UNLOCKING THE PROPERTY LADDER · MASTERCLASS

Your Property Ladder Action Plan

Your workbook for turning today's masterclass into real, trackable steps.

This workbook belongs to

Date started

How to use this workbook

1. Work through Part 1 to set your deposit goal and choose how you'll save.
2. Use Part 2 to get yourself mortgage-ready — tick each action as you go.
3. Log your progress every month on the tracker, and review at 3, 6 and 12 months.

PART 1

Building Your Deposit

with Natasha Smith

PART 2

The Basics of Mortgages

with Eugene

PART 1

My Deposit Plan

Building Your Deposit — with Natasha

1 My three numbers

The heart of the plan. Fill these in first.

Target property price £

My deposit goal (aim for 5–10%) £

What I can realistically save each month £

My target date to reach the deposit

2 Where I'll keep it

Match the account to how soon you'll buy.

- ☐ Cash ISA
- ☐ High-interest savings
- ☐ Regular saver
- ☐ Lifetime ISA (+25% bonus, homes up to £450k)
- ☐ Stocks & Shares ISA (only if buying in 5+ years)

3 Find the money already there

Redirect what's quietly leaving your account.

Subscriptions I don't use £

Gym / memberships £

Impulse spending & takeaways £

Other £

= Total I can redirect each month £

4 My saving method — pick at least one

See the 'Small Habits, Big Deposit' slide.

- ☐ Round-ups
- ☐ The Penny Challenge
- ☐ Pay Yourself First
- ☐ Smart Auto-Save

Start date

PART 2

Getting Mortgage-Ready

The Basics of Mortgages — with Eugene

Strengthen my position

- [ ] Save a larger deposit
- [ ] Reduce existing debts
- [ ] Avoid new credit applications
- [ ] Keep my employment stable

Boost my credit score

- [ ] Check my credit report
- [ ] Register on the electoral roll
- [ ] Never miss a payment
- [ ] Correct any errors I find

Gather my documents

- [ ] Payslips (last 3 months)
- [ ] Bank statements (3 months)
- [ ] ID & proof of address
- [ ] List of debts & outgoings

Avoid common mistakes

- [ ] No new debt before applying
- [ ] Don't change jobs suddenly
- [ ] Don't miss any bill payments
- [ ] Don't overstretch the budget

5 Budget for the extra costs

The deposit isn't the only cost of buying.

Solicitor / legal fees	£	Stamp duty (if any)	£
Survey & valuation	£	Moving costs	£
Mortgage arrangement fee	£		

6 My next steps

Turn readiness into action.

- [ ] Get a Decision / Agreement in Principle (DIP / AIP)
- [ ] Speak to a mortgage broker about my options

Broker / adviser to contact _____ Target date _____

TRACK IT

My 12-Month Savings Tracker

Log it monthly — watch the total climb toward your goal.

Deposit goal £ _____ **Monthly target** £ _____ **Start date** _____

Month	Target (£)	Saved (£)	Running total (£)	On track?
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐

My commitment

I commit to saving £ _____ each month toward my first home.

Review dates:

3-month _____ **6-month** _____ **12-month** _____

For general education only — not personal financial or mortgage advice. Your home may be repossessed if you don't keep up mortgage repayments.