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IS IT TIME TO DOWNSIZE?

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A SELF-ASSESSMENT WORKBOOK

Clarity today. Confidence tomorrow.

Help, questions and practical guidance to help you decide what's right for you and your next chapter.

It's not
about having
less.

It's about
making room
for more.

Take the first
step toward a

*future that
fits you.*



REFLECT

on your lifestyle,
goals and priorities.



EVALUATE

what's working
and what's not.



EXPLORE

your options with
confidence.



MOVE FORWARD

with a plan that's
right for you.

Stress-free downsizing starts here—with me and my team.



Welcome

YOU'RE NOT ALONE.



For many people, downsizing isn't about moving to a smaller home.

It's about creating a life that feels simpler, lighter, and more enjoyable.

Maybe your home requires more maintenance. Maybe rooms sit empty.

Perhaps you're dreaming about travelling more, reducing expenses, or simply spending less time maintaining a house and more time enjoying life.

Whatever brought you here, you're not alone.

This workbook is designed to help you honestly evaluate your current situation and determine whether downsizing could improve your quality of life.



There are no right or wrong answers. Only honest ones.



CLARITY



Gain clarity about what matters most to you right now.



REFLECT



Take time to reflect on your home, lifestyle, and goals.



DISCOVER



Discover if downsizing could be the right next step for you.



MOVE FORWARD



Feel confident about making the best decision for your future.

Take your time, be honest with yourself, and know that I'm here to help you every step of the way.





How to Use This Workbook



This workbook is divided into six important areas of your life that can help you determine whether downsizing is the right next step for you.



Your Home



Your Health
& Mobility



Your Lifestyle



Your Emotional
Readiness



Your Finances



Your Vision for
the Future



Here's How It Works



1. READ

Read each statement carefully.



2. RATE

Choose the number that best reflects how true it is for you **today**.



3. BE HONEST

There are no right or wrong answers. Your answers are for **you** and you alone.



4. ADD UP

Total your score for each section as you go.



5. DISCOVER

See your results at the end and learn your next best steps.



RATING SCALE



For each statement, choose the number that best describes how true it is for you today.

1

STRONGLY
DISAGREE

2

DISAGREE

3

NEUTRAL
OR UNSURE

4

AGREE

5

STRONGLY
AGREE

A Helpful Tip

Try not to overthink your answers. Go with your first instinct. This workbook is a tool to help you gain clarity, not to judge you. You can complete it all at once or take your time over several days.





SECTION 1

Your Home

Where You Live Matters

Your home is more than just a place—it's where life happens. This section will help you evaluate whether your home still supports your needs and the way you want to live today.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1

Strongly
Disagree

2

Disagree

3

Neutral
or Unsure

4

Agree

5

Strongly
Agree

1	My home is easy to maintain.	1	2	3	4	5
2	Cleaning my home feels manageable.	1	2	3	4	5
3	I regularly use most of the rooms in my home.	1	2	3	4	5
4	The size of my home still suits my current lifestyle.	1	2	3	4	5
5	I enjoy maintaining my yard and outdoor spaces.	1	2	3	4	5
6	I expect this home will continue meeting my needs for at least the next five years.	1	2	3	4	5
7	I feel safe and comfortable navigating every area of my home.	1	2	3	4	5



YOUR HOME SCORE

Add the numbers you selected above.



TOTAL:

/ 35



There's no right or wrong score. This is about understanding what's most important to you so you can make the best decisions for your future.





SECTION 2

Your Lifestyle

Living the Life You Want

This section helps you reflect on how your current home fits with the lifestyle you want today—and the one you dream about for tomorrow.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1
Strongly
Disagree

2
Disagree

3
Neutral
or Unsure

4
Agree

5
Strongly
Agree

1	I spend more time maintaining my home than enjoying it.	1	2	3	4	5
2	I'd rather spend my weekends doing things I enjoy than working around the house.	1	2	3	4	5
3	A simpler home would give me greater freedom.	1	2	3	4	5
4	I would enjoy having fewer household responsibilities.	1	2	3	4	5
5	Travelling or spending more time with family is becoming a higher priority.	1	2	3	4	5
6	My current home sometimes feels like more work than it's worth.	1	2	3	4	5
7	My lifestyle has changed significantly since I bought this home.	1	2	3	4	5



LIFESTYLE SCORE

Add the numbers you selected above.



TOTAL:

/ 35



Think About It...

If you had more freedom and less responsibility, what would you love to do with your time?

Less house. More life.



You deserve a home that supports your dream lifestyle.

SECTION 3

Your Finances

Creating Financial Freedom

Finances play a major role in deciding whether staying in your current home still makes sense. This section helps you evaluate how your home impacts your financial well-being today—and how downsizing could support your future.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1
Strongly
Disagree

2
Disagree

3
Neutral
or Unsure

4
Agree

5
Strongly
Agree

1	The cost of maintaining my home concerns me.	1	2	3	4	5
2	Property taxes continue to rise faster than I'd like.	1	2	3	4	5
3	Unexpected repairs create financial stress.	1	2	3	4	5
4	Utilities are becoming increasingly expensive.	1	2	3	4	5
5	I'd like to free up equity to improve my retirement lifestyle.	1	2	3	4	5
6	Reducing monthly expenses would improve my peace of mind.	1	2	3	4	5
7	I would prefer to invest my money in experiences rather than maintaining a larger home.	1	2	3	4	5



FINANCIAL SCORE

Add the numbers you selected above.



TOTAL:

/ 35



Something to Consider...

The money tied up in your home could be working for you, creating more freedom and opportunity in the years ahead.



SECTION 4

Health & Mobility

Planning for Today and Tomorrow

Our health and mobility can change gradually over time. This section helps you assess whether your current home supports your well-being today—and will continue to support you in the future.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1

Strongly
Disagree

2

Disagree

3

Neutral
or Unsure

4

Agree

5

Strongly
Agree

1	I can comfortably manage stairs every day.	1	2	3	4	5
2	My home would still work well if my mobility changed.	1	2	3	4	5
3	I feel confident I could age safely in this home.	1	2	3	4	5
4	Home maintenance is becoming physically demanding.	1	2	3	4	5
5	I would benefit from a more accessible layout.	1	2	3	4	5
6	I worry about future mobility challenges.	1	2	3	4	5
7	My current home supports the lifestyle I hope to enjoy in retirement.	1	2	3	4	5



HEALTH & MOBILITY SCORE

Add the numbers you selected above.



TOTAL:

/ 35



Think About
It...

If your mobility changed unexpectedly, what areas of your home might become difficult—or even unsafe—to navigate?



Planning ahead today can help you live with *comfort, safety, and confidence* tomorrow.



SECTION 5

Emotional Readiness

letting go, moving forward

Downsizing isn't just about your home—it's about your heart. This section helps you explore how you feel about letting go of the past and embracing what's next.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1
Strongly
Disagree

2
Disagree

3
Neutral
or Unsure

4
Agree

5
Strongly
Agree

1	I feel emotionally ready to begin letting go of some possessions.	1	2	3	4	5
2	The thought of moving feels exciting.	1	2	3	4	5
3	I believe memories stay with me—not just in my house.	1	2	3	4	5
4	I could picture myself feeling happy in a different home.	1	2	3	4	5
5	I feel supported by family or friends if I decide to move.	1	2	3	4	5
6	I believe downsizing could improve my quality of life.	1	2	3	4	5
7	I'm open to exploring what my next chapter could look like.	1	2	3	4	5



EMOTIONAL READINESS SCORE

Add the numbers you selected above.



TOTAL:

/ 35



*Reflect for
a Moment...*

What excites you most about the idea of downsizing?

What worries or holds you back?

It's okay to feel both excited and uncertain—that's part of the journey.



YOUR STORY MATTERS.

Every step forward begins with self-awareness and self-compassion.



SECTION 6

Your Vision for the Future

Dream It. Plan It. Live It.

This section helps you think about the life you want to create in the next 5–10 years. Having a clear vision can help you make choices that support your happiness and freedom.



RATE EACH STATEMENT

Use the scale below to indicate how true each statement is for you **today**.

RATING SCALE

1

Strongly Disagree

2

Disagree

3

Neutral or Unsure

4

Agree

5

Strongly Agree

1	I have a clear picture of how I'd like to live in the next 5–10 years.	1	2	3	4	5
2	A smaller home would support the lifestyle I want.	1	2	3	4	5
3	Being closer to family or friends is important to me.	1	2	3	4	5
4	I value experiences more than square footage.	1	2	3	4	5
5	I want more freedom and less responsibility.	1	2	3	4	5
6	I believe my next home could improve my overall happiness.	1	2	3	4	5
7	I'm ready to begin planning—even if I'm not ready to move immediately.	1	2	3	4	5



VISION SCORE

Add the numbers you selected above.

TOTAL:

/ 35



Take a Moment to Reflect...

If you could design your ideal lifestyle—without limits—what would that look like?



YOUR FUTURE IS WORTH PLANNING FOR.

The life you want is closer than you think.



FINAL SECTION

Bringing It All Together

YOUR NEXT STEP STARTS HERE.

You've reflected on many important areas of your life. Now, take a moment to look at your results and consider what they're telling you.

Knowledge brings *clarity*. Clarity brings *confidence*. Confidence creates *change*.



YOUR SECTION SCORES

	 SECTION 1 Your Home	 SECTION 2 Your Lifestyle	 SECTION 3 Your Finances	 SECTION 4 Health & Mobility	 SECTION 5 Emotional Readiness	 SECTION 6 Your Vision
Your Total Score (out of 35)	/ 35	/ 35	/ 35	/ 35	/ 35	/ 35
Grand Total (out of 210):					/ 210	

UNDERSTANDING YOUR RESULTS

0 – 69

You're Just Getting Started



It may be too soon to make big changes. Keep exploring and gathering information. Small steps today will help you feel more prepared for tomorrow.

70 – 139

You're Considering Change



You're noticing the pros and cons and thinking about what's next. Start having conversations, gather resources, and create a plan that feels right for you.

140 – 175

You're Ready to Plan



You're feeling more clarity and confidence. It's a great time to start making decisions and taking steps toward your next chapter.

176 – 210

You're Ready to Go!



You're aligned and motivated. You have a clear vision and are ready to take action. Let's make your transition as smooth and stress-free as possible!



Your Next Right Step

What's one action you can take today to move closer to the life you want?



You've taken an important step by completing this workbook.

You've got this!

I'm here to help every step of the way.

WHAT'S NEXT?

- ✓ Review your scores and reflections
- ✓ Talk with a trusted advisor or loved one
- ✓ Explore your options
- ✓ Take the next right step with confidence



YOUR JOURNEY. YOUR FUTURE. YOUR BEST LIFE.

It's never too early—or too late.



Congratulations!

YOU'VE DONE THE IMPORTANT WORK.

Now it's time to take the next step.

This workbook is your guide. Use it whenever you need clarity, confidence, or a gentle reminder of what matters most.

YOU'RE NOT ALONE—
I'm here for you every step of the way.



MY KEY TAKEAWAYS

What I've learned about myself and my next chapter:



I AM GRATEFUL FOR...

People, experiences and things that bring me joy:

YOU DON'T HAVE TO DO IT ALONE.

Helpful Resources



REAL ESTATE GUIDANCE

From preparing your home to finding your next one, I'll guide you every step of the way.



DOWNSIZING SUPPORT

Decluttering, sorting, packing & organizing with compassion and a plan.



TRUSTED PROFESSIONALS

My network of trusted local experts makes every step easier.



PLANNING & TRANSITIONS

Practical tools and checklists to help you stay organized and on track.



EMOTIONAL SUPPORT

A listening ear, encouragement and support when you need it most.



A FRESH START

Helping you create a home and lifestyle that fit your future.

MY FAVORITE QUOTE

*"Every ending is a new beginning.
Take a deep breath, trust the journey,
and step into what's next."*



WHAT WILL I DO NEXT?

My first 2-3 action steps:

- 1
- 2
- 3



YOU'VE TAKEN AN IMPORTANT STEP TODAY.

I'm so proud of you!

Remember: You deserve a home and lifestyle that bring you comfort, joy and peace of mind.

Anette Targowski

REALTOR® and Senior Real Estate Specialist

Not just a REALTOR®, your full downsizing team.

*Stress-free downsizing starts here—
with me and my team.*



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YOUR JOURNEY. YOUR FUTURE. YOUR BEST LIFE.

It's never too early—or too late.

