

Millennials, How Should You Buy Your New Forever Home?

Buying a house is difficult enough; unless you have cash on hand, you're going to have to jump through quite a few hoops to get the perfect loan, sign a few forms, and find a house that you can afford. Unfortunately, in this current economic climate, the upcoming generation (millennials) are [having a difficult time purchasing homes](#).

Fortunately, there is hope. There are a lot more options in terms of purchasing a home than many may realize. From doing your homework and going the traditional route to purchasing a home on a short sale (which has its own unique set of pros and cons), finding the right way to buy a new forever home.

The Regular Way

This is the way this generation's parents had bought their home (most likely). Although it seems simple enough—find a real estate agent, find a home, get a loan, pay it off—there's a little bit more nuance to this.

The first thing you should absolutely do before anything else is save for a down payment. Just like building a strong home, a down payment creates a strong financial foundation for your situation. It's recommended that you put about 10 percent of the price of a home for your down payment.

Once you have the down payment saved up, [get pre-approved for a mortgage](#). This gives you a leg up over the competition (other home buyers who are reading this post most likely) as there are a few more steps involved, but when you show up with a preapproved letter, it shows that you're a serious buyer with great financial security.

The next step is finding a real estate agent. You may be tempted to use your aunt Cathy who is able to get the best deals around but do your research. Finding the best real estate agent will make the next steps go smoothly. He or she will be able to help you find the right home, submit an offer, and will come with a clipboard and pen and write down every little thing during the house inspection.

After that, if your offer is accepted, you can move in and start paying down your mortgage. Easy peasy, except of course this has become a lot harder for millennials. That isn't to say it's impossible, but like the age-old saying says, "Easier said than done."

Trying Your Luck at an Auction

A popular alternative to purchasing a home is actually going to an auction. Real estate auctions are growing in popularity. Although it's more commonly used to purchase some property to either flip or rent out, going to an auction to acquire a forever home is a trend that is on the rise.

Thanks to [the housing crisis a few years back](#), many homes have been foreclosed upon, which, in turn, were then sold at an auction. Don't let this sour your view on real estate auctions; yes,

foreclosures happen to be the most popular form of auction, but that doesn't take away from the fact that you have the possibility of getting a new home for substantially less than usual.

It should be noted that yes, the picture in your head when you read auction is partially correct. Live, in person auctions are a thing; there might not be a man speaking loudly in a megaphone while a bunch of men in mismatched suits shout over each other, but there are people there who want to buy the house at a discount.

If you are attending a live auction, make sure you do your research on the house. You don't want any surprises to come up if you win. Before that, though, you're going to have to register with the auction in order to bid. Typically, you're going to need to have proof showing you have sufficient funds for the property. Typically, you have to pay up front, but some places allow you to pay a certain percentage.

Online auctions are becoming more popular. They're similar to the live auctions, but you can do everything in the comfort of your own home. The same rules apply though: you have to register, have all your finances in order, log onto the auction and, hopefully, win.

The major obstacle regarding purchasing a home through an auction, live or otherwise, is that you typically need to have all your finances in order and that typically means having the entire payment ready to go. This may seem daunting but purchasing a home this way saves you the hassle and stress of having to pay back any loans you would have originally used.

Should You Invest Your Time in a Short Sale?

Short sales are another way you can buy your home. Buying a short sale home is different than buying a home on an auction; you're essentially purchasing a home before it enters foreclosure. It's similar to going the traditional route, but you're going to need a real estate agent experienced in foreclosures.

Understand, when buying a home on short sale, the pros and cons are as abundant, just like everything else. For starters, a few pros include price, less competition, and substantially less risk over purchasing a foreclosure. When you buy a home on a short sale, the short sale is typically done in order to avoid foreclosure by the original owner. They typically want to sell it for as much as possible, meaning that you won't have to worry about any rundown home with fixtures that won't work.

