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RENTER'S GUIDE



Legacy Through HOMEOWNERSHIP

Written By Yasmina Delacruz-Bailey
The Renter's Realtor



Meet Yasmina Delacruz-Bailey

Yasmina Delacruz-Bailey is a licensed real estate professional, educator, and advocate who is passionate about helping renters move toward confident homeownership. Born and raised in New York City, she relocated to Stratford, Connecticut, in 2013 and now serves clients throughout Fairfield and New Haven Counties in Connecticut, as well as Westchester County and the Bronx in New York.

Before entering real estate, Yasmina spent 15 years in Human Resources and business management. She earned a master's degree in Human Resources Management and developed extensive experience in communication, relationship building, negotiation, problem-solving, and advocacy. Today, she brings those skills into every client relationship, helping buyers feel informed, protected, and supported throughout the homebuying process.

Yasmina entered the real estate industry with a desire to create greater opportunities for her family while helping others achieve the stability and possibilities that can come through homeownership. Her experience has shown her that many renters do not lack the desire to own a home—they often lack clear information, financial preparation, encouragement, and a trusted guide.

As The Renter's Realtor, Yasmina's mission is to educate, equip, and empower renters with the knowledge, preparation, and guided support they need to become confident future homeowners. Through her faith-centered framework, she encourages renters to recognize their worth, renew their mindset, practice wise stewardship, create an actionable plan, and build lasting legacy through homeownership.

Yasmina believes buying a home is about more than completing a transaction. It is about creating stability, opening doors of opportunity, and changing what is possible for generations to come.

WELCOME



You downloaded the devotional because something in you is believing for more – not just a new address, but the faith, wisdom, and practical preparation to walk into homeownership well. If you are currently renting and dreaming about owning a home, but you feel overwhelmed by the process, discouraged by your current situation, or unsure what step to take next, this workbook was created for you.

This is not just a devotional.
And it is not just a workbook.

It is a guided space to help you pray, process, and prepare for the journey from renting to homeownership with clarity, confidence, and faith.

LEGACY BLOCKER FINDER

Before You Begin: What May Be Keeping You Stuck?

Take a moment to check what feels most true for you right now. Circle the top 2 of these that has been the biggest barrier in your homeownership journey?

- **I do not really believe it is possible for me**
- **I feel overwhelmed and do not understand the process**
- **I know I need to get my finances in order**
- **I do not have a clear plan**
- **I feel afraid to start**
- **I do not know who to trust for guidance**
- **I want to own one day, but I keep putting it off**
- **I do not feel confident enough yet**

LEGACY BLOCKER FINDER

FINISH THIS SENTENCE...

The biggest thing I believe is keeping me from homeownership right now is:

ACTION STEPS

QUICK REFLECTION...

By the end of these 5 days, I want to feel:

ACTION STEPS

DAY 1: BELIEVE

Before homeownership becomes practical, it often has to become personal. Many renters are not only dealing with financial questions. They are also carrying limiting beliefs:

- “Maybe this is not for me.”
- “I’m too far behind.”
- “I probably can’t do it.”
- “Homeownership is for other people.”

But the journey toward ownership begins with belief. Belief does not mean pretending everything is already perfect. It means choosing not to disqualify yourself before you even begin. Worthiness matters because it shapes whether you move forward with hope or stay stuck in hesitation.

If you are going to build legacy, you have to first believe that more is possible for you.

Key Truth:

You do not have to earn the right to desire stability, ownership, and a better future. You are allowed to prepare for more.

“BUT YOU ARE A CHOSEN PEOPLE, A ROYAL PRIESTHOOD...”

1 Peter 2:9

DAY 1: BELIEVE

Reflection Questions

What have I been telling myself about why homeownership is not possible for me?

Where do I feel the most doubt when I think about owning a home?

Have I been comparing myself to other people's timeline or journey? How has that affected me?

What would change if I truly believed homeownership was possible for me too?

Declaration:
I am not disqualified.
I am not behind God's timing.
I am worthy of learning, preparing, and building toward a better future.

