Your Home Equity Lifestyle & Financial Goals Planner

A Guided Planning Workbook

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MORTGAGE MADE EASY ACADEMY

SECTION ONE

Imagine Your Best Financial Life

Five years from today... what does financial peace of mind look like to you?

I would feel more secure if...

I would have more freedom to...

The biggest financial change I'd love to make is...

I would worry less about...

SECTION TWO

What Would You Love to Accomplish?

Check every goal that speaks to you. There are no wrong answers here.

□ Build long-term wealth
□ Help my children or grandchildren
□ Prepare for retirement
□ Purchase a second home
□ Buy an investment property
□ Remodel part of my home
□ Buid an ADU
□ Improve my monthly spending plan
□ Lower my monthly mortgage payment
□ Simplify my monthly payments
□ Build an emergency fund
□ Pay off high-interest debt
□ Pay off my mortgage sooner
□ Other: ______________________

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SECTION THREE

What's Getting in the Way of That Life?

Every goal has something standing between here and there. What feels like the biggest obstacle right now?

□ Home no longer fits our lifestyle
□ Not enough monthly cash flow
□ Rising living expenses
□ Retirement concerns
□ High monthly payments
□ Credit card debts
□ Unsure which option is best
□Tell me more, in your own words: ______________________

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SECTION FOUR

Dream Beyong the Numbers

If finances weren't standing in the way...

What would you do?

Where would you travel?

How would life feel different?

What opportunities would you create for yourself or your family?

SECTION FIVE

Your Home’s Potential

Your home's equity is one of the tools that may help you get where you're going.

Depending on your goals, it may help you:

- ◻ Build long-term wealth
- ◻ Prepare for retirement
- ◻ Purchase another property
- ◻ Help family members
- ◻ Improve your home
- ◻ Create more financial flexibility
- ◻ Lower monthly expenses
- ◻ Consolidate highher-interest debt

Which of these feel most relevant to your five-year vision from Section One?

SECTION SIX

Small Changes. Big Impact.

Of everything you've written so far, which one improvement would have the greatest impact on your life today?

This is where you prioritize. You don't need to solve everything at once, just identify the one shift that would move the needle most.

1. ______________________________
2. ______________________________
3. ______________________________

SECTION SEVEN

Your Next Step

Every homeowner's situation is unique. The best strategy isn't always refinancing.

Sometimes it's a Home Equity Loan. Sometimes it's a HELOC. Sometimes it's keeping your current mortgage exactly as it is.

Option	Description
Home Equity Loan	A lump sum, borrowed against your equity, with a fixed rate and payment.
HELOC	A flexible line of credit you can draw from as your plans unfold.
Stay the Course	Sometimes your current mortgage is already the right fit.

The first step is understanding all of your options, in the context of the life you're trying to build. Questions I want to ask in my strategy session:

Let's Explore What's Possible

Your home has likely become one of your greatest financial assets.

Together, let's discover how it can best support your lifestyle, spending plan, and future goals.

SCHEDULE YOUR COMPLIMENTARY HOME EQUITY STRATEGY SESSION

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