

Your Why

My main reason for doing this now is:

I am doing this for (names are fine — "my daughter Lisa," "myself"):

My timeline looks like this (a move date, a season, or "no deadline"):

Three things I want to be true when I am finished:

1.

2.

3.

One thing I am a little worried about:

That last answer is normal. Write it down anyway. Naming the worry makes it smaller, and several chapters ahead speak directly to the most common ones.

Master Tracker

For each week: write the date you finished, and check the box.

Week	Focus	Date finished	Done
1	Start gently		☐
2	Kitchen & pantry		☐
3	Closets & clothing		☐
4	Bathrooms & medicine cabinet		☐
5	Garage, basement & attic		☐
6	Photos & memorabilia		☐
7	Books, media & collections		☐
8	Furniture & big pieces		☐
9	Spouse's belongings / catch-up		☐
10	Loose ends		☐

Week	Focus	Date finished	Done
11	The legacy layer		☐
12	The practical finish		☐

A skipped week is not a failed week. Note the new date and carry on. The plan bends; it does not break.

Room Inventory

Room:

What this room is for now:

Main furniture / large items:

Categories of smaller things here:

Hotspots (where things gather): 1.

2.

3.

Crowding rank (circle one): (1) (2) (3) (4) (5)

Things I already know about this room:

Safety notes (blocked paths, stacks near heat, stairs used as storage):

☐ Photographs taken of this room

Make as many copies of this page as you have rooms — photocopy it, or download a fresh copy from homeownerbasics.com/downsizing.html.

Family Wish Lists

Person's name:

Three things they would want, in their words: 1.

2.

3.

Person's name:

Three things they would want, in their words: 1.

2.

3.

One block per person. Photocopy or download more from homeownerbasics.com/downsizing.html.

Important Documents Locator

Document	Where it is kept	Who else knows
Will (signed original)		
Living will / health-care directive		
Power of attorney documents		
House deed / mortgage papers		
Property tax records		
Car titles / vehicle records		
Insurance: home		
Insurance: auto		
Insurance: life		
Insurance: health / Medicare cards info		
Current medication list (where the printed list is kept)		

Document	Where it is kept	Who else knows
Bank accounts (list of banks, not numbers)		
Investment / retirement accounts (firms, not numbers)		
Tax returns (location of past years)		
Birth / marriage certificates		
Military discharge papers (if any)		
Safe deposit box (bank + who has access)		
Safe at home (location; combination held by)		
Attorney's name and phone		
Accountant's name and phone		

Account numbers do not belong on this page. Institutions and locations are enough for the person who will use this map — they will prove who they are to the institution itself.

Date this page when you finish it:

Plan to review it once a year. Locations drift; the map should not.

Digital Life Locator

For each: check the box when it is true. No passwords, ever.

☐ Phone: my photos back up to (iCloud / Google Photos / other / nowhere yet):

☐ Apple Legacy Contact is set up. Person named:

☐ Google Inactive Account Manager is set up. Contact named:

☐ Facebook: Legacy Contact named, or deletion chosen. Name:

☐ Microsoft account (Outlook / Hotmail / OneDrive), if I have one — it has no legacy setting, noted here so my family knows it exists:

☐ Email account(s) I actually use:

☐ Online banking / bill-pay: I know these exist online, and my Documents Locator (paper) covers the institutions: ☐
yes

☐ Photo archives on old computers or drives are noted here:

☐ My password system is (password manager / sealed list held by):

Document Retention — General Guide

Record	General guideline	
Tax returns (the returns themselves)	Many people keep copies permanently	☐
Supporting papers for a return	Keep at least 3 years from filing (longer in some cases; see irs.gov)	☐
Investment and IRA records (Forms 8606, 5498, 1099-R; purchase records)	Keep until 3 years after you sell, or after the IRA is fully withdrawn	☐
Bank and credit-card statements	Keep 1 year, unless needed for taxes	☐
Pay records / income statements	Keep until reconciled with your tax return; keep the year-end statement with the return (3 years)	☐
Medical bills and insurance explanations	Keep 1–3 years after the bill is settled	☐
Home purchase and improvement records	Keep while you own the home; after selling, until the limitations period for the year of sale	☐

