

Free guide for newly licensed Connecticut real estate agents

Your first 90 days as a new CT agent

A step-by-step playbook for picking a broker, budgeting, finding your first clients, and getting to your first closing.

- Broker questions and red flags
- Week-by-week setup plan
- Buyer and seller step-by-steps
- Six-month budget worksheet
- Scripts for texts and follow-up
- Offer-to-closing timeline

Days 1 to 30

Get set up

Days 31 to 60

Get in front of people

Days 61 to 90

Work your first deal

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1. Pick your sponsoring broker

In Connecticut, your salesperson license is issued once a broker sponsors you. Your broker is responsible for your work, holds your license, and gets a share of what you earn. Choosing one is your first real business decision. Talk to at least three before you sign anything.

Terms you will hear

Split	The percentage of each commission the brokerage keeps. On a 50/50 split, half of every check goes to the brokerage.
Cap	The most you pay the brokerage in a year. After you hit it, you keep more of each deal until your anniversary date.
Flat fee	A set dollar amount per closing instead of a percentage.
Monthly or desk fee	What you pay every month, whether you close deals or not.
Transaction fee	A per-deal fee for paperwork and compliance. Sometimes the client pays it.
Franchise fee	A percentage some national brands take off the top, before your split.
E and O	Errors and omissions insurance. It protects you if a client claims you made a mistake.

Questions to ask every broker

- What do I pay per deal? Is it a split or a flat fee? Is there a cap?
- What do I pay each month, even with no deals?
- Are there transaction, franchise, technology, or E and O fees? Who pays them?
- Who answers my questions on a Saturday when an offer is due?
- Who reviews my paperwork before it goes out?
- What training happens in my first 90 days? Is it live or recorded?
- Do you provide leads? What do they cost me at closing?
- What marketing do you provide? Signs, flyers, postcards, a website?
- What CRM and tools come with the brokerage?
- Can I talk to an agent who joined in the last year?

Write the answers side by side. The differences get clear fast.

Red flags

- Pressure to sign today
- Vague answers about fees
- Nobody available after 5 p.m. or on weekends
- Paid training or coaching you must buy before you start
- Leads with no clear cost or no clear rules

2. Solo or team?

Neither one is better. The right choice depends on where your first five clients will come from.

Going solo

You keep more of each commission and set your own schedule. You also find your own clients.

Fits you if you know a lot of people locally, or you are starting part time.

Joining a team

You get leads, systems, and people to learn from. You share more of the commission on team leads.

Fits you if you are new to the area or want reps quickly.

Questions to ask a team

- What is my split on team leads? On clients I bring in myself?
- How are leads assigned? How fast do I have to respond?
- Are there minimums, like calls per week or meetings I must attend?
- What tools and training come with the team?
- Who handles paperwork and transaction coordination?
- If I leave, what happens to my clients and my pipeline?

3. Budget for your first six months

Most new agents wait two to four months for a first check. A buyer can take weeks to find a home, and a typical closing takes another month or more after that. Plan for it now.

Fill in your own numbers. Your board, MLS, and broker can tell you this year's amounts.

Cost	How often	Your number
Realtor dues (local board, state, national)	Yearly	
MLS access	Quarterly or yearly	
Lockbox key access	Monthly or yearly	
Brokerage fees (monthly, annual, per deal)	Varies	
E and O insurance	Yearly	
License renewal and continuing education	Per renewal	
Headshot, business cards, signs	Once	
Phone, CRM, apps	Monthly	
Gas and car costs	Monthly	
Your living expenses	Monthly	
Total for six months		

Taxes

Nothing is withheld from commission checks. Set aside a portion of every check in a separate account, and track your mileage from day one. A tax professional can tell you how much to save and whether you should make quarterly payments.

4. Days 1 to 30: get set up

Your goal this month is simple. Be ready to help a client the day one calls.

Week 1: Access and basics

- Finish brokerage onboarding. Join your local board and the MLS.
- Get your lockbox key working and learn how to schedule showings.
- Set up a business email and an email signature with your name, phone, and brokerage name. Your brokerage name belongs on all your advertising. Ask your broker about the rules.
- Get a professional headshot.

Week 2: Build your list

- Write down 100 people you know. Family, friends, coworkers, neighbors, your barber, your kid's coach.
- Put them into a CRM or a spreadsheet with phone, email, and how you know them.
- Tag each one: A for people likely to buy, sell, or refer soon. B for good contacts. C for everyone else.

Week 3: Learn the paperwork

- Read the purchase agreement your office uses, start to finish.
- Read the buyer agreement and the listing agreement.
- Learn the required disclosures in CT, like the property condition disclosure.
- Fill out a practice offer and have your broker or mentor check it.

Week 4: Announce and observe

- Message your A and B contacts personally. One at a time, not a group text.
- Post once on social media that you are licensed and who you help.
- Shadow two showings and one listing appointment.
- Preview ten homes for sale in the town you want to work, so you know prices and inventory.

