

By Definition, We're Stuck. GET UN-STUCK.

by: Becci Hall

What is the one thing we all have in common? Decision-making is difficult given our current economic times ... nationally and locally. Is the real estate market up, or is it down? Now is a good time to buy. Now is not a good time to buy. Am I going to get a job promotion? Am I going to get laid off? The news is always negative, but is it true?

stuck • |'st_k| • verb

- a. to be at a standstill, as from difficulties
- b. when we don't know how to decide, we choose not to decide and stick with what is familiar

Let's break down how to get un-stuck.

1. **You are the customer.** YOU are in charge of your decision-making process, even if you choose what is familiar.

- If you need extra time, take it.
- If you want to talk with others in the neighborhood, talk to them.
- If you want references for your advisor, get them.
- If you want to interview different Realtors® before you list your house, interview some.
- If you want to better understand how a payment affects your budget, do it.

These may seem uncomfortable or uncommon. Remember, people work to reach where you set the bar. Set it higher and we'll all be better for it.

2. **Dad always said "Becci, knowledge is power. Do your homework."** This is the "Information Age" where we have access to information more readily than any other time in our history. The Internet is a powerful tool. Here are real estate sites I use regularly:

WWW.

City of Des Moines
www.ci.des-moines.ia.us
Information about Des Moines & its Communities

Real Estate Knowledge
www.realtor.org
Great general real estate information site

Calculators & Tools
cgi.money.cnn.com/tools
Tools for personal analysis

Google Maps
maps.google.com/maps
Use map sites to learn about a neighborhoods

Polk County Assessor
www.assess.co.polk.ia.us
Research Polk County property data

Dallas County Assessor
www.co.dallas.ia.us/assessor/assessor.asp
Research Dallas County property data

Polk County Recorder
www.polkrecorder.com
Research public documents

Credit Restoring & Education
www.creditability.org
Reputable program with information on rebuilding your credit

Who Recommends Them?
www.linkedin.com
Many Realtors use this site to network and share their experience



3. **Practice Becoming Un-Stuck** by doing the same thing you would advise your mother (or son/daughter) to do.

- Write down your questions in advance...*advance* is the key word.
- Compare apples to apples.
- Ask the dumb questions.
- Be honest with your advisor... it allows them to do a better job for you.

Written in the context of a real estate decision, these same principals apply to any important decision. Trust yourself and use your resources.

“Decide that you want it more than you are afraid of it.”
- Bill Cosby

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Are your financial decisions making you ready to pull your hair out??



“I translate financial-oriented information so my clients understand the information and get what they need in order to make a comfortable decision.” - Becci Hall

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