



FIRST-TIME BUYERS

\$0 GST

Get up to \$50,000 back on a brand new home.

First-time buyers now pay zero GST on new builds up to \$1,000,000. Resale homes get nothing.

Shane Homes | Spark Financial Group

Illustration only. Not financial advice.

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group





THE 90-DAY PLAN

No down payment saved? You may still be ready.

The RRSP Home Buyers' Plan lets first-time buyers use up to \$60,000, or \$120,000 as a couple.

Shane Homes | Spark Financial Group

Illustration only. Not financial advice.

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group





COMPARE IT

\$35K

New build vs resale, the honest math.

A \$700,000 new Shane home returns \$35,000 in GST. The same money on a resale returns nothing.

Shane Homes | Spark Financial Group

Illustration only. Not financial advice.

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group





SWIPE UP

\$0 GST on a brand new Shane home.

Up to \$50,000 back for first-time buyers. Swipe up to see the numbers at every price point.

TOTAL MONEY BACK

\$500K home	\$32,625
-------------	----------

\$700K home	\$48,725
-------------	----------

\$1.0M home	\$68,300
-------------	----------

See your numbers

Shane Homes | Spark Financial Group | Calgary

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group





THE 90-DAY PLAN

Your down payment can come back to you.

90 days in an RRSP, then a tax refund of \$6,000 to \$20,000. That is the part nobody explains.

TOTAL MONEY BACK

\$500K home	\$32,625
\$700K home	\$48,725
\$1.0M home	\$68,300

See your numbers

Shane Homes | Spark Financial Group | Calgary

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group



Captions and posting plan

POST 1 · Square · \$0 GST

First-time buyer? The GST on a brand new home just went to zero. On a new build up to \$1,000,000 you get the full 5% back, worth as much as \$50,000. Resale homes do not qualify. Link in bio to see what you would get back at every price point. #YYCRealEstate #FirstTimeHomeBuyer #ShaneHomes

POST 2 · Square · The 90-day plan

"We do not have a down payment yet." You might be closer than you think. The RRSP Home Buyers' Plan lets first-time buyers use up to \$60,000, or \$120,000 as a couple, and the tax refund often comes back in the thousands. Ninety days is all it takes. #YYCHomes #NewBuild #FirstTimeBuyer

POST 3 · Square · New vs resale

Same budget, very different outcome. A \$700,000 brand new Shane home returns \$35,000 in GST to a first-time buyer. The same \$700,000 spent on a resale returns nothing. New build, new warranty, money back. #CalgaryRealEstate #NewHome

STORY SET · 2 frames

Frame 1: \$0 GST on a brand new Shane home. Frame 2: your down payment can come back to you. Both frames link to the page. Run these the day after each square post.

REEL IDEAS · 30 to 45 sec

1. Sales associate answers "we do not have a down payment yet" on camera. 2. Parents helping adult children: how a modest gift does far more work through an RRSP. 3. Whiteboard the \$700K example in under 40 seconds.

Cadence

Two posts a week for four weeks. Boost to first-time buyers aged 25 to 40 within 40km of Calgary. Always link to the page and ask "how did you hear about us" on the form.

SCAN TO SEE IF YOU QUALIFY

Shane Homes First-Time Buyer Advantage | Spark Financial Group