Record	General guideline	
	has run (up to 7 years, as cautious household practice)	
Loan documents	Keep until the loan is paid off, plus the payoff letter permanently	☐
Warranties and manuals	Keep while you own the item	☐
Birth, marriage, military, citizenship papers	Keep permanently	☐

Shredding rule of thumb: if a document has an account number, a signature, or a Social Security number, it is shredded, or taken to a shredding service or shred day — never recycled loose. (Do not burn papers at home: many places ban or restrict it, and the smoke is a health hazard.) A home shredder handles a session's worth; a shredding service or a community shred day handles the years all at once, and for Week 1 that is money well spent.

Kitchen & Pantry Sweep

Category	How many I found	Keep-ing	Going (Gift / Sell-Donate / Let Go / Decide later)
Spatulas, spoons & turners			
Knives			
Pots & pans (incl. lids)			
Baking dishes & sheets			
Mugs & glasses			
Everyday dishes (place settings)			
The good dishes (place settings)			
Small appliances			
Food storage containers (count all pieces found)			

Category	How many I found	Keep-ing	Going (Gift / Sell-Donate / Let Go / Decide later)
Pantry: cans & jars damaged (swollen, seam-dented, rusted)			
Pantry: cans & jars past date but sound (use first)			
Pantry: in-date, will not use (food bank)			
Freezer items I cannot name or date			
Cleaning supplies under the sink			
Cookbooks			
 (your own category)			

Photocopy this page for a second pass — most kitchens take two.

Closet Count & 12-Month Check

Count first. Then judge — the order matters.

Category	How many	Worn in last 12 months ? (all / some / none)	Keeping	Going (Gift / Sell-Donate / Let Go / Decide later)
Sweaters & cardigans				
Blouses / shirts / tops				
Pants, slacks & jeans				
Skirts & dresses (everyday)				
Occasion outfits (complete)				
Suits / blazers				
Coats & jackets				

Category	How many	Worn in last 12 months ? (all / some / none)	Keeping	Going (Gift / Sell-Donate / Let Go / Decide later)
Shoes (pairs)				
Boots				
Handbags & belts				
Scarves, hats & gloves				
Sleepwear & robes				
_____ _____ (your own category)				

Keepsake clothing set aside for Chapter 8 (list it, then let it wait):

Medicine & Toiletries Sweep

Work pile by pile. When in doubt about a specific medicine, write "ask pharmacist" in the decision column — and then ask.

Item	Expiry / date	Decision (Keep / Take-back / Trash method / Let Go)

Item	Expiry / date	Decision (Keep / Take-back / Trash method / Let Go)

One row per item or set. Photocopy for the second bathroom.

Storage Zone Sweep

One row per zone. Zones finish completely before the next begins.

Zone	What is here (broad strokes)	Haz- ard?	Exit route (Keep in place / Gift / Donate / HHW / Shred / Move indoors)

Hazardous-waste drop-off: location

Day and hours:

— trip scheduled for:

The Storage-Unit Check

Do this before renting a unit, and monthly while you have one.

Monthly rent:

Months rented so far:

Total paid so far (rent $\times$ months):

If nothing changes, months more:

Total I will have paid by then:

What is actually in it (be specific):

Honest replacement value of the contents — only what I would truly buy again:

What else that monthly rent could do:

My decision, and the end date I am writing down *first*:

If the decision is "keep the unit," the reason must be a move in progress and the end date must be a date, not a season.

Memorabilia Sort Tracker

One row per container. Sort first — the result column can wait for the second pass.

Con- tainer	What's in it (broadly)	Sorted into (dec- ades / people / writer)	Result (Keep — whose box / Digit- ize / Gift to / Let go)

One Keepsake Box Per Person

Box for (name):

Going in (choose as an editor — the pieces that tell it):

Too big for the box — photographed, photograph added instead:

Delivery plan (date, visit, shipping — a box that goes to its person):

One worksheet per person. Photocopy, or download more from homeownerbasics.com/downsizing.html.

Digitizing Plan

Scan the keepers only — the set that passed the four tests.

