

# Finding Financial Freedom: Julie Han's journey to independence

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This series highlights inspiring stories of women who have created successful and

***sustainable careers in real estate and/or invested in real estate to achieve financial independence, gain lifestyle flexibility, and create lives built on their own terms.***

In today's world, [real estate offers women](#) a unique path to financial independence, long-term wealth-building and the freedom to shape their own careers. Julie Han, a Compass agent in San Diego, California, has a unique journey, spanning multiple states and industries.

Her experience is a testament to how real estate can not only provide opportunities for personal growth but also pave the way for generational wealth.

## **A family story of hard work and ambition**

Han's path into real estate wasn't a straight line but rather a series of calculated risks and opportunities. Born into a family that valued hard work and education, Han's parents emigrated to the U.S. with little more than determination and ambition.

Her father, a professor at Iowa State University, and her mother, who arrived through a scholarship to an all-girls Catholic college, instilled in her a deep respect

for education. Han herself graduated from Johns Hopkins University with a degree in Natural Sciences before moving on to a Master's degree in Finance and Management from the Johns Hopkins School of Public Health.

Her parents worked tirelessly, eventually [investing in real estate](#) and growing a portfolio. This experience laid the foundation for Han's own journey, showing her the power of investing in property and the potential it offered for building long-term wealth.

## The power of real estate for immigrants

For many immigrant families, real estate offers a powerful tool to build generational wealth. In fact, studies show that immigrants are more likely to invest in real estate compared to native-born citizens.

According to the [National Association of Realtors](#) (NAR), 61 percent of international buyers who purchased real estate in the U.S. in 2020 resided in the U.S. as immigrants or visa holders, with many of them seeing real estate as a secure way to build wealth for future generations.

Homeownership is particularly significant for immigrant families, as it not only provides stability but also serves as a foundation for future opportunities.

A [2023 study](#) from Harvard's Joint Center for Housing Studies found that homeownership allows families to accumulate wealth, and for many immigrant families, owning property is a key part of securing a better future for their children.

As immigrants work hard to establish themselves in a new country, they often use real estate as a means of financial security, which in turn provides opportunities for their children to pursue better education and career opportunities.

For Han's family, this meant a steady accumulation of wealth through smart real estate investments, which provided the foundation to a legacy of opportunity for future generations.

## **From healthcare to real estate: A pivot toward entrepreneurship**

While in college, Han's first career path was as a pre-med student. However, she soon realized that her true passion lay in the business side of healthcare, not the clinical side. After completing her Master's degree, she

worked in various healthcare roles, including research and administration, until an eye-opening experience in the corporate world pushed her toward a significant career pivot.

Han was disillusioned with the healthcare industry, especially after seeing how profit-driven motives often compromised patient care. A chance opportunity working for a building contractor led Han to obtain her real estate license, marking the beginning of a new chapter in her professional life.

## **Overcoming challenges in a male-dominated industry**

Like many women in real estate, Han faced her fair share of challenges. Starting from scratch in three different states — New York, Colorado and California — she had to adapt to unique regulations, forms and MLS systems. But perhaps one of the biggest hurdles was breaking into commercial real estate, a field traditionally dominated by men.

Han's perseverance paid off, and she successfully transitioned into residential real estate, where she would go on to become one of the most respected names in luxury real estate in San Diego. Her

reputation as a skilled negotiator and detail-oriented professional allows her to navigate the high-end markets of Del Mar, La Jolla and Rancho Santa Fe and put her clients first.

## **Building wealth, 1 property at a time**

Real estate ownership and career success have been transformative for Han, both financially and personally. She earns significantly more than the average female in the U.S. and has a comprehensive financial plan, supported by a wealth advisor, to guide her toward long-term goals. Real estate has allowed her to take control of her financial future, and this sense of security has expanded her life goals in ways she never anticipated.

For women, especially young and single women, real estate offers a pathway to financial freedom that might not otherwise be accessible. Han's advice to women considering real estate as a career path is simple but powerful:

- **Take calculated risks** and follow your passion.
- **Don't be afraid to fail:** Each failure brings you closer to a win.
- **Find a great mentor or team** to help you develop your career.

- **Put your head down and do the work:** Don't complain; stay persistent.
- **Be patient:** Success doesn't happen overnight, especially when starting in a new area.

## The power of real estate for women

Han believes that real estate is one of the most empowering professions for women. The industry operates on [commission](#), which means that women have the same earning potential as men, without the traditional ceilings that exist in many other fields. Real estate, with its flexibility and potential for high earnings, provides a unique opportunity for women to build their own businesses and achieve financial independence.

However, Han also recognizes the need for greater financial literacy, especially for women of color, who face additional barriers in the industry. More education on how to save, invest and become financially independent could be transformative for many women, helping them take full advantage of the opportunities that real estate offers.

## Looking to the future



As the industry continues to evolve, Han envisions a future where more women, particularly women of color, are equipped with the tools and knowledge to succeed in real estate. With more financial literacy and mentorship, Han believes that the path to wealth-building through real estate will be more accessible to women everywhere.

Han's journey is proof that real estate is more than just a career; it's a powerful tool for empowerment, offering women the opportunity to take control of their financial future and build a legacy of wealth. As Han herself puts it, "If we were all perfect, we wouldn't be human. Go out there and don't be afraid to fail forward. Every failure gets you closer to a win."

In a time when women's [financial independence](#) is more important than ever, real estate offers an exciting, dynamic pathway to success. For women like Julie Han, it has been nothing short of life-changing.

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