

WORKSHEET 3

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# The Decision Filter for Your Life

*Use the PEAR Framework to evaluate your real options clearly*

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## PURPOSE

The PEAR Framework -- Price, Equity, Affordability, Reality -- gives you the four numbers and questions you need to evaluate any housing or life transition decision from truth, not fear. You cannot make a good decision from a number you have never verified.

## THE DECISION I AM EVALUATING

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### P - PRICE: What the Market Will Actually Pay

*This is not what you hope your home is worth or what you paid for it. This is what a ready buyer will pay today, based on comparable sales in your area.*

**Have I had a licensed professional run a comparative market analysis on my home? Yes / No**

**My home's estimated market value based on real data:**

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**How does this number compare to what I assumed? What changes if I use the real number?**

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### E - EQUITY: What You Actually Own

*Equity is your home's current market value minus what you still owe. This is the number that funds your options.*

**Estimated market value:**

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**Amount still owed on mortgage (if any):**

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**My estimated equity (value minus mortgage):**

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**I had previously assumed my equity was:**

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**A - AFFORDABILITY: What Your Next Chapter Actually Costs**

*True affordability is a comparison between two full pictures, not just two purchase prices.*

**The option I am seriously considering:**

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- Purchase price or monthly rent of new home: \$\_\_\_\_\_
  - Property taxes in new location: \$\_\_\_\_\_
  - HOA or community fees (if applicable): \$\_\_\_\_\_
  - Estimated maintenance costs: \$\_\_\_\_\_
  - Insurance and utilities: \$\_\_\_\_\_
  - Cost of any modifications needed: \$\_\_\_\_\_
  - Cost of the move itself: \$\_\_\_\_\_

**Total estimated all-in cost of this option: \$\_\_\_\_\_**

**What am I currently spending on my home each month (all-in)? \$\_\_\_\_\_**

**What physical or emotional cost am I paying by staying?**

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**R - REALITY: The Honest Assessment**

*Reality asks the questions the numbers alone cannot answer.*

**Is this plan financially sustainable for the next 10 years, not just the next one?**

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**What happens to this plan if my health changes?**

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**Am I planning for the life I actually have, or the life I wish I had?**

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**Am I making this decision from the real menu or a limited one I wrote myself?**

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**MY NEXT HONEST STEP**

Based on this framework, the one thing I need to verify or explore before I can decide clearly is:

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