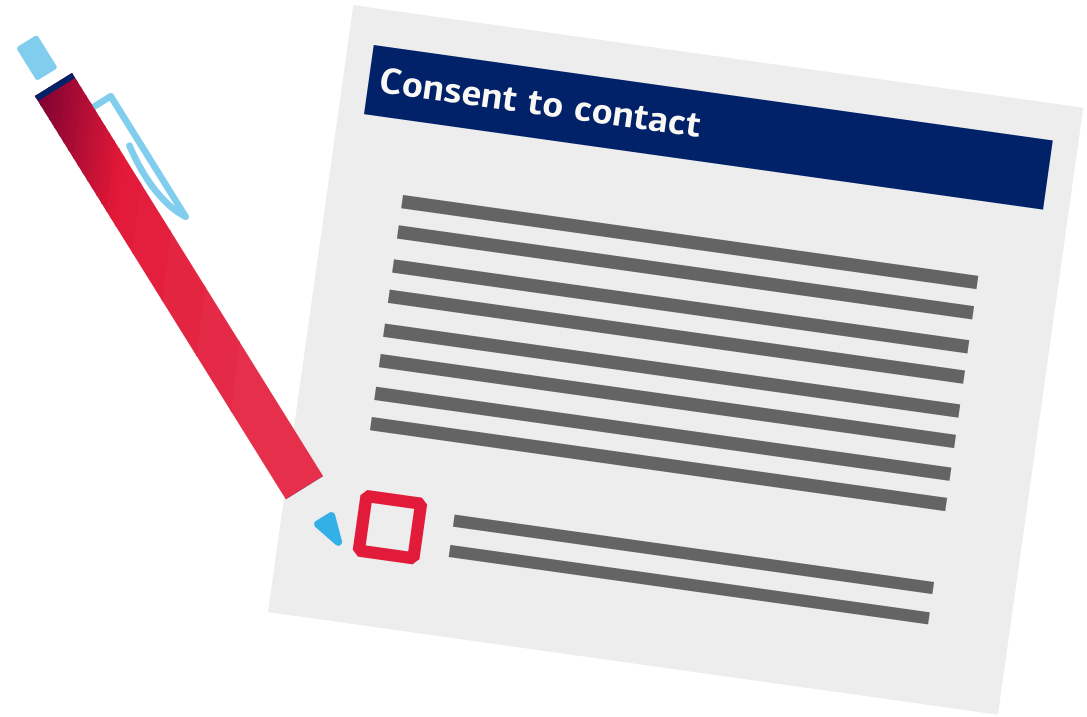
Conclusion



BetterMoneyHabits.com

Consent to contact card

- Gives you flexibility to reach out at your convenience
- Just scan before you leave, and we can set up a time that works for you



Thank you

The material provided on this presentation is for informational use only and is not intended for financial or investment advice. Bank of America and/or its affiliates assume no liability for any loss or damage resulting from one's reliance on the material provided. Please also note that such material is not updated regularly and that some of the information may not therefore be current. Consult with your own financial professional when making decisions regarding your financial or investment management. Bank of America and its affiliates do not provide legal, tax or, accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

