



Time to Downsize?

The Next Chapter, On Your Terms.

Your step-by-step guide to downsizing your home
& upgrading your life.

Self Assessment

IS IT TIME?

ARE YOU HAVING THESE THOUGHTS?

- My home has features that no longer fit my lifestyle. I have rooms that never get used anymore.
- The house and yard are far too large and high maintenance; I'd rather be doing a million other things than taking care of it all. I want to have fun and be free to do so.
- The floor plan is impractical or unsafe for me now. I need something that is practical for aging in place.
- I'm not located where I want to be—near family, friends, and activities that bring me joy.
- The ongoing maintenance expense of this home is high and the longer I stay here, the more expensive it is going to be to repair or maintain it.
- A big portion of my net worth is tied up in this house and I could expand my experiences if I could free up that money.
- I'm really tired of all this stuff. I just want life to be simpler.
- I'm traveling for business and/or pleasure, so I'm rarely home. The mortgage, insurance, taxes, and utility costs required to maintain my home can feel like money down the drain. It feels like I'm not making the best use of my home, finances, and time.
- My life situation has changed and I simply do not want to—or cannot—stay here. I need a change.

For all these reasons and more, it might be the right time to downsize.





A SELF-ASSESSMENT TO CLARIFY YOUR THINKING

You've been considering a move for a while now. Some days it feels like the obvious next step. Other days you're not so sure. This assessment helps you cut through the noise and evaluate where you actually stand.

For each statement, rate yourself on a scale of 1 to 5:

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

YOUR HOME

- _____ I have rooms in my house that I rarely or never use.
- _____ Maintaining my home (cleaning, yard work, repairs) has become burdensome.
- _____ My home has features that are becoming difficult for me physically (stairs, large yard, steep driveway).
- _____ I worry about how I'll handle major repairs or maintenance in the coming years.
- _____ My home no longer fits my current lifestyle.

YOUR FINANCES

- _____ My housing expenses (mortgage, taxes, insurance, utilities, maintenance) feel like a stretch each month.
- _____ I would benefit from accessing the equity in my current home.
- _____ I'm concerned about affording unexpected home repairs on a fixed income.
- _____ Reducing my housing costs would free up money for things I care about more.
- _____ My financial advisor has suggested I consider my housing situation.

YOUR LIFE

- _____ My family and social connections are no longer centered around my current location.
- _____ I'm spending significant time traveling or away from home.
- _____ I'm ready for a simpler, more manageable living situation.
- _____ I want to be closer to family, healthcare, or amenities that matter to me.
- _____ The thought of moving to a new place feels more exciting than scary.

YOUR STUFF

- _____ I feel overwhelmed by the amount of belongings I've accumulated.
- _____ I have furniture, clothing, or possessions I no longer use or need.
- _____ I would feel lighter if I owned fewer things.
- _____ I'm ready to let go of items that no longer serve my current life.
- _____ I can identify what I want to keep and what I'm ready to release.

SCORING

Add up your total score across all 20 statements.

20-45

Not Yet Ready. Downsizing isn't calling to you right now, and that's fine. Your current home still works for your life. Revisit this assessment in a year or two, or if your circumstances change.

46-70

Starting to Consider. You're noticing friction between your home and your life. The idea of downsizing has merit, but you're not feeling urgency. This is a good time to start the thinking and planning phase. Begin sorting, research your options, and gather information so you're prepared when the time feels right.

71-85

Ready to Explore. Multiple factors are pointing you toward a change. You've likely been thinking about this for a while. Now is the time to have serious conversations with your financial advisor and a real estate agent who specializes in downsizing. Start taking action.

86-100

Ready to Move. You've already done the mental work. Your home no longer fits your life, and you're emotionally prepared to make a change. The next step is building your team and creating your timeline.

~Notes~



Let's Connect

You don't need to have everything figured out. You just have to be willing to explore.

Maybe you're ready to move in six months. Maybe you're two years away and just starting to think about it. Maybe you picked up this guide because someone suggested it and you're not sure how you feel about any of this yet. Wherever you are in the process, I'm here.

Call, email, or reach out in whatever way feels most comfortable. We'll set up a time to talk through your situation and answer any questions you have. No pressure. No obligation. No sales pitch. Just a conversation about what's possible for you.

This is a big decision. You deserve a guide who understands that.



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