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News To Move You Forward

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How to Save on Your Cell Phone Upgrade

From Samsung's Galaxy Note9 to Apple's iPhone XS, there's no shortage of options for anyone looking to buy a new phone. But as technology evolves and smartphones get smarter, the price tags on these devices continue to skyrocket.

Before you part with your hard-earned cash in order to upgrade your phone, make sure you follow these money-saving tips.

Out with the old: The easiest way to save coins on your new phone purchase is to trade in your old phone. In recent years, most wireless carriers and retailers have improved and expanded their trade-in programs to make the process smoother for customers. Best Buy, for example, offers a gift credit in exchange for most used devices, including smartphones, tablets, and even video game hardware. Once you've traded in your old device, you can use the gift credit toward your new phone.

Sell the old: Another option is to sell your device directly to another person, who may pay more for your phone than a trade-in program would. There are a number of sites to help facilitate your sale, including eBay and Swappa. That being said, make sure you prepare for the peskier buyers who ask endless questions or waffle on sending your payment.

In with the old: The best way to save money, though, might not be the most desirable: Skip the upgrade altogether. If your phone is still working but is just a little slow, there are ways to help speed things up, like replacing your device's battery or clearing out storage. You might not have the flashiest device this way, but the savings can make up for it.

Want to Sell Your Home Fast? Get My Free Guide



Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 715-387-1122 and I'll send it right out to you.

Want to Sell Your Home Faster? Do This

To some sellers, it seems perfectly natural to remain in the home when buyers view their property.

After all, the seller can point out all the fabulous features and answer any questions the buyers have about the home, right?

Wrong. This is not the time for sellers to put on their hosting hats and welcome guests into the home. If buyers are coming by to see the property, sellers should vacate the premises. Why?

When sellers are around, buyers feel less comfortable. They are likely to feel rushed and will spend less time in the home, since their visit feels like an imposition on the sellers.

This is the opposite of what needs to happen to sell a home. Buyers must be made to feel as comfortable as possible. This will encourage them to take their time and truly consider the home for purchase. They will be more likely to notice those very features the sellers were hoping to point out, since they won't be rushed.

Buyers also typically feel more comfortable asking their real estate agent rather than the owner questions about the property. They may have a concern the agent can address that the buyer would not be willing to bring up in front of the seller.

Sellers can also get more helpful feedback indirectly through the agent. For example, a bad odor in the home may be an issue, but buyers might feel rude bringing this up in front of the seller.

If sellers can obtain honest feedback, they can use this to improve future showings and sell the home faster.

Attention Sellers: What Buyers Want

Today's television lineup is packed with shows about property ownership. From remodeling to purchasing to flipping homes, HGTV and other similar channels have inundated homeowners with ideas about real estate.

As a result, many buyers now have high expectations as they search for a potential home. They've seen the magazine-worthy houses on TV and that's what they want to find when they view a home.

Things should be picture perfect to grab their attention. Fresh paint, new kitchens and bathrooms, neutral décor, and modern conveniences top the lists of many buyers.

It's important for sellers to keep these standards in mind as they prepare to place their homes on the market. To get that coveted buyer, sellers must give buyers what they want. If they are looking for a picturesque setting, then give them one.

Invest in upgrades for outdated interiors. Allow a professional to stage the home. Take the time to boost curb appeal. Ask a real estate agent for recommendations to

decide what changes would make the best investment. As sellers make these changes, one concept is essential to keep in mind: location.

While upgrades can help sell a home, it's important that sellers not price themselves out of their neighborhood. Remodeling and redecorating should be appropriate for the location.

If a seller builds an addition and updates a kitchen with all the bells and whistles, the home might be beautiful, but also overpriced. The seller may have created a \$250,000 home in a \$150,000 neighborhood.

Again, it's important to consult with an experienced real estate agent who is familiar with the area. He or she can determine what projects should be completed to properly prep the home for the market.

With the right upgrades at the right budget, sellers are more likely to sell the home quickly and get top dollar for their property.

Ask the Agent: This Month's Question

What is a "buyer's market" and what is a "seller's market"?

These terms are often thrown around in conversations about real estate, but they are often misunderstood.

In a seller's market, there is high demand for homes, which drives up property prices.

This demand is often caused by an influx of new residents, downward-trending interest rates, and low inventory/lack of new construction. A seller's market may also be created by a quick spike in interest rates. This can cause waffling buyers to take the plunge due to a fear that the upward trend will continue and they will lose their window of opportunity to buy.

On the flip side, reduced demand and declining home prices create a buyer's market.

A decline in demand can be caused by high unemployment, climbing interest rates, high inventory/new construction, and natural disasters.

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