A few cons to buying a short sale, however, is that it can take a lot of time. There are quite a few steps that need to happen before your offer is accepted. Also, understand that although short sales are often deals, the price can still be high, and the wait just isn't worth it. And just because the homeowner initiates the sale, that doesn't mean they can afford to maintain the house, leaving you to pay for all the repairs.

One thing to take away from all of this, however, is to not jump into a house until you're absolutely certain you can afford it, and that includes the payments you'll make as well. A rule of thumb is that if you can barely afford the house, you can't afford it.

Don't rush things: take your time and make sure you do your research before you buy your house. It's especially more difficult for millennials; the odds seem stacked against them, but that doesn't mean that buying a home is impossible; it just means they have to get creative.

Addiction in the Household

There's something to be said about a family working together to deal with drug addiction. The road to recovery is already rough and treacherous; each new day presents its own unique challenge to those in recovery.

Addiction doesn't just affect the one suffering from the affliction: addiction affects all those closest to the addicted individual. A person's entire family can end up being hurt by addiction, with trust being broke, seemingly beyond repair.

There is nothing wrong with feeling hurt and betrayed by your loved one, as it's normal human behavior. What you shouldn't do is react in anger, blaming him or her as though he or she chose to become addicted.

[Learning how to live with someone in recovery](#) is important, not just for your loved one, but for you as well. You will need to know how to handle and understand what your loved one is going through.

Enabling a loved one's addiction is something everyone can agree to not do. The problem, most of the time, is that there are many people unknowingly enable their loved one's addiction. Letting him or her stay with you rent free, borrow the car, or giving him or her money are all things that can enable an addiction.

Setting up boundaries between yourself and your addicted loved one is important in the grand scheme of things. Understanding that a set rules and limits can begin to repair the trust and relationship between you and your loved one.

One of the best things that you can do for yourself is to load up on information regarding addiction and how it effects different people. You'll begin to learn about addiction and how many of the actions committed by people in active addiction aren't out of spite or a bad moral compass, but because of the addiction itself.

There are many places where you can find this information, including the treatment center your loved one went to. Doing a bit of research can help you in understanding the situation your loved one is in right now, and being understanding is one, if not, the most important thing you can be right now.

You'll also want to get support for yourself as well, [by attending your own meetings](#). Just as your loved one can attend meetings with those going through the same experience, so to can you.

There is a plethora of groups out there, like Nar-Anon and Al-Anon, that lend an ear and a comforting shoulder to cry on. Seeking help here also has the added benefit of your family member or loved one seeing you reach out for help, which can inspire them to reach out as well.

Going to the meetings can help you express your emotions to people who are going through something similar to you. These groups will help you understand what it is your family member or friend is going through.

One of the most important things that you can do for your loved one is to have patience. Recovery doesn't happen overnight; it's an ongoing process. It is important to set aside any negative feelings and emotions and be supportive and encouraging. Recovery is an ongoing process, as there is no real cure for addiction.

That's something else to understand: addiction does not have a cure. It's understandable for a close family member or friend to believe that going through detox and rehab would cure a loved one's ailment. The problem, is that addiction doesn't have a magical cure that heals addicted people, curing them of the disease. It's something your loved one will have to live with, [but it is possible to get in recovery](#) and stay clean and sober.

You also have to understand that you can't just ask your loved one to quit and expect everything will be better. Addiction is resistant to both logic and reason; the addicted individual understands that there is a problem, but because of the addiction to a substance, his or her brain function and chemistry have literally changed to the point that in order to function normally, the individual needs either drugs or alcohol to function.

Being patient and understanding to your loved one in recovery is important. Sobriety doesn't come in one day; it needs to be worked on, and understanding that is crucial, as a loved one to an addicted person, is crucial to their recovery. There will be times where they are struggling, as though they feel they may slip up and return,

It may be difficult and it may seem as though you are punishing him or her, but the truth of the matter is that restrictions need to be put into place, not just for your loved one, but for you as well. Protecting yourself, and your family is just as important as helping your loved one receive care.

