

# **Move Smart, Save Big**

## **The NJ Guide to Lower Taxes and Better Living Worksheets**

Thank you for downloading this worksheet set. These tools are designed to help you compare towns, evaluate taxes, estimate savings, and clarify what matters most as you consider your next move within New Jersey (or out of state, which I can also help you with.)

I'm excited you're exploring ways to reduce your tax burden and improve your long-term financial picture and goals. When you're ready to take the next step, I'd be happy to help guide you with the next steps.

**Patrick Rumore**  
**New Jersey Realtor**

**[www.thinkofpatrick.com](http://www.thinkofpatrick.com)**

**973-666-0365 Cell phone - text/call**

**[patrick@thinkofpatrick.com](mailto:patrick@thinkofpatrick.com)**

# Lifestyle Upgrade Planning Roadmap

This roadmap helps you understand the stages of planning a move — from deciding whether to relocate, to comparing towns, preparing your current home, and taking key steps toward a successful transition. Don't forget, I'm here to help you every step of the way when you are ready and want to explore your low tax future.

## 1. Define Your Goals

- Determine your ideal lifestyle, town qualities, budget, and priorities.
- Review your lifestyle priority checklist and identify must-haves vs. nice-to-haves.

## 2. Understand Your Current Costs

- Use the Monthly Cost Estimator worksheet to break down your current housing costs.
- Identify areas where high taxes or expenses are limiting your financial options.

## 3. Explore Lower-Tax Town Options

- Compare up to six towns using the Town Tax Comparison worksheet.
- Research schools, commute times, amenities, and long-term property trends.

## 4. Estimate Your Long-Term Savings

- Use the Long-Term Tax Savings worksheet to calculate how much you could save over time by relocating.
- Consider reinvesting those savings for retirement, investments, or education funds.

## 5. Prepare Your Current Home

- Assess repairs, improvements, or staging needs.
- Determine your ideal selling timeline and discuss potential listing strategies.

## 6. Begin Touring Potential Towns & Homes

- Narrow your list and start viewing homes in person.
- Reevaluate your priorities as you learn what each town offers.

## 7. Make a Confident, Informed Decision

- Compare financials, lifestyle fit, and long-term savings.
- Finalize plans for listing your current home and securing your next property.

This roadmap is designed to guide you step-by-step toward a smarter, lower-tax future home. Use it alongside the worksheets that follow for best results.

## Lifestyle & Priorities Checklist

Rate each category from 1 (not important) to 10 (very important).

Schools: 1 2 3 4 5 6 7 8 9 10

Property Taxes: 1 2 3 4 5 6 7 8 9 10

Lot Size: 1 2 3 4 5 6 7 8 9 10

Walkability: 1 2 3 4 5 6 7 8 9 10

Commute: 1 2 3 4 5 6 7 8 9 10

Community Feel: 1 2 3 4 5 6 7 8 9 10

Proximity to Family: 1 2 3 4 5 6 7 8 9 10

Resale Value: 1 2 3 4 5 6 7 8 9 10

Instructions: Use this sheet to clarify your personal priorities before comparing towns. Circle the number that best reflects importance, then review how each town aligns with your values.

# Town Tax Comparison Worksheet

Compare up to six towns side-by-side.

[illegible]

## Monthly Cost Estimator

List your current costs and compare them to a potential future home.

Expense Type	Current Home	Future Home
Mortgage Payment		
Property Taxes (/12)		
Home Insurance		
HOA Fees		
Utilities		
Maintenance Reserve		
Total Monthly Cost		

### Ideas for Using Your Monthly Savings

- Increase retirement contributions
- Accelerate mortgage payoff
- Build emergency or opportunity funds
- Invest in income-producing assets
- Improve home lifestyle upgrades
- Enjoy more travel or family experiences

# Long-Term Property Tax Savings Projection

Estimate how annual tax differences compound over time.

Annual Difference	5 Years	10 Years	15 Years	20 Years

## Ways to Put Long-Term Savings to Work

- Purchase investment properties
- College funding
- Start or expand a business
- Home improvement or addition
- Diversified investment portfolio
- Philanthropy or community giving