STANDING ALONE WORLDWIDE LLC

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Monthly SAW Newsletter



LEAH BLACK, CEO

Quote of the Month

"Believe. Begin. Become."

— Anonymous



DRAY HICKS, CFO

Focus of the Month

Don't Wait Until Spring: Your Next Home Could Be Waiting This Holiday Season!

When most people think about buying a home, they think spring or summer. But what if the holiday season is actually your opportunity to make a smart move?

While others are busy preparing for the holidays, savvy homebuyers may find some unexpected advantages in the real estate market.

Here are three reasons to consider buying before the year ends:

1. Less Competition: Fewer buyers are typically shopping during the colder months, which may mean fewer bidding wars and less pressure to make rushed decisions.

2. More Negotiating Opportunities: Sellers who keep their homes on the market during the holidays may be more motivated to negotiate on price, closing costs, or other terms.

3. Start the New Year as a Homeowner: Why wait until spring to pursue your homeownership goals? Getting preapproved and exploring your options now could put you one step closer to receiving the keys to your new home.

Detroit Market Spotlight: Recent housing market research suggests that mid-December has historically been a favorable period for buyers seeking negotiated discounts in Metro Detroit. While inventory may be more limited, the potential savings are worth exploring.

The Bottom Line: The best time to buy isn't always when everyone else is buying. It's when you're financially prepared and the right opportunity comes along.

Whether you're buying your first home, upgrading, downsizing, or considering selling, let's create a strategy that works for you!

Leah Black | REALTOR®
www.saw21.com/realestate

Insurance Monthly Insight

Part #5

Money stress does not stay in your wallet it follows you into your peace, your decisions, your relationships, and your future.

With the rising cost of everyday life, many Americans are feeling stretched, pressured, and uncertain. In fact, 51% of U.S. adults say money and finances are their top source of stress, and 76% say not worrying about money or being comfortable in retirement is essential or very important to their well-being.

Yet 55% of Americans reported facing financial challenges in the past year.

That tells us something powerful: financial wellness is not optional, it is personal.

The more intentional you are with your money habits, the more confident you become about your future. Because financial wellness is not built by accident. It is built through clarity, discipline, strategy, and the decision to take control before stress takes over.

Don't go into the new year with your old financial problems... Let's bring clarity to the areas that feel uncertain.

Financial stress can make the path ahead feel crooked, overwhelming, and unclear, but with the right strategy, direction, and support, those paths can be made straight.

Your future deserves more than guesswork. Let's build a plan that brings order, confidence, and peace to what you are working to protect.

Contact Dray, your Financial Representative today to learn more. www.saw21.com/insurance