What (the keep- ers only)	Method (home / library / service)	File naming (year_people_place)	Copies live at (two places)	Shared with

Books & Media Sweep

Count first, shelf by shelf. Then apply the shelf tests.

Shelf / category	Count	Keeping — and where they will live	Going — route (Gift / Sell-Donate / Let Go / Decide later)
Cookbooks			
Fiction			
Non-fiction & reference			
Children's & grandchildren's books			
Hobby & craft books			
Records			
CDs			
DVDs & tapes			

Shelf / category	Count	Keeping — and where they will live	Going — route (Gift / Sell-Donate / Let Go / Decide later)
(your own category)			

Collection Decision

Collection (name it plainly):

Where it lives now:

When did I last take it out and enjoy it?

Enjoyed, or merely stored?

Family asked (who, and what did they say)?

My route (keep + document / keep the best / pass whole to / sell as a lot / sell piece by piece / donate):

If passing or selling — to whom, and by when:

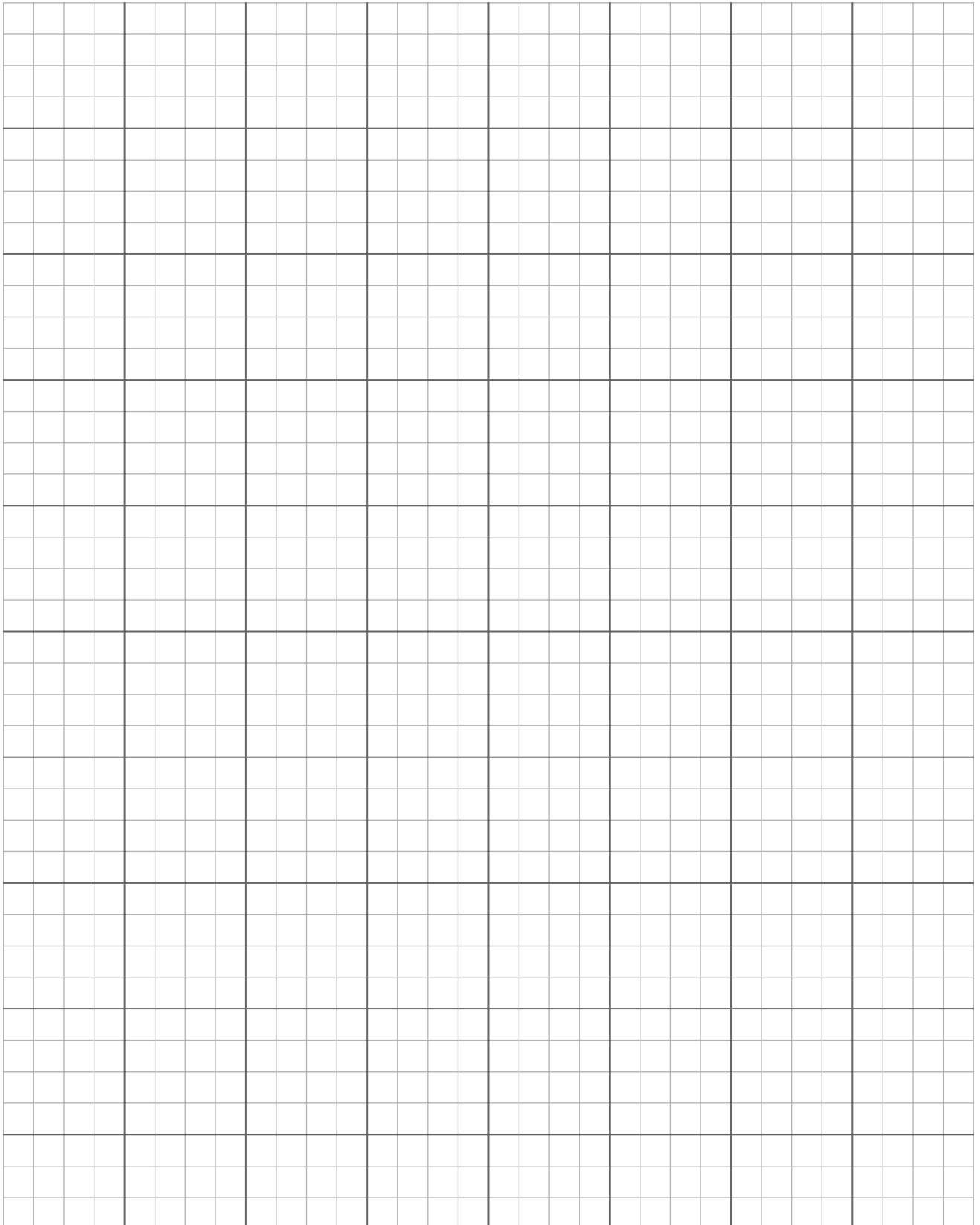
Documented in the Heirloom Log (Chapter 11): ☐ yes