Sample message to your contacts

"Hi Mike, I wanted to share some news. I just got my real estate license and joined LPT Realty. I am not asking you for anything. If you ever have a question about the market or what your home is worth, I am happy to help. And if you hear of anyone thinking about moving, I would appreciate a heads-up."

5. Days 31 to 60: get in front of people

Business comes from conversations. Aim for five real conversations about real estate every weekday. A text that gets a reply counts. A like on a post does not.

Host open houses

You do not need your own listings. Ask your office who needs coverage on a weekend.

- **Before:** Learn the home and the neighborhood. Know three nearby sales. Invite 20 neighbors in person or with a flyer.
- **During:** Greet everyone and use a sign-in sheet or app. Ask what they are looking for and whether they are working with an agent.
- **After:** Follow up with every visitor within 24 hours. Add them to your CRM.

Follow up on a schedule

Most new agents lose leads by going quiet. Use a simple rhythm for every new contact:

- Same day: a call or text
- Next day: a second try if you did not connect
- Day 3 and day 7: something useful, like new listings that fit what they want
- After that: once a week until they buy, say no, or ask you to stop

Show up online

Post one helpful thing a week. Local market updates, a home you previewed, or a lesson from your first month. Helpful beats salesy every time.

Sample follow-up text

"Hi Jenna, it was great meeting you at the open house on Main Street. You mentioned you want a 3-bedroom near the high school. Two just came on the market. Want me to send them over?"

6. Working with buyers

Your first client is most likely a buyer. Here is the order things happen.

1. **Buyer meeting.** Sit down before touring. Ask about budget, must-haves, towns, timeline, and why they are moving.
2. **Pre-approval.** Make sure they have a pre-approval from a lender before you tour. It protects their time and yours.
3. **Buyer agreement.** Get a signed written buyer agreement before you show homes. It explains your role and how you get paid. Your broker will give you the form and walk you through it.
4. **Showings.** Preview when you can. Point out what you notice, good and bad. Take notes for them.
5. **Writing the offer.** Pull recent sales from the MLS. Talk through price, deposit, inspection, financing, and closing date. Have your mentor review it before you send it.
6. **Negotiating.** Stay calm, respond fast, and keep your buyer informed at every step.

