

SIDE HUSTLE HOME BUYER TIPS

Your income working for you...



1. File Your Taxes

Your side hustle income must be documented through tax returns. Lenders typically need to see two years of filed returns to count this income toward your mortgage application.

2. Separate Business and Personal Finances

Open a separate bank account for your side hustle. This helps show clean records and makes it easier to track income and expenses.

3. Track Your Income

Use tools like spreadsheets, accounting apps, or bookkeeping software to consistently track your earnings. Keep receipts and invoices as backup.

4. Stay Consistent

Lenders want to see reliable, recurring income. Avoid big fluctuations and aim to keep your side hustle active year-round if possible.

5. Talk to a Lender Early

If you're serious about buying a home, talk to a mortgage advisor early in your journey. They can help you understand what documentation you'll need and what loan programs may work best for you.



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