One worksheet per collection. Photocopy, or download more from homeownerbasics.com/downsizing.html.

Scaled Floor-Plan Grid

One square = 6 inches. Draw the room to its measured size on the printed grid page that follows this worksheet in the book. Mark doors and their swings, windows, radiators, and vents. Cut paper slips to each piece's footprint (length $\times$ depth, to the same scale) and arrange them before you commit anything in ink.

Scaled Floor-Plan Grid — one square = 6 inches. A room up to 16 ft × 19 ft 6 in fits on this grid.



Room name:

Room length: _____ ft _____ in · Room width:
_____ ft _____ in Door widths on the way IN (house
door, room door — list them both):

Tallest point a piece must pass (ceiling, stair landing):

Fixed things that steal wall space (radiators, vents, built -ins):

Pieces placed in this room (from the Measurement Sheet):

Pieces that appear in NO room (their answer is in this chapter — route them on the Measurement Sheet):

One grid per room. Photocopy, or download more from homeownerbasics.com/downsizing.html.

Furniture Measurement Sheet

Measure every big piece in the house, in inches, all three dimensions. Height is the one that surprises.

Piece	L × W × H (in)	Fits a planned room? (which one — doors checked?)	Decision (Keep / Gift to / Sell / Donate / Let go)	Exit / date

A Late Spouse's Belongings — At My Pace

There is no deadline anywhere on this page. Leave any section blank for as long as it needs to be blank.

Group 1 — everyday things (ordinary pace, ordinary methods):

Group 2 — things with a destination (item › person › given, or the name written on it for later):

Group 3 — the personal core (the keepsake box — chosen, kept, not up for review):

Not yet (a decision, not a failure):

☐ If anything on this page needs a professional — titles, accounts, transfers — it is on my call list for the attorney or accountant, not on my worry list

Fair-Division Round Sheet

The Wish Lists, recapped (copy the first wishes from Chapter 2):

Person:

First wishes:

Person:

First wishes:

Overlaps found, and how each was settled (copy, rounds, balance, or parked):

Rounds (flip a coin for the first pick; write every pick as it is made):

Round	Pick	By	Notes
1			
1			
2			
2			
3			
3			

Photocopy this sheet, or download more rounds from homeownerbasics.com/downsizing.html.

Not contested, no round needed:

Parked in Decide Later, for now:

The balance (only items with real value; one appraiser's measure for everything):

Item	Appraised fair market value	Goes to

Difference:

How it was settled — an item, or accepted out loud and agreed:

My sign-off: *This is my plan. If I change any of it, I will tell everyone, and update the Log.* **Signed:**

Date:

And now the Log itself. One line per item that matters: the item, its story in a sentence or two, who it goes to, and its state — given, with the date; promised; or goes at the move. Keep the stories short. The short version is the one that gets retold.

PLEASE NOTE

what the Log is, and is not. This Log records your wishes; it is not a legal document, and it does not transfer anything by itself. Anything promised but not yet given passes under your will — or, if there is no will, under state law — unless your attorney arranges otherwise. In many states, a separate written list like this one has legal effect only if it is signed and your will refers to it. If you want your list to count legally, ask an estate attorney how your state handles it — and if you have no will, this chapter is a good reason to make one.

Heirloom & Keepsake Log

One line per item that matters. If the story needs more room than the line gives it, write the story on a card and tape the card to the item — the card travels with it.

Item	Its story	Goes to	Given

Item	Its story	Goes to	Given

The printed Log runs across two pages. Photocopy it, or download extra copies from homeownerbasics.com/downsizing.html — most families need more lines than any book can bind.

