



- 1. Your employer**
Check to see if your company offers home-buying or relocation assistance.
- 2. Friends and relatives**
Ask those near and dear to you for cash gifts.
- 3. Your local government, city or county**
Google your city, county and state for .gov sites that offer down payment assistance programs.
- 4. Tax refund**
Forego the spending spree and bank your refund instead.
- 5. A second job**
Work a few hours a week driving or making deliveries; make use of specific skills by picking up freelance work online.
- 6. Reprioritized expenses**
Redirect unnecessary costs to your down payment fund: Bring lunch from home, cut back on your cable TV plan, quit the gym.
- 7. Garage sales**
Get a jumpstart on packing by offloading unwanted items.
- 8. Online selling**
Sell your more unique or collectable items on eBay, and use Craigslist or LetGo to sell other items more locally.
- 9. High-yield savings account**
Move down payment funds from your no-interest checking account to an interest-bearing savings account.
- 10. Spend-to-save programs**
Sign up for bank programs that automatically transfer funds from your checking account to your savings account when you make debit or check card purchases.
- 11. Cash rewards credit card**
Switch to a credit card that pays cash-back rewards instead of merchandise or service points.
- 12. Retirement accounts**
Ask your financial adviser if it's possible to borrow some funds from your 401(k) or IRA.
- 13. Sale of stocks or other investments**
Parse your investment portfolio for stocks, bonds, mutual funds or securities that you can liquidate.
- 14. Sale of previous home**
If you've already sold your existing home—or plan to—your built-up equity could make a sizeable contribution to your down payment.