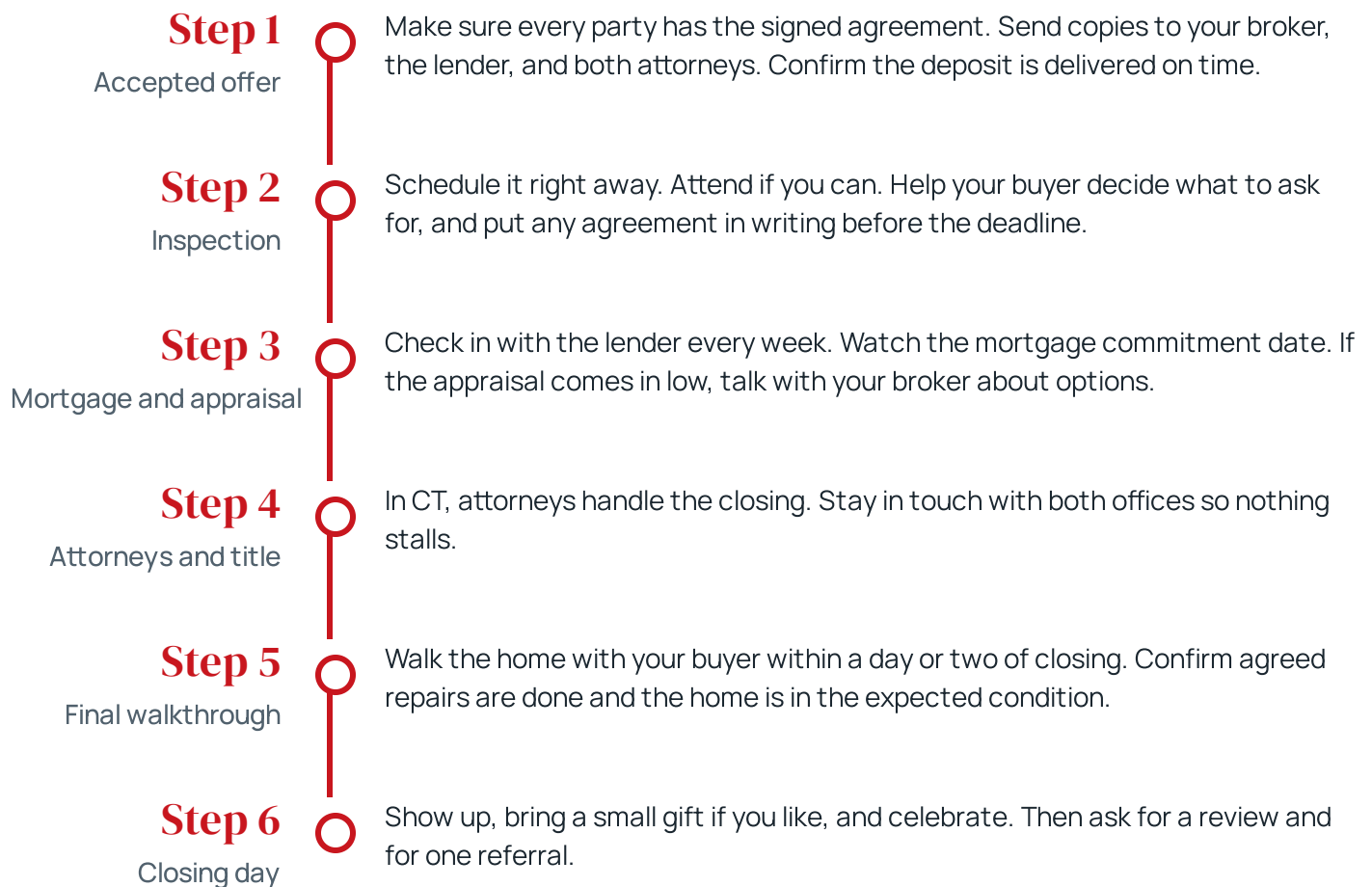
7. Working with sellers

Listings take longer to win, but they are worth learning early.

1. **Prepare.** Pull a comparative market analysis from the MLS. Look at sold, pending, and active homes nearby.
2. **Listing appointment.** Walk the home, listen to their goals, and explain your marketing plan.
3. **Pricing.** Show the data and recommend a price range. Overpricing is the most common reason homes sit.
4. **Listing agreement.** Sign the agreement and collect the required disclosures.
5. **Get it ready.** Suggest simple fixes, then schedule professional photos and a floor plan.
6. **Go live.** Enter the listing in the MLS carefully. Check every field twice.
7. **Manage showings and offers.** Share feedback with the seller every week, and walk them through every offer.

8. Days 61 to 90: from offer to closing

A typical CT purchase takes 30 to 60 days from accepted offer to closing. Here is what happens and what you do at each step.



Keep one checklist

List every deadline on one page: deposit, inspection, mortgage commitment, appraisal, walkthrough, closing. Check it every morning. Missed dates cause most deal problems.

9. What you keep on your first three deals

Here is a simple example. Three closings with \$7,500 in commission each, or \$22,500 total.

	50/50 split	LPT flat-fee plan
Commission earned	\$22,500	\$22,500
Paid to the brokerage	\$11,250	\$1,500
Annual fee	Varies	\$500
You keep	\$11,250	\$20,500

Example only, before taxes and other business costs. The LPT flat-fee plan is \$500 per closing with a \$5,000 annual cap, plus a \$500 annual fee. Some brokerages also charge monthly or desk fees. Plan details can change, so confirm current terms before you decide.

10. A sample week

Treat this like a job with a schedule. Here is one way to set up a full-time week. Part-time agents can keep the same order with fewer hours.

Time	Monday to Thursday	Friday
9 to 11 a.m.	Calls, texts, and follow-up. Five conversations.	Review your CRM and plan next week
11 a.m. to 1 p.m.	Learn: paperwork, MLS, market stats	Preview new listings
1 to 5 p.m.	Previews, showings, appointments	Showings and appointments
Evening	Respond to clients and new leads	One helpful social post

Weekends: open houses and showings. Pick one day off each week and protect it.

11. Mistakes to avoid

- **Waiting for leads to show up.** Your first deals almost always come from people you already know.
- **Not tracking contacts.** If it is not in your CRM, you will forget to follow up.
- **Going quiet after one try.** Many leads respond on the third or fourth reach-out.
- **Running out of money.** Budget for six months before your first check.
- **Guessing on paperwork.** Ask before you send. Every time.
- **Trying every lead source at once.** Pick two, do them well, then add more.
- **Skipping the review request.** Ask every happy client for a review and a referral.

12. Two ways to start with me

I am a working agent with five years in the business, and I still do deals across eastern Connecticut. You can join me one of two ways.

LPT Realty, on your own

- \$0 monthly fees
- Flat-fee plan: \$500 per closing, \$5,000 annual cap
- Free Listing Power Packs: postcards, flyers, door hangers, and business cards
- Built to work for part-time agents too

The iConn Team at LPT

- Zillow Flex buyer and seller leads
- Follow Up Boss CRM to track every lead and client
- Three team Zoom calls every week
- Ongoing trainings
- Team systems and support from day one
- Lead deals carry a referral fee at closing. Leads are never guaranteed, so ask me for current terms.

Either way, I am your go-to person. Text me when you are stuck on a contract, a showing, or your first offer. That is the deal.

Book a free 15-minute game plan call

No pressure and no script. We will look at your situation, your town, and your goals, and figure out which path makes sense. Even if that is a different brokerage.

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