## Breaking the Bank: The Key to Long-Term Financial Success

When it comes to investing and long-term financial success, you have countless options to choose from. However, would it surprise you to learn that the one investment strategy that has stood the test of time is real estate? In fact, investing in real estate almost *always* beats keeping your money in the bank. Your friends at The Osgood Team $^{\text{m}}$  have prepared 10 reasons why this has been the case historically:



**PROVIDES PASSIVE INCOME**: Unlike the interest earned on a savings account or a CD, investing in real estate can provide you with a steady stream of passive income. By purchasing rental properties, you can collect rent payments each month that can help cover your mortgage payments and provide additional income.

APPRECIATES IN VALUE: Over time, real estate typically appreciates in value. This means that the value of your property will likely increase, allowing you to sell it for a profit down the road. Additionally, you can leverage the

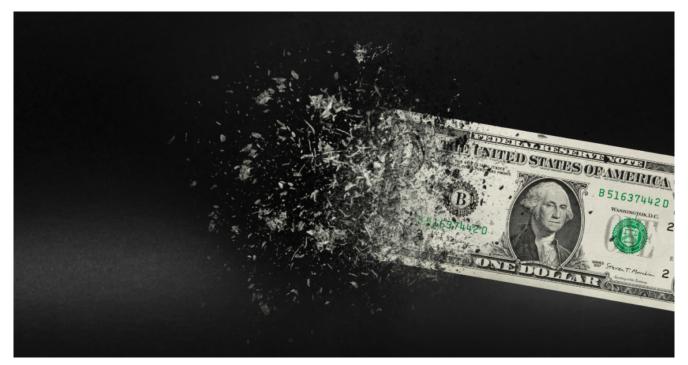
equity in your property to purchase additional properties or make other investments.

A TANGIBLE ASSET: Unlike stocks or bonds, real estate is a physical asset that you can see and touch. This can provide a sense of security and stability that other investments may not offer. Plus, if you ever need to sell your property quickly, you can do so relatively easily.



PROVIDES TAX BENEFITS: There are several tax benefits to investing in real estate. For example, you may be able to deduct mortgage interest, property taxes, and other expenses related to owning and maintaining your rental property. Additionally, if you sell your property at a profit, you may be able to defer paying taxes on your capital gains through a 1031 exchange.

**HEDGE AGAINST INFLATION**: Inflation can erode the value of your savings over time. However, real estate can act as a hedge against inflation because as the cost of living increases, so does the value of your property.



**FORCED APPRECIATION:** Real estate provides opportunities for forced appreciation through renovations, improvements, and other value-add strategies that can increase the property's value and generate higher returns.

**DIVERSIFICATION**: Real estate provides an alternative asset class that can diversify your investment portfolio and reduce overall risk.

**CONTROL OVER INVESTMENT**: Real estate ownership provides you with control over the investment, allowing you to make decisions about property management and improvements that can increase its value over time.



**LEVERAGE**: Real estate allows you to leverage your investment by using borrowed funds to purchase a property, potentially increasing your overall returns.

**SHELTER**: Finally, owning real estate provides a fundamental need for shelter, which can be an important consideration in uncertain economic times when the security of a home is a top priority.

Investing in real estate is a smart choice for those looking to grow their wealth over the long term. While keeping money in the bank may seem like a safe and secure option, it typically yields low returns and can be eroded by inflation. In contrast, real estate investment offers a range of benefits, including potential for appreciation, passive income, tax advantages, and diversification. By putting your money to work in real estate, you can take advantage of these benefits and enjoy a more secure financial future. So, if you're looking to build wealth and secure your financial future, consider investing in real estate today.

Ready to start investing and earning long term financial success? Consider talking to one of our certified agents at Osgood Team Real Estate to guide you towards investing in real

estate rather than keeping your money in the bank. 303.810.5757.