The hardest and the most important thing to understand about living with someone in recovery or suffering from an addiction, is that you cannot make them get sober. You can stage an intervention, express your desires and pull the plug on any assistance you may be providing and that may work for a time, but in the end, it's all up to your loved one to decide when enough has been enough.

As hard as it is, there is not much you can do, but to be there for them and hope that everything will turn out right in the end.

Best Girlfriend Getaways in Washington State for the Squad

Escape the hustle and bustle of your everyday life with a girl's trip to rival all weekend trips! Washington State is an oasis of natural beauty and relaxing getaways perfect for bonding with your girls. Pack up your weekend bag and get ready to laugh and lounge the weekend away with these girlfriend getaways in Washington State.

Girls' Trip! Top Girlfriend Getaways in Washington State for Weekend Trips

Natural Spa Resort

What better way to experience the majestic Washington State than to lounge in luxury at a natural spa! [Soap Lake Resort](#) is a resort on Soap Lake known for its [natural healing powers](#) and rejuvenating properties. In fact, people have been flocking to the lake since the 1800s for its famous healing and beauty benefits!

Book [a cabin](#) and relax with the girls in a private jacuzzi where mineral water straight from Soap Lake is pumped into! Or, enjoy the warmth of the sun while [swimming in the revitalizing waters](#). Enjoy an impromptu spa treatment with the [mineral-rich mud](#) near the shores of Soap Lake.

All in all, Soap Lake Resort is a rejuvenating option for those seeking solace in Washington State. Contact Soap Lake today to book you and your girls stay!

Cozy Cabin Retreat

Hideaway and unwind from the stress of life on a [cozy cabin retreat](#). A private cabin is the perfect place for a cozy reunion, [bachelorette party](#), or a weekend glamp trip. Reconnect with nature and your friends as you toast marshmallows on a hot fire and watch the night sky!

Washington State has an abundance of luxury cabins! From the mountainous landscapes of Portland to the rugged coastline of Washington Pacific Coast, renting out a cabin can lead to inspiring nature filled introspection for you and your girls!

Adventurous Camp Getaway

For the adventurous girl squad, there are plenty of opportunities to hike, zipline, and camp in the scenic state of Washington. Take on the [Enchantment Trail](#), an 18-mile trek, and spend a night alongside of the Alpine Wilderness. Or, brave the outdoors at the Scotty Creek Campground with access to the [Red Hill](#) hiking trails.

Slather on the sunscreen and make sure to keep an extra bottle of sunscreen for these epic adventure getaways! This idea will challenge your stamina, courage, but ultimately will bring your friend group together.

Literary Venture

Before you finalize your itinerary, indulge your inner teenage book nerd with a trip northwest to Forks, Washington. This tiny town is the setting of the popular Twilight franchise. Take the scenic route and venture to the beachside campsites and local diners made famous by author Stephenie Meyer.

Time your trip just right to enjoy the [Forever Twilight](#) festival, an annual celebration for the love story that put the small town on the map.

Start Packing!

Washington State is home to a plethora of attractions that will allow you and your crew to getaway and relax. Whether you are lounging lakeside or backpacking through the forests, you and your gal pals are sure to have a time to remember with these girlfriend getaways in Washington State.

Controlling Financial Hardship

One of the worst things that can happen in today's day in age is suffering a financial hardship with no plan in sight. This isn't to shame people who don't plan—sometimes, things happen that are out of your control. In fact, only about [4 out of 10 Americans](#) have an emergency fund.

Whether it's being fired from your job, getting into an accident, going through a divorce, or a plethora of other stressful and traumatic situations, financial hardship is a burden that many may have to go through. As unfortunate as that sounds, there are steps you can take that will help you through this trying time.

Evaluate Your Situation

It can seem easy to just hit the panic button and immediately go to code red; unfortunately, that can do more than good in your situation. The one thing you're going to want to do is to sit down, open all those letters, look at your bills, and face your situation head-on.

Figure out what exactly is the cause of your situation; what was the catalyst that started this whole financial crisis in your life. Was it getting laid off from your job? Are you going through a divorce? Figure out what's causing your situation and write it down. From here, you can then focus on tackling the situation head-on.

