

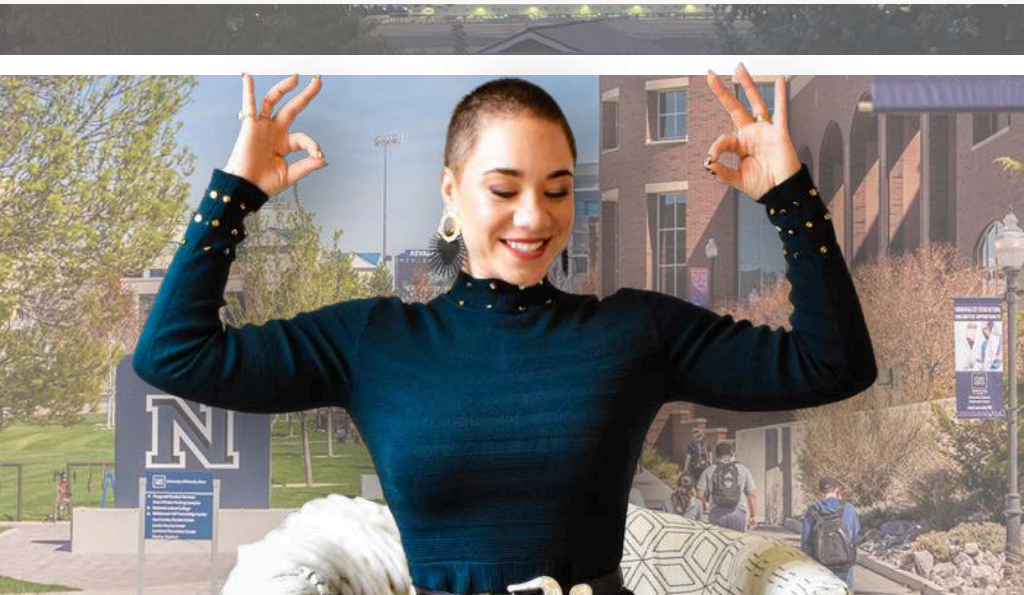


Smart Moves

A Real Estate Planning Guide
for Life Transitions

by Whitney Myer Arroyo

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Hey, I'm

Whitney!

your Reno singing realtor :)

Born and raised in Northern Nevada, I know college rent is usually a sunk cost.

But it doesn't have to be.

When I went to UNR, I lived in rentals just like everyone else. Looking back, that was a missed opportunity.

Today, I'm a realtor, investor, and proud supporter of smart families doing things differently. I help parents turn what could be 4 years of rent into a property that builds equity, teaches financial literacy, and launches their daughter's future with real-world experience.

This guide isn't about selling you a dream.

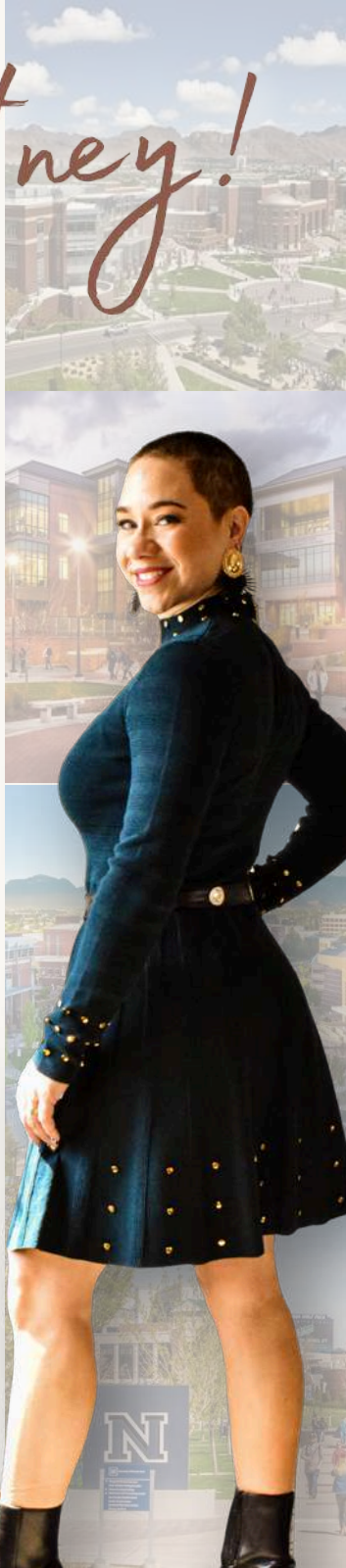
It's about showing you a simple, strategic way to:

- Offset college rent with roommate income
- Co-own a property with your daughter
- And potentially keep it as a long-term rental or gift it as a legacy

📍 Headed to UNR (or any college town)?

I'll help you figure out if this strategy fits your goals—and how to run the numbers so it's not stressful, just smart.

Whitney M. Mayo



Summary

- 1) Own vs. Rent – Start with the Bigger Picture
- 2) Real Estate Builds Wealth – Now & after
- 3) The College House Hacking Blueprint
- 4) A Legacy in the Making
- 5) F.A.Q



Own vs Rent

Why renting during college is a wealth leak 📄💰

Every year your daughter spends \$X on rent with no return— and trust me, 4 years adds up *fast*.

The smart alternative:

co-own a property with your daughter

- She (and maybe her roommates) pays the mortgage.
- You build equity in a real asset.
- She learns real-world money management.

Co-signing? That's OK—if **she makes payments for 12 months, she may qualify to remove you from the loan.**

- Long-term plan: she takes ownership or you keep it as a rental.

It's really a win-win situation.

Real Estate *builds* Wealth



U.S. homeowners have **38×** the
median net worth of renters
(*Federal Reserve, 2022*)

One property = lasting benefits

- Equity growth
- Tax advantages
- Potential passive income

Involving your daughter in budgeting repairs, managing tenants, and estimating property value gives her more than “adulting.”

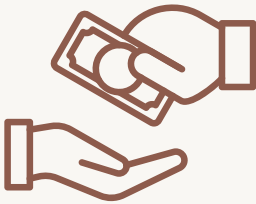
It gives her **wealth-building skills.**

The College House

Hacking Blueprint

Step 1: Property search

Target 3–4-bedroom homes near UNR with rental potential.

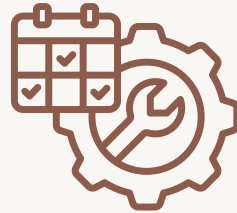


Step 2: Financing Structure

- Parent co-signs
- Daughter contributes rent from her account
- Reassess loan after 12 months

Step 3: Rental set-up

- Lease agreements for her and roommates
- Budget for repairs and routine maintenance



Step 4: Exit strategy

- Daughter buys you out
- Keep as family rental
- Sell and reinvest profits

Legacy in the making

Buying this property is just the beginning.

Choose your path:

- Sell after college and cash out.
- Rent it and benefit from recurring income.
- Pass it on to your daughter as a stepping stone to future investments.

Each path builds **wealth**, gives your daughter **ownership experience**, and secures a **real asset for your family.**



This Isn't Just About Real Estate.

It's about her *future.*

You've just explored how college housing doesn't have to be a cost—it can be a stepping stone to real estate ownership, financial confidence, and a legacy that lasts.

Whether you're ready to start looking at properties, curious about the numbers, or just want to see if this fits your family's goals, I'm here to help.

If you're exploring this path for your daughter, let's make the process exciting—not overwhelming.

From first walkthrough to final keys, I'll be your guide every step of the way.

I'm just one call away!

Whitney Mayo

