Your Next Home: A Clarity Worksheet

A guide for aligning on what matters most

Purpose

This worksheet is designed to support a thoughtful reflection about what you want the next home to represent for your family. There are no right or wrong answers—and no calculations required. The goal is shared understanding, positive momentum, and greater confidence in next steps.

At this stage, it isn't about making final decisions. It's about creating clarity so that the financial guidance that follows supports the life you're building, not just the home you're buying.

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1. Big Picture: What Is This Home Meant to Support?

Think of this as a short "family mission statement" for this next chapter of home ownership.

In a few sentences, describe what you want this home to support in your daily life, your family rhythms, and the years immediately ahead.

- How do you want this home to ***feel***?
- What do you want it to make easier or more possible?
- What matters most right now, and what do you want to remain true a few years from now?

2. Priorities for This Stage of Life

Which priorities feel most important *right now*? (Check all that apply, circle the top 3.)

☐ Community feel
☐ Commute or work-from-home needs
☐ Flexibility for future changes
☐ Outdoor space (yard, parks, walkability)
☐ Proximity to family or support
☐ Quiet / privacy
☐ Schools or future school options
☐ Space to grow
☐ Stability / putting down roots
☐ Other: ____

3. Must-Haves vs. Nice-to-Haves

At a high level, describe the type of home and neighborhood that best supports your lifestyle. For each item, consider ***why*** *it matters.*

Must-Haves (non-negotiable):

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

Nice-to-Haves (would be great, but optional):

1. ____________________
2. ____________________
3. ____________________
4. ____________________
5. ____________________

4. Time Horizon & Flexibility

How do you think about this home?

☐ Short-term step (starter home)
☐ Medium-term (5–7 years)
☐ Long-term / grow-into home
☐ Unsure / open to flexibility

What would make this home work well for longer than expected?

____

____

5. Condition & Tradeoffs

Which best reflects your comfort level?

☐ Move-in ready / turnkey
☐ Light cosmetic updates
☐ Willing to take on projects over time
☐ Open to a fixer-upper

What tradeoffs are you *not* willing to make?

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6. Looking Back, Looking Forward

From your current home, what would you like to avoid repeating?

What's motivating this move *now*?

What would make you say, "This move was worth it"?

7. Directional Planning Thoughts

No calculations needed. This is simply about orientation.

What timeline feels realistic for searching, selling your current home (if applicable), and purchasing the next one?

At a high level, how do you imagine funding the purchase?

Beyond the mortgage, what other ongoing or one-time costs do you expect to factor in (maintenance, furnishings, childcare changes, commuting, improvements, etc.)?

Based on your expectations for this home, what purchase price range are you currently thinking about?

8. Next Steps for Decision Making & Support

Once you've had this conversation, you don't need to have everything figured out. Check the areas where you'd most like support, and we'll take the next step together.

Clarity & Alignment

☐ Help us align and feel confident we're on the same page

☐ Turn our priorities into a clear framework for decision-making

Exploring Options

☐ Explore a few "what-if" scenarios to see how different choices might play out

☐ Talk through timing and sequencing (selling, buying, flexibility)

Financial Fit

☐ Define a comfortable, sustainable home price range

☐ Understand how a new home fits into our broader financial picture

☐ Walk through financing considerations at a high level

Support & Resources

☐ Connect us or collaborate with trusted professionals involved in the process

☐ Other support that would be helpful right now:

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