Prayer:
Lord, help me release the thoughts and fears that have kept me stuck. Renew my mind, strengthen my faith, and remind me that with Your wisdom and guidance, I can begin moving toward the future You have for me. Amen.



DAY 1: BELIEVE

Write down one limiting belief you need to release

The lie:

Now replace it with truth. The truth I am choosing to believe:

DAY 2: LEARN

Sometimes what feels like fear is really confusion. Many renters do not move forward because they do not understand the homeownership process. And when you do not understand something, it can feel intimidating, distant, and out of reach.

But confusion does not mean you are incapable. It usually means you need education.

Learning brings clarity. And clarity creates confidence. When you understand the basic path to homeownership, you are able to stop guessing and start preparing intentionally.

The basic journey often includes:

- financial review
- credit and savings awareness
- speaking with a lender
- getting pre-approved
- understanding affordability
- home search
- making an offer
- inspections, underwriting, and closing

You do not have to master everything today. But you do need to know where you are and what you need to learn next.

"BY WISDOM A HOUSE IS BUILT, AND THROUGH UNDERSTANDING IT IS ESTABLISHED."

Proverbs 24:3

DAY 2: LEARN

Reflection Questions

What part of the homeownership process feels the most confusing to me right now?

Have I avoided learning because I felt intimidated?

What do I wish someone would explain clearly to me about buying a home?

What might change for me if I became more educated about the process?

Find Your Knowledge Gap

Choose the one area where you need the most clarity right now:

- *credit*
- *savings*
- *pre-approval*
- *affordability*
- *down payment*
- *closing costs*
- *timeline*
- *the full buying process*

Declaration:
I will not let confusion keep me stuck.
Wisdom is available to me, and clarity is possible.

Prayer:
Lord, give me wisdom and understanding. Help me learn without fear, ask questions without shame, and grow in confidence as I prepare for the future I desire. Amen.



DAY 2: LEARN

Find Your Knowledge Gap

The area I most need to understand better is:

One question I need answered is:

DAY 3: PREPARE

Preparation is not punishment. It is stewardship.

A lot of people think financial preparation means they have failed somehow because they are not "ready yet." But preparation is simply the process of getting honest about where you are, being intentional with what you have, and making wise decisions for where you want to go.

Homeownership starts before the house search. It starts in the habits. It starts in:

- how you spend
- how you save
- how you manage debt
- how aware you are of your credit
- how consistently you handle your finances

Stewardship does not require perfection. It requires honesty and willingness.

You do not need to have everything figured out today. But you do need to know what area of your finances needs your attention most.

Luke 14:28

"SUPPOSE ONE OF YOU WANTS TO BUILD A TOWER. WON'T YOU FIRST SIT DOWN AND ESTIMATE THE COST..."

DAY 3: PREPARE

Stewardship Snapshot

Rate yourself from 1–5 in each area:

Savings consistency: ☐☐☐☐☐
Budget awareness: ☐☐☐☐☐
Credit awareness: ☐☐☐☐☐
Debt management: ☐☐☐☐☐
Income consistency: ☐☐☐☐☐
Financial confidence: ☐☐☐☐☐

Which area feels strongest right now?

_____
_____
_____

Which area needs the most attention?

_____
_____
_____

Reflection Questions

What financial area have I been avoiding the most?

What is one habit I know needs to improve if I want to prepare for homeownership?

Have I been seeing preparation as pressure instead of stewardship?

Circle one area to focus on over the next 30 days:

- *Budget*
- *Savings*
- *Credit*
- *Debt*
- *Spending discipline*
- *Income stability*

Declaration:
I do not need perfect finances to begin. I need honesty, wisdom, and the willingness to steward well.

Prayer:
Lord, help me become a wise steward of what I have now. Give me discipline, clarity, and peace as I prepare for what I am building toward. Amen.



DAY 3: PREPARE

Choose Your Focus

My 30-day stewardship focus is:

DAY 4: PLAN

Hope is powerful. But hope without a plan often leads to delay.

A lot of renters say they want to buy a home “one day,” but there is no timeline, no strategy, and no clear next step attached to that desire.

Planning does not mean controlling everything. It means becoming intentional.

A plan creates empowerment because it helps you move from vague desire to specific action. Planning might include:

- setting a timeline
- working on one financial goal
- speaking with a trusted expert
- getting clear on what you need to improve
- creating monthly milestones

You do not need a full 12-month strategy today.
You just need your next wise step.

2 Timothy 1:7

“FOR GOD HAS NOT GIVEN US A SPIRIT OF FEAR, BUT OF POWER AND OF LOVE AND OF A SOUND MIND.”

DAY 4: PLAN

Reflection Questions

Have I been hoping for ownership without making a real plan?

What one thing do I know I need to do next?

What has stopped me from taking action sooner?

Declaration:
I do not have to stay stuck in uncertainty. I can move forward with wisdom, courage, and a sound mind.

Prayer:
Lord, help me take intentional steps instead of staying frozen in fear. Show me what to do next and give me the courage to follow through. Amen.



DAY 4: PLAN

Your 30 Day Action Plan

In the next 30 days, I will:

_____

_____

_____

One Person or resource that can help me is:

_____

_____

_____

Deadline: _____

DAY 5: BUILD

Homeownership is not just about buying property. It is about building something that lasts.

Legacy can look different for different people. For some, it means:

- stability
- peace of mind
- a home to call their own
- breaking cycles
- building equity
- changing what is possible for future generations

Legacy is not only financial. It is also emotional, spiritual, and practical. It is the ability to say:
I chose to prepare.
I chose to build differently.
I chose to move with intention.

You may not have all the answers yet. But every wise step you take now can become part of a larger story.

Proverbs 13:22

"A GOOD PERSON LEAVES AN INHERITANCE FOR THEIR CHILDREN'S CHILDREN..."

DAY 5: BUILD

Reflection Questions

When I think about homeownership, what do I want it to represent in my life?

What kind of future am I hoping to build?

How would ownership impact me emotionally, financially, or spiritually?

Who could be impacted by the decisions I make now?

Declaration:
I am not just preparing for a purchase.
I am building toward stability, wisdom, and legacy.

Prayer:
Lord, thank You for the vision You have placed in my heart. Help me build with wisdom, prepare with discipline, and walk forward in faith. Let the steps I take now become part of a greater legacy. Amen.



DAY 5: BUILD

Write your legacy vision statement

I am preparing for homeownership because...

The legacy I want to build is...

YOUR LEGACY READINESS CHECK

Final Assessment

Rate yourself from 1–5 in each pillar:

Believe / Worthiness: ☐☐☐☐☐
Learn / Education: ☐☐☐☐☐
Prepare / Stewardship: ☐☐☐☐☐
Plan / Empowerment: ☐☐☐☐☐
Build / Legacy Vision: ☐☐☐☐☐

My strongest pillar right now is:

The pillar I need to focus on next is:

The biggest thing I learned through this workbook is:

My next best step is:

NEXT STEPS



If this workbook helped you realize that you are ready for more than just hope – and that you need support putting faith into action – then your next step may be deeper guidance.

That is exactly why I created my homeownership cohort. Inside the cohort, I help renters:

- understand the process
- prepare financially
- stay accountable
- strengthen their confidence
- move intentionally toward homeownership
- apply biblical principles every step of the way

This is for renters who do not want to keep circling the same questions alone. It is for those who want real support, real strategy, and real movement.

If you're ready to go from renter to prepared future homeowner, I'd love to support you.

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REMEMBER

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You do not have to have everything figured out to begin. You do not have to be perfect to prepare. You do not have to stay where you are forever.

Legacy starts before the purchase. It starts with belief. It grows through wisdom. It strengthens through stewardship. It moves forward with a plan. And it is built through ownership.

With faith and purpose,

Yasmina
The Renter's Realtor

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