

REAL ESTATE: INVESTING IN YOUR FUTURE

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THE AMERICAN DREAM!

From our early pioneer days with land grants to provisions for Veterans to be able to buy a home with only a \$1 down payment, homeownership is a foundational component of our economy, families and communities.

PURPOSE OF RESEARCH:

Examine the benefits, processes and risks of residential real estate investments, and communicate to new graduates.

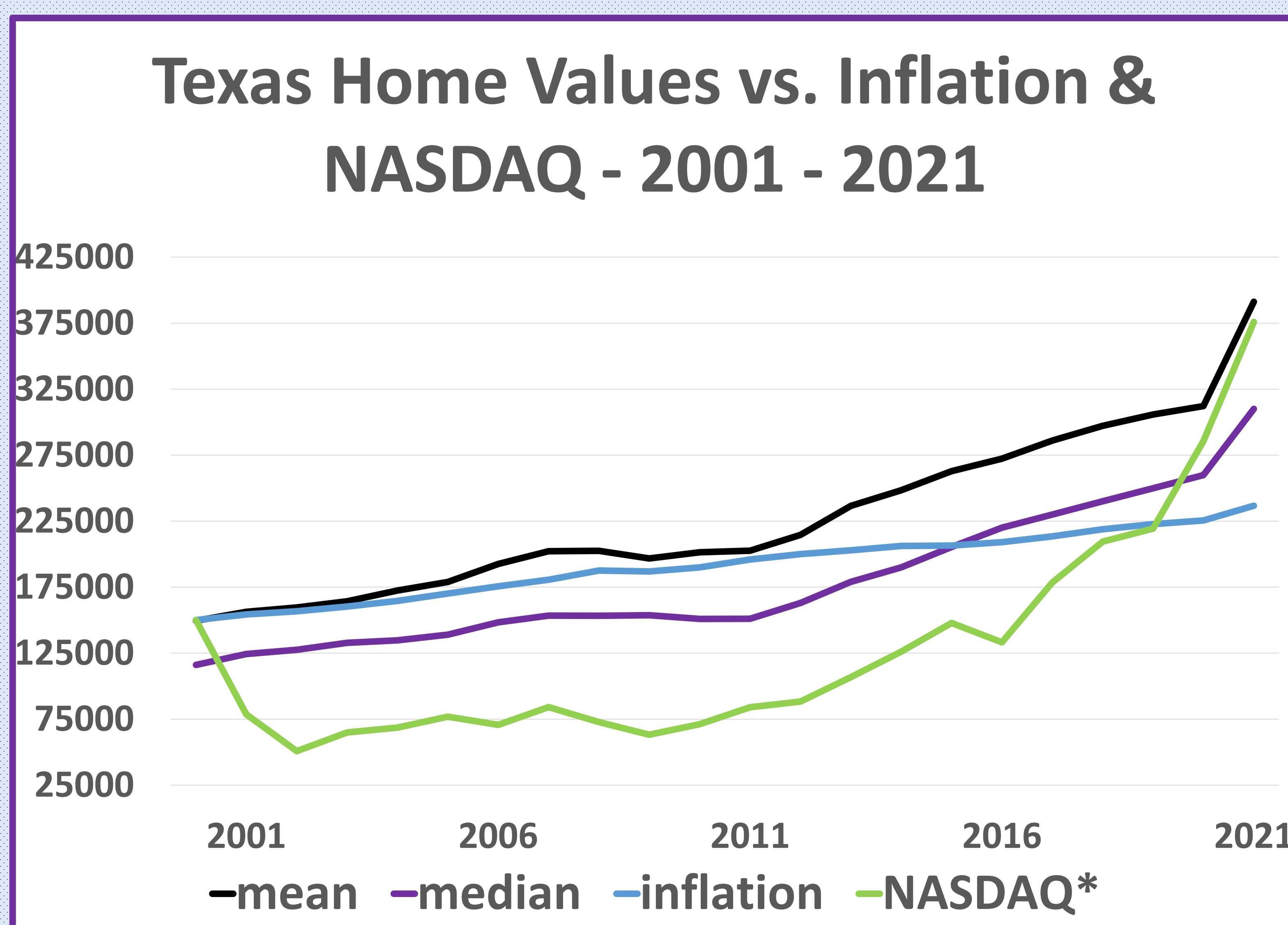
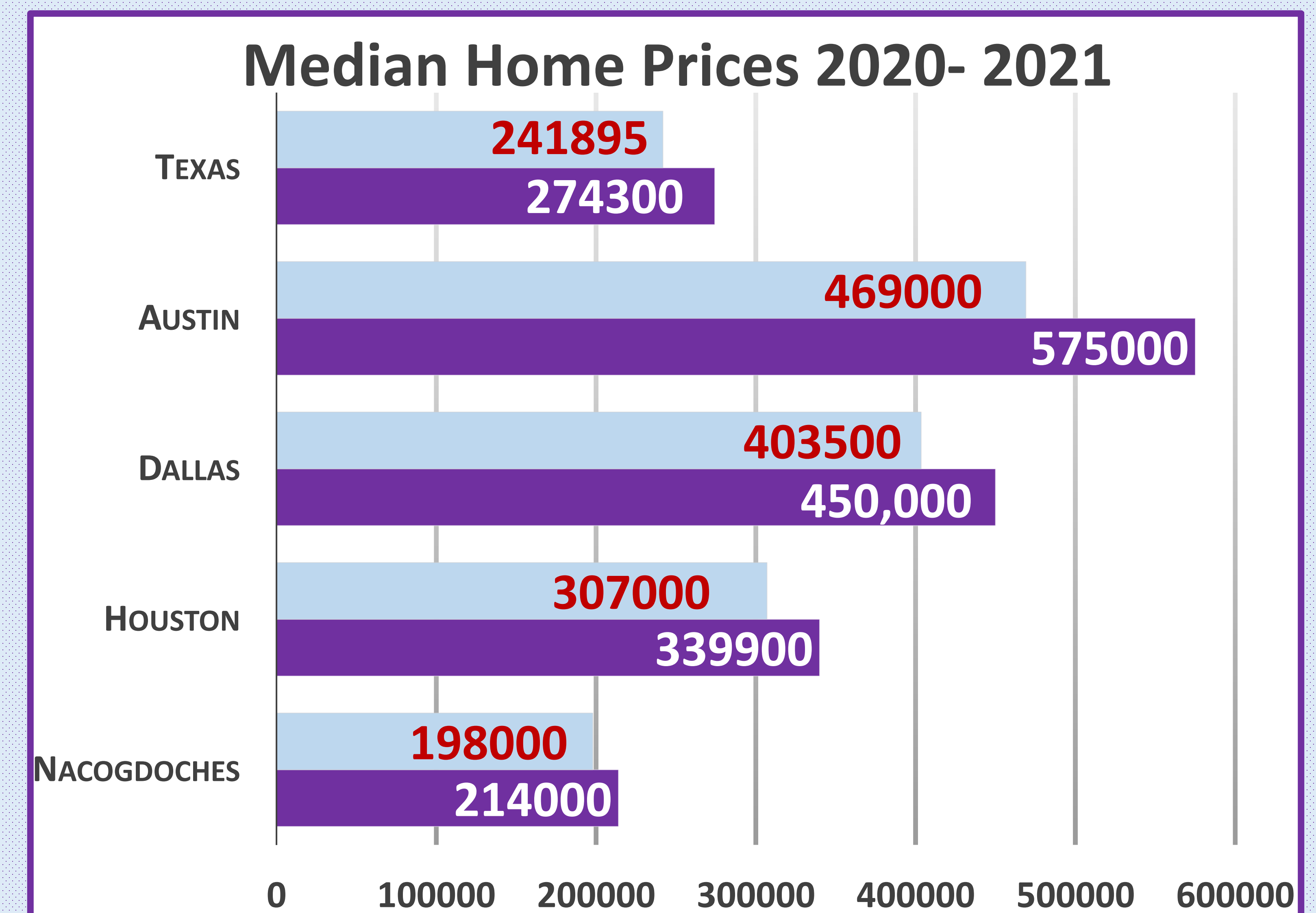
Benefits of owning real estate:

- ❖ Value appreciation
- ❖ Equity accumulation
- ❖ Tax benefits, especially a Homestead



LOCATION, LOCATION, LOCATION

Not all real estate moves at the same speed:
Expensive investments require research



A primary residence may be sold every two years with no income tax on a net gain up to \$250,000 per individual, \$500,000 per couple.

Residential real estate compared favorably to inflation and to NASDAQ, for the years 2000 to 2021.

New Graduate challenge:

- ❖ Determine the price & type of real estate investment you will make
- ❖ Avoid credit card debt, new car payments to improve your credit rating
- ❖ Set a timeline to reach your goal.