Prioritize Expenses

What do you think is more important: keeping your fridge full or maintaining your various tv streaming subscriptions? Not all bills are created equally and figuring out which payments are more important is going to be a situation you to have to become familiar with.

The best thing to do is take a step back, remove yourself from the situation (meaning don't make everything personally important), and figure out what is a necessity and what isn't. It may be hard to get rid of something that you're used to having, but these aren't normal times and you don't have money to spare. There's no point in struggling to pay for a necessity just to keep your monthly blind box subscription going.

One thing to remember is to look for things that you can cut out completely. Maybe you don't need the most expensive satellite package or the best cell phone plan. Making a sandwich for lunch instead of going out for happy hour can save you quite a few bucks a month.

Make Sure You Take Care of Yourself

Yes, dealing with your financial issues isn't going to be easy, but you also need to make sure that you take care of yourself. [A survey conducted at the University of Michigan](#) and the Genesee County Health Department found that when people experience financial hardship, they tend to cut spending on things that positively affect their health.

Cutting gym memberships, purchasing cheap foods that are nutritionally absent, and skipping doctor's appointments are some of the more common ways people try to save money during financially stressful times. Unfortunately, doing so only adds to the negative health aspects of your stress.

This isn't to say that you should splurge every day and pamper yourself to the extreme; rather, make sure you're taking care of yourself. Exercise (walking is free), eat well, make sure you visit your doctor, and take any medications when you need it. Making yourself sick, either with worry or otherwise, will do you no favors.

Adjust Your Loan/Payments with a Hardship Letter

One thing you can do is write a hardship letter. This is like a lawyer's brief where you let the lender know you want to modify your payments or sell your house on a short sale due to unexpected financial hardships. This isn't a run-of-the-mill letter, however: it's a serious document that lays bare all your issues to your lender.

What you'll want to do is find a sample hardship letter online. This is one of those things where you can't just wing it; it's an important document that can alter your situation to one that's much more manageable. Having a sample letter or a template of one can make explaining your situation that much easier and give you a better chance of dealing with the lender.

The whole purpose of the hardship letter is to get a loan modification or get your out of your current financial black hole, not make the servicer cry. Don't write a novel about your divorce or your broken back—explain your situation and what changes you want to be made to your loan.

Find Another Way to Make a Few Extra Bucks

This isn't to say that you should kill yourself working four part-time jobs, but there are ways you can find a few extra bucks on the side. Likewise, you can take out another loan that will give you almost instant cash, but that can leave you with more payments. And if it wasn't obvious: using credit cards can leave you in a bigger hole than you're in now.

One option could be checking with your friends and family. Of course, no one likes having to ask for money, but that little bit you can get from a loved one can make all the difference. Don't abuse people's generosity either: all that does is burn bridges and leads you to further distress.

Finding a part-time job is also a viable option. Again, don't overwork yourself trying to get back to where you were, but having a side job that provides extra money can help you make an extra payment or put food on the table. Just make sure you manage your time well.

The road to reclaiming financial stability is going to be difficult, but it is doable. Making sure that you take care of yourself, both physically and mentally, as well as tackling the situation head-on will help you confront the problem at hand. Inevitably, you will be stressed and unsure of what to do the moment your financial hardship happens but knowing what you need to do in order to get past this troubling time will make it that much easier.

Our Story for Rescue Foster (awaiting approval)

RescueFoster began with a mission to help all animals that was born out of a passion at helping our little friends.

Since even before this company was created, the entire team here at RescueFoster has had a passion for animals and helping them find a new home. Whether it was chasing down a neighbor's runaway pets or going door to door offering help at local animal shelters, helping animals has been our passion.

The creation of RescueFoster was easy when we saw the need to quickly connect animal rescues with people willing to foster an animal. Once the problem was identified, we created a solution, and it's honestly awesome.

Do you like animals? Do you want to help foster animals? Check us out and sign up to help your local rescue or shelter today!