



Rightsizing Your Life

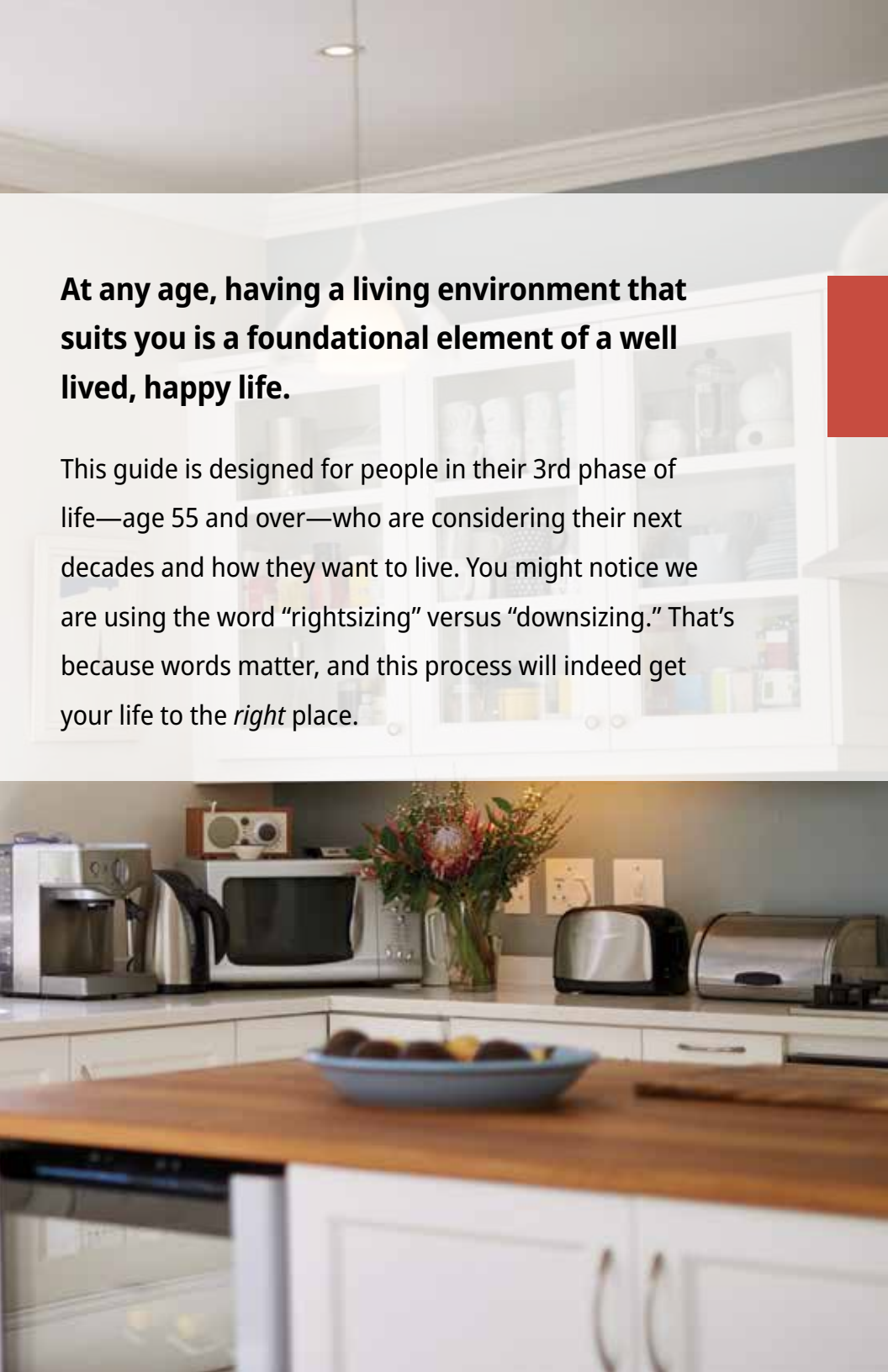
A transformative experience in decluttering.

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RIVER'S
EDGE

This book is courtesy of River's Edge.
RiversEdge.org





At any age, having a living environment that suits you is a foundational element of a well lived, happy life.

This guide is designed for people in their 3rd phase of life—age 55 and over—who are considering their next decades and how they want to live. You might notice we are using the word “rightsizing” versus “downsizing.” That’s because words matter, and this process will indeed get your life to the *right* place.



Things, things and more things.

If you're like most of us and have lived in one place for several decades, you've probably accumulated a lot