

Downsizing Readiness Checklist

A free starter guide to help you decide, plan and take your first steps

FREE SAMPLE | THE DOWNSIZING PLAYBOOK

U.S. Edition | Printable Workbook

FREE SAMPLE

Are You Ready to Downsize?

Deciding whether to leave a home you have lived in for years is a big choice, and there is no rush. Start here. This short checklist helps you see where you stand, and shows you the first steps if you decide to go ahead.

Why people consider it

Check every reason that sounds like you.

- ☐ The house has more space than I use
- ☐ Stairs are hard for me now, or I expect they will be
- ☐ Upkeep of the house and yard takes too much time, energy or money
- ☐ Taxes, insurance, utilities and repairs cost more than I would like
- ☐ I would like to free up money from my home's value
- ☐ I want to live closer to family or friends
- ☐ I want a different climate or kind of community
- ☐ My household has changed and the house no longer fits how I live
- ☐ I want to simplify my life and have more freedom to travel
- ☐ I would rather plan ahead than be forced to decide in a hurry

What your checks might mean

Three or more: planning ahead is probably worth your time. **One or two:** you may only need small changes, such as help with the yard or a bedroom on the main floor. **None:** staying put may be right for now. This is a thinking tool, not a verdict. You do not have to move.

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Your First Ten Steps

If you decide to move forward, these are good places to start. Each takes only a few minutes to begin. Check them off as you go.

1. Decide (Part 1 of the full playbook)

- [ ] Write down what you love about your home, and what is getting harder
- [ ] Roughly compare the yearly cost of staying with the cost of moving

2. Sell the home (Part 2)

- [ ] Ask two or three local agents for a free opinion of value
- [ ] Start gathering paperwork: deed, mortgage statement, tax bills, HOA documents

3. Sort the belongings (Part 3)

- [ ] Pick one small area, such as a closet, and sort it into keep, give, sell and donate
- [ ] Ask your adult children which keepsakes they truly want

4. Buy the new home (Part 4)

- [ ] Write a list of must-haves, nice-to-haves and deal-breakers for your next home
- [ ] Visit areas you are considering at different times of day

5. Move and settle (Part 5)

- [ ] Get written estimates from at least three movers
- [ ] Start a Move Folder for your most important papers

SAMPLE WORKSHEET

Who to Talk To Before You Decide

This page comes from Part 1 of the full playbook. You do not need all of these people, but most households benefit from talking to at least three. Check them off as you go and write the date.

Done	Who	What to ask	Date
☐	**Financial advisor**	How would a sale and a move affect my retirement income and savings?	
☐	**CPA or tax professional**	Will I owe tax on the sale? What should I know before I list?	
☐	**Elder law or estate attorney**	Who is on the deed? Does a move affect my will, trust or power of attorney?	
☐	**Local real estate agent**	What is my home worth today? What would sell it faster? (Free, no obligation.)	
☐	**Mortgage lender**	If I buy again, what can I afford and what are my options?	
☐	**Health insurance or benefits counselor**	Could a move to a new state or a change in income affect my coverage?	

Tip

Write your questions down before each meeting and bring this page. Ask each professional to explain things in plain language, and ask for the answer in writing if it matters.

THE FULL PLAYBOOK

What Is Inside The Downsizing Playbook

This sample is a small piece of a complete, printable workbook that walks you through the whole move, from the first question to your first month in the new home.

Part	What you get
1. Decide	Costs of staying vs. moving, a priorities worksheet, and guides for talking with your spouse and adult children.
2. Sell the Home	A selling timeline, a get-ready checklist, how to choose an agent, offer comparison and a closing-day checklist.
3. Sort the Belongings	A four-pile system, room-by-room checklists, important papers, and a worksheet for heirlooms.
4. Buy the New Home	Needs vs. wants, housing options compared, a printable home viewing sheet and questions for communities.
5. Move and Settle	A moving timeline, how to choose a mover, change-of-address lists and a 30-day settling-in plan.

Made to be printed and written in, with large, easy-to-read type, in more than 60 pages.

Get the complete playbook

https://payhip.com/b/fMu4n

Please note: this is a planning guide and not legal, tax, financial, medical or real estate advice. Rules differ by state and change over time. Speak with qualified professionals before you make any final decision.