Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Student Loan or Home Deposit Research Checklist

Questions to research before choosing between faster student-loan repayment and preserving cash for a home deposit.

How to use this
Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Mortgage eligibility

- How will a lender treat the student-loan balance and monthly payment when assessing borrowing capacity?
- What minimum deposit is required for the type of home and mortgage you want?
- Are first-time-buyer schemes, subsidised loans, guarantees, or tax advantages available?
- Would repaying part of the student loan materially improve the mortgage rate or amount you can borrow?

Student-loan rules

- What is the loan rate, and can it change?
- Is the interest deductible, subsidised, income-contingent, or eligible for forgiveness?
- Are there penalties or restrictions on extra repayments?
- How would monthly repayments change if your income changes after buying?

Home-purchase cash

- What purchase taxes, legal fees, bank fees, moving costs, and initial repairs must be funded in addition to the deposit?
- How much cash reserve should remain after buying?
- What mortgage payment, property tax, insurance, maintenance, and service charges will start after purchase?
- How soon do you realistically expect to buy?

Stress cases

- What if home prices rise while you are building the deposit?
- What if mortgage rates rise before you buy?
- What if you preserve the deposit but later decide not to buy?

Student loan or home deposit: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Student-loan balance/rate/payment ________________________________	**Target home price** ________________________________
Minimum deposit ________________________________	**Purchase costs** ________________________________
Mortgage rate ________________________________	**Monthly ownership costs** ________________________________
Current deposit savings ________________________________	**Target purchase date** ________________________________

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia
Open the Student loan or home deposit example at styrvia.com/examples/student-loan-or-home-deposit, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.