

# Downsize Your Home, Right-Size Your Life

## FIVE WAYS TO FIND YOUR BALANCE IN RETIREMENT

Retirement is an exciting new chapter in your life, but to make the most of it, you may need to shed some of the excess stuff you've been lugging around for the past few decades. Whether you're moving into a senior living community or simply looking to streamline, the job may seem daunting at first. Here are five simple tips to help you through the process.

**1. Outline Your Goals.** Think about what you want to accomplish with this project and what is most important. Are you looking to refurnish a bedroom or clear out the attic? Do you simply want a cleaner living space, or are you preparing for a move? Will you be downsizing immediately, or are you pruning now to get ready for a bigger transition in a few years?

**2. Make a Project Plan.** If you know you're putting your house up for sale in six months, and you have 10 rooms in your house, you need to go through two rooms a month to meet your deadline. If you know your downsized home is 30% smaller, you have an idea of how much stuff you need to clear out. The project plan will also help to map out how you want to arrange your furniture in the new home, which will tell you what you need to get rid of.

**3. Create an Inventory.** With a notebook in hand, walk room-by-room through your house to catalog your belongings. Take note of when you last used it and when you might need it again. Also take note of anything you are storing for your grown children. You may want to hang onto sentimental items such as photos or childhood art projects, but once the kids are grown, items you are storing for them should become their responsibility.

**4. Take Out the Trash.** Arm yourself with garbage bags and cardboard boxes that you can use to clear out your clutter. Consider investing in Evernote or another cloud storage software so you can upload photos of important papers and then put the papers in a box for shredding. You'll be amazed how much stuff you will be able to throw away, give away, or sell with a focused pass through each room.

**5. Stay Focused.** Remember the quote from 1 Corinthians: "When I was a child, I spoke as a child, I understood as a child, I thought as a child, but when I became a man, I put away childish things." The corollary for seniors is, "When I retired, I gave away unnecessary things." You may have to be ruthless about parting with old furniture or old knick-knacks but stay focused on your goals.

**BONUS: Celebrate!** You're on your way!



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