

# **Brice Capital Helped Me Launch My Produce Business**

A few years ago, I experienced physical and mental overwhelm. I dealt with issues ranging from obesity and diabetes to chronic stress and anxiety. The pressures of my personal and professional obligations weighed me down. Trying to sustain a living and live up to the societal expectations of a successful life, I began to cave. Over time, I began to understand how my choices impacted my ability to live a happy and authentic life. So, I decided to make a change.

## **Healthier Living**

I assessed my life and got to work making changes for the better. I eliminated anything toxic, stressful, or harmful from my life. I started diving deep into spirituality and incorporated yoga and meditation into my daily routine. Finally, I began making a shift to a plant-based diet. I created a garden in the backyard and started preparing fresh, nutritious meals at home. It took some time, but I started feeling good from the inside out.

## **A Greater Purpose**

Adopting healthier lifestyle choices enhanced my quality of life by leaps and bounds. I wanted to share these benefits with others. So, I decided to turn my newfound hobby of gardening into a business. I wanted to sell fresh produce in my community while educating people on how to improve their diets for better living.

I got to work researching starting a produce business. Although I knew it would take hard work and dedication, I had no idea how much it would cost. There's a lot of financial responsibility with being an entrepreneur, and I wanted to make sure I was ready. Ultimately, I had to clean up my

finances.

## **Reducing My Debt**

My first goal was to reduce my debt so I could cover household and business expenses. Most of my debt was credit cards that had gotten too expensive to manage. I found a site called [BriceCapital.com](http://BriceCapital.com) and wanted to learn more. It turns out they're a financial agency that offers debt consolidation loans to financially strapped consumers. It's an opportunity to lump your credit card accounts into one, affordable, easy-to-manage loan.

I did a background check on the agency and found that they were responsible for helping many Americans pursue dreams, from investing in [real estate](#) to traveling the world. I talked with an agent and got approved for a loan that lowered my interest, monthly payments and saved me a ton on late fees. I was also surprised at the emotional and physical relief I got from getting my finances in order.

## **Building A Savings**

Since [running a business](#) requires a financial investment, I wanted to ensure I had money. I didn't want to risk going back into debt. The best way to do that was to set money aside for expenses. Fortunately, I saved so much money on high-interest credit cards that I had a few bucks to put into an account. I also started keeping a portion of my income and completing small tasks for some extra money. Over the course of a year, I built a strong enough nest egg to pursue my produce and nutrition education business.

## **Launching My Dream**

Once I had my debt under control and decent savings, I was ready to launch my vision. I got to work building a more extensive garden, purchasing supplies, creating a website, and marketing my services. I started selling my produce at local

farmer's markets and providing nutritional classes online. It took a while to gain traction, but many people were interested in learning more about healthy living before long.

My life was in shambles less than five years ago. I understood I had a lot to live for, so I put in the work to make the change. Upon experiencing this freeing sense of life, I decided I wanted to share that with others. [Brice Capital](#) gave me the starting chance I needed to accomplish my goals. With less debt, I could focus my attention and money on building something that would improve many lives.

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## Are You Ready to Buy a Home?

For most people, buying a home is the biggest expense of their lifetime. On top of that, a home also comes with many additional fees, some unexpected. If you're considering buying a home within the next year, make sure you know everything involved with homeownership. Listed below are a few things to consider.

### Varying Interest Rates

You may have read an article that stated mortgage rates are very low and this prompted a call to action. However, what they don't tell you is that, unless you have an exceptional credit rating, you won't get these rates. Mortgage [rates vary](#) depending on several factors including your credit score, the amount of your down payment, and the location of the property. The higher the interest rate, the higher the mortgage payments.

# Debt-to-Income Ratio

Most traditional lenders use your credit score as their primary tool to reach approval. The lower your credit score, the more likely it is that you'll receive a denial. Before applying for a loan, make sure that you review your credit score. The debt-to-income ratio is big with [banks](#). Having four or five credit cards with high balances at or near the available credit will reduce your chances of getting a loan approval at the best rates. Thankfully, you can reduce your credit card debt prior to your application. You can pay extra on the cards until they reach below a third of your available credit. Or, if you want to eliminate them altogether, you can take out a consolidation loan to free up money that you can use to pay off other expenses.

# The Down Payment

It only makes sense that, the more you put down on a home, the lower the monthly mortgage payments will be. Many people make the mistake of finding any means necessary to get into a home with little or no down payment. Unfortunately, if you have no savings, chances are the first time your home needs a repair, you won't be able to fix it without taking out another loan. Before buying a home, you should have a sizeable down payment, factoring in at least 10% of the purchase price.

# Affordability

If you purchase a house by exhausting all of your financial resources, you may set yourself up for failure. A home comes with [many expenses](#). Besides the monthly mortgage, you'll have homeowner's insurance, school, and property taxes, and added Private mortgage insurance (PMI) if you put less than 20% down. Like cars, homes also require regular maintenance, only they are much larger. Things like the furnace and HVAC systems

require annual servicing, and you will need to look for [roofing companies near me](#) to conduct roof inspections in order to prevent major repairs. The same can be said for the plumbing in your home as well. Then there are the utility bills and garbage removal. Factor in all these fees associated with buying a home.

## Ready to Stay in Location

When deciding to buy a home, consider your career path. Buying a home isn't just about whether you can afford it. It also involves remaining in one location, possibly for many years. If you have your dream job and the home is near things like great schools, parks, shopping, and is private, it's a win. However, if you have any doubts about where you may work in a year, hold off on buying a home until you are certain. The last thing you want is to get stuck with a two-hour commute every day. This will cause longer days, enormous stress, and wear and tear on your vehicle.

## Are You Handy?

Homes, whether new or older, will require fixing things. In an older home, having the ability to make minor repairs on your own will save thousands of dollars in a single year. Newer homes often have little character. Many people get into these homes and add things like wall units, better flooring, and carpets. If you're handy you'll only pay the cost of supplies which can easily be covered with [emergency cash loans](#) and repaid overtime. However, remember that when it comes down to repairs concerning electrics or water pipes, it is often better to leave the work to the professionals, such as this [handyman in Avon Lake](#) (or someone offering similar services in your local area), as any damage caused as you attempt a quick and cheap fix can end up being expensive as well as dangerous.

Buying a home is a dream for many Americans. However, if you jump in without factoring in all costs, staying within [your price range](#), and whether you're ready to remain in this location, you may end up with regrets.