A Letter of Gratitude

To:

Date:

Thank them for the specific thing — not "everything," the *thing*. Small and named beats large and general, every time.

Starter lines, to copy or ignore:

"I have never properly thanked you for..."

"You may not know what it meant to me when..."

- ☐ I will mail this now
- ☐ This stays in the folder, sealed and marked "later"

A Letter of a Memory

To:

Date:

One afternoon, told properly: where you were, what was said, the detail only you remember. Memories are the other inheritance, and you are the only surviving copy of some of them. This page gets two pages of lines, because a story takes the room it takes.

Starter lines, to copy or ignore:

"If I could keep one afternoon, it would be..."

"You were seven, and..."

[illegible]

- ☐ I will mail this now
- ☐ This stays in the folder, sealed and marked "later"

The Letter of Something Never Said

To:

Date:

The apology that is owed. The pride that was never voiced.
The explanation that never found its moment. Write it as
you would say it across the table — plainly, and without
keeping score.

Starter lines, to copy or ignore:

"I should have said this years ago..."

"This is not an excuse. It is the part I left out..."

A note on this page, because it is different from the others: it is the one most often kept for the folder rather than mailed. And some people, having written it, find they would rather say it in person while they can. Either is right. The writing is the point; the delivery is your call. One caution, plainly: if what you have written would hurt or shock the person who reads it, say it in person — or not at all. A letter opened later cannot be talked through with you, and an unanswered revelation can start the very conflict this book exists to prevent.

☐ I will say this in person

☐ I will mail this now

☐ This stays in the folder, sealed and marked "later"

A Letter of a Hope for Them

To:

Date:

Not advice — a blessing. What you hope their life holds, at your age and beyond it. Hopes age better than instructions, and they are read more often.

Starter lines, to copy or ignore:

"What I hope for you is..."

"When you are my age, I hope..."

- ☐ I will mail this now
- ☐ This stays in the folder, sealed and marked "later"

A Letter of Your Own

To:

Date:

My prompt for this letter:

For the person, or the subject, the four pages missed — a neighbor, a friend of fifty years, a niece across the country, the house itself. Write your own starter line first, then follow it.

[illegible]

- ☐ I will mail this now
- ☐ This stays in the folder, sealed and marked "later"

Folder Assembly Checklist

- ☐ Important Documents Locator (Chapter 3) is complete, dated, and in the folder
- ☐ Digital Life Locator (Chapter 3) is complete — legacy settings done at Apple, Google, and Facebook (for the accounts you have), and recorded here without a single password
- ☐ My password system is in place — a password manager, or a sealed list held by my attorney — and it is not written in this book
- ☐ Heirloom & Keepsake Log (Chapter 11) is current, and a copy has gone to my attorney — or the appointment is booked
- ☐ Appraisal letter (Chapter 9), if there is one, is in the folder
- ☐ Letters marked "later" (Chapter 12) are sealed, named, and in the folder
- ☐ Key Contacts (below) is filled in
- ☐ Final Wishes (below) is filled in
- ☐ The folder's home is written on the folder and on this page
- ☐ I have told the people who need to know — out loud, on an ordinary day

The folder lives:

The people who know:

Key Contacts

Who	Name	Phone
Family		
Family		
Family		
Neighbor or friend nearby		
Attorney		
Accountant		
Insurance agent		
Doctor's office		
Pharmacy		
Health-care agent (named in my advance directive)		
Agent under my financial power of attorney		

Who	Name	Phone
Executor of my will		
Funeral home (if arranged)		
Faith leader (if any)		
Plumber / electrician		
Other		

*Extra rows can be photocopied or downloaded from
homeownerbasics.com/downsizing.html.*

Final Wishes

The type of gathering I would like:

Music, readings, or words that matter to me:

Burial, cremation, or other — my preference:

Where any paperwork for that lives:

People who must be told, and in what order:

In place of flowers, I would like:

Anything else my family should know:

-
-
- ☐ I have told my family the headlines out loud — the folder is the backup, not the secret

Channel Plan

One row per pile. Give every pile an exit and a date before you book anything — a pile with no exit is next month's problem.

Pile or item	Exit	Who handles it	Date set	Notes

Now the record of what was given away. The Donation Log is a plain page with an important job, and it takes thirty seconds per row.

PLEASE NOTE

about taxes, in plain words. This log is a record for your own files. Whether anything you give away can be deducted depends on your own tax situation — and cash gifts and gifts of household goods are not treated the same way under the rules, which change. One current example is worth stating plainly, because it is easy to get backwards: from tax year 2026, federal law allows people who do not itemize to deduct a limited amount of cash given to charity — up to \$1,000, or \$2,000 for a married couple filing jointly. That deduction covers cash only. Donated household goods — most of what this log records — do not count toward it; goods are deductible only by itemizing. Keep the receipt the charity gives you with this log, and check the current IRS guidance — or ask your own tax professional — before you claim anything. This book records. It does not advise.

Donation Log

Date	Item(s)	Given to	Charity's address	Pickup or drop-off	My value estimate	How I estimated it

This log earns its extra pages. Photocopy it, or download fresh copies free from homeownerbasics.com/downsizing.html — and keep the charity receipts with it.

The Eight-Week Countdown

Eight weeks out

- ☐ Movers booked — two or three quotes, each after seeing the house (in person or by video), the chosen one in writing
- ☐ My estimate is binding or not-to-exceed, in writing — and I know which kind I have
- ☐ Estate sale and donation pickups scheduled (Chapter 14)
- ☐ New home measured; the grid from Chapter 10 is final
- ☐ Address changes, first wave: bank, insurance, doctors, benefits

Six weeks out

- ☐ Least-used rooms packed: guest room, storage, the attic's keepers
- ☐ Boxes, tape, and labels restocked if the supply is running low
- ☐ Moving-day help confirmed — who will be with you, and when
- ☐ Cleaning of the old house booked, if you are hiring it

Four weeks out

- ☐ Address changes, second wave: subscriptions, memberships, the rest
- ☐ Change-of-address and mail forwarding filed with the post office

- ☐ Utilities scheduled at both houses, overlapping by a few days
- ☐ Freezer and pantry wind-down begins — eat what is there

Two weeks out

- ☐ Everything confirmed by phone: movers, sale company, pickups, helpers
- ☐ All rooms packed except the working kitchen and your bedroom
- ☐ First-Night Box listed, and the box set aside (below) — the daily things go in on moving morning; it is sealed last and opened first
- ☐ If the move has a gap of days in it, the gap plan is written on one page: where you sleep, what stays with you

One week out

- ☐ A suitcase per person: a week's clothes, medications, toiletries
- ☐ The car box assembled: keys, chargers, move paperwork (the folder rides in the First-Night Box)
- ☐ Small bills in an envelope — tips and the unexpected
- ☐ Fridge reduced to what travels in one cooler

Moving day

- ☐ First-Night Box and the car box go in your car — never in the truck

- ☐ After the truck is loaded: walk the old house room by room — cabinets, high shelves, the attic access, the garage corners
- ☐ Meter readings photographed at the old house
- ☐ Keys handed over exactly as the paperwork says

First-Night Box

For the kitchen and the first cup of tea:

For one made bed:

For the bathroom:

Papers, medications, and essentials — top layer:

Tools and small rescues:

Comforts — the thing that makes it yours:

My Keeping-It-Light Rhythm

My weekly reset — day and time:

My donation bag lives:

One in, one out — my version, in my words:

Spring — my zone:

Summer — my zone:

Fall — papers, and the folder's ten minutes:

Winter — my zone:

My annual review — room, and the week I will do it:

My Helping Plan

The person I am helping:

The conversation — had it, or the moment I am waiting for:

What they want most, in their words:

My jobs, in person:

My jobs, from a distance:

The sibling split — who carries what:

What I will never decide alone:

Visit rhythm — and where the work stops:

Your 12 Weeks, On One Page

Started:

Finished:

Part I — papers and people:

Part II — room by room:

Part III — the legacy layer:

Part IV — the practical finish:

What left the house — given to family:

Sold:

Donated:

Hauled or let go:

The folder lives:

The one thing I am proudest of:
