

# LIVING & LENDING

*Your monthly key to smart living and lending*



As January brings new beginnings and financial resolutions, this month we're tackling a topic that could transform your budget: debt consolidation.

With many families carrying high-interest debt into the new year, understanding how your home equity can help you reset your finances could save you hundreds - even thousands - each month.

In this issue, we explore when debt consolidation makes sense, what to consider before refinancing, and share a simple habit that changed everything for my family. Here's to starting 2026 with clarity and confidence!

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**M MORTGAGE ARCHITECTS®**

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# A DEBT CONSOLIDATION MORTGAGE

## The Solution to High Interest Credit Payments

A debt consolidation mortgage is when you refinance your mortgage to incorporate all your high-interest debts into one payment – your mortgage!

### Debt Consolidation Benefits

- A much lower monthly interest rate that all your debts will now fall under
- Lower monthly payments
- The comfort and convenience of making only one monthly payment.
- Improved credit score from making all your payments on time.

Here's an example showing the effect on your monthly payments:

#### Current

Debt	Amount	Payment
Mortgage	\$215,000*	\$1,355.37
Visa/MC Car	\$20,000	\$600
Loan Dept. Store	\$20,440	\$382
Card	\$5,000	\$150
	<b>\$260,440</b>	<b>\$2,487.37</b>

\*With mortgage amortized over 20 years

#### After Consolidation

Debt	Amount	Payment
Mortgage	\$265,440*	\$1,561.63

NOTE: Total values will depend on your lender and interest rates

The total is \$1,561.63 | **Monthly Savings = \$925.74**



Now all that's left is to figure out which solution is best for you and wipe out all those high-interest payments.

You already have the mortgage, so if you also have high-interest debt you'd love to unload...Call me today!

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# IS DEBT CONSOLIDATION RIGHT FOR YOU?



## *What to Consider Before You Refinance*

If you saw the debt consolidation example on the previous page and thought "that could save me nearly \$1,000 a month!" – you're not alone. That kind of monthly relief is genuinely life-changing for many families. But before you start dreaming about what you'd do with an extra \$925 each month, let's talk about whether debt consolidation is the right move for your specific situation.

### **When Debt Consolidation Makes Sense**

The math looks compelling when you're juggling multiple high-interest debts. Credit cards at 19–21%, car loans, lines of credit – these can quietly drain hundreds (or thousands) from your budget every month. Consolidating them into your mortgage at today's rates creates immediate breathing room.

But the math is only part of the story. When we work with clients on debt consolidation, we're looking at more than just the numbers on paper. We're asking: Will this actually solve the problem, or just postpone it?

Debt consolidation works best when you're dealing with temporary setbacks – maybe unexpected medical expenses, home repairs, or a period of reduced income that forced you to rely on credit. You've got a solid plan moving forward; you just need to reset your monthly obligations to something manageable.

It's also powerful for people who are drowning in payment juggling. If you're constantly deciding which bill to pay first, worried about missing due dates, or losing sleep over your finances, consolidating into one predictable payment can provide real peace of mind.

### **When to Pause and Reconsider**

Here's where honest conversation matters. Debt consolidation isn't a magic fix if spending patterns haven't changed. We've seen situations where clients consolidate their debts, feel the relief of lower payments, and then – six months later – the credit cards are maxed out again. Now they have the same credit card debt plus a larger mortgage.

That's not a mortgage problem. That's a spending pattern that needs attention first, and we'll be honest with you about that because our goal is your long-term financial health, not just a quick refinance.

### **The Equity Question**

To consolidate debt into your mortgage, you need sufficient equity in your home. Generally, lenders allow you to access up to 80% of your home's value (minus what you still owe). If you're close but not quite there, we can explore other options or help you create a plan to build equity until consolidation makes sense.

### **Your Credit Score Matters - But It's Not Everything**

Yes, you'll need to qualify for the refinance, which means your credit score plays a role. But here's something people don't always realize: consolidating your debts and making consistent payments on time can actually help rebuild your credit score over time. It's one of those situations where taking action creates positive momentum.

If your credit has taken some hits recently, that doesn't automatically disqualify you. It just means we need to have a realistic conversation about what's possible now versus what might be possible six months from now with some strategic steps.

### **Beyond the Numbers: The Emotional Factor**

There's something we've noticed over the years working with clients who consolidate debt - the relief goes deeper than the monthly savings. When you're managing one mortgage payment instead of five or six different creditors with different due dates, there's a psychological weight that lifts.

Financial stress affects everything - your sleep, your relationships, your ability to focus at work. While we can't put a dollar figure on peace of mind, we've had clients tell us the mental clarity alone was worth it.

### **What to Expect from the Process**

Refinancing to consolidate debt isn't complicated, but it does require some documentation and typically takes 2-3 weeks from application to funding. There are costs involved - legal fees, appraisal, potential penalty for breaking your current mortgage early - and we factor all of this into the analysis to make sure the long-term savings genuinely outweigh the short-term costs.

Sometimes the numbers work beautifully. Sometimes they don't quite pencil out yet. Either way, you'll know exactly where you stand.



## The Bottom Line

Debt consolidation can be a powerful financial reset - but only when it's the right fit for your situation. The best way to know? Let's look at your specific numbers together. We'll be honest about whether consolidation makes sense now, later, or if there's a better strategy altogether.

You already have the mortgage. If you also have high-interest debt you'd love to unload, let's talk about whether consolidation is your path to financial breathing room.

# Is Debt Consolidation Right For You?

- ☐ Do I have at least 20% equity in my home?
- ☐ Am I juggling multiple high-interest debts each month?
- ☐ Have I addressed the spending patterns that created the debt?
- ☐ Would one predictable payment reduce my financial stress?
- ☐ Am I dealing with temporary setbacks rather than ongoing overspending?
- ☐ Do I understand the costs involved in refinancing?

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**If you checked 3 or more boxes, let's talk. We'll review your specific numbers and determine if consolidation is your best path forward.**



# LIVING WELL BEYOND THE DESK

## *The Small Habit That Changed Everything*



January 1st, three years ago, I, Brenda, made a decision: I was done with the daily "what's for supper?" stress. Done with the mental load of figuring out meals every single day. And - let's be honest - I needed to save money.

For months, I'd been scrolling Instagram, saving recipe after recipe that looked amazing in photos and sounded "so easy!" according to the captions. Realistically? I was never going to make most of them. But I kept saving them anyway, hoping that somehow inspiration would strike and dinner would magically get easier.

Then I saw a Facebook ad for Freezer Meals. An online class promising to teach a system for prepping meals in advance. I signed up, attended the class, and watched the process unfold. And I thought: I can do this.

### **The Game-Changer: Slow Cooker Freezer Meals**

I started with the instructor's recipes - meals you could prep in a single freezer bag, toss in the slow cooker in the morning, and come home to dinner ready and waiting.

That first time I walked in the door after work and smelled dinner already cooking? Pure relief.

No scrambling. No last-minute decisions. No "I guess we're doing drive-through again." Just the simple satisfaction of having made life easier for my future self.

### **Finding What Actually Works**

Over time, I figured out what my family liked and what we didn't. Some recipes were keepers; others got crossed off the list. I learned what worked in our slow cooker and what didn't translate as well as the photos promised.

Eventually, I stopped following other people's recipes and started using my own - filling the freezer with meals my family of four actually enjoys eating.

My system now? I do one big grocery haul, then take a full day to prep everything and fill the freezer. That one day of work covers a month or two of dinners. It's not glamorous, and it's definitely not Instagram-worthy. But it works.

### **Here's the Thing...**

This is coming from someone who does NOT love being in the kitchen. Cooking isn't my passion. I'm not meal-prepping because I find joy in culinary creativity - I'm doing it because I have four people to feed every single day, and this system makes that manageable.

That's the beauty of it: you don't have to love cooking to benefit from meal prep. You just have to be tired enough of the daily dinner stress to try something different.

### **It's Not All or Nothing**

We still eat out sometimes. But the money we've saved over three years is significant - not just from fewer restaurant trips, but from intentional grocery shopping instead of multiple "just grabbing a few things" runs that somehow turn into \$100 or more.

If you're reading this thinking "I could never do a whole day of meal prep," let me stop you there. **There's no right way or wrong way to do this.** You find what works for you. Maybe that's prepping a month's worth of freezer meals like I do. Maybe it's just prepping proteins on Sunday. Maybe it's batch-cooking one or two staples that make weeknight assembly faster.

The goal isn't perfection or Pinterest-worthy containers. The goal is making your regular weeks more manageable.

### **Why I'm Sharing This**

January always brings pressure to overhaul everything - new year, new you, complete transformation. But real change often comes from small, sustainable habits that actually stick.

For me, freezer meal prep wasn't about becoming a different person or suddenly loving to cook. It was about solving one recurring stress point in my week. And that one thing created breathing room for everything else.

If you're feeling overwhelmed by daily demands, maybe there's one small habit that could do the same for you. What's the one thing you solve repeatedly that you could solve once?

Start small. Pick one thing. Make it easier for your future self.

Three years later, I can tell you: that January 1st decision was one of the best gifts I've ever given myself - and my family.

*Text Karen a photo at 306-221-7493 & we will feature it on Facebook!*

**Age:**





# YOUR VOICE MATTERS

*I love hearing from you! Whether you have questions about mortgages, homeownership, or the market - or you've got a pre-approval story that could help someone else - reach out anytime. Your voice matters here.*



## **Submit Your Questions**

Got a question you've been pondering?  
Text or email me anytime! I love hearing from you, and your questions often inspire great topics for upcoming newsletters.



## **Share Your Story**

Recently gone through the mortgage pre-approval process? I'd love to hear about your experience! Text or email me anytime - your insights could help others navigating the same journey, and might inspire content in future newsletters.



## **Contact Me**

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*With useful tools and calculators to help you determine your affordability, monthly mortgage payments, closing costs and more, my app has everything you need at your fingertips. Click [here](#) to download the app or visit our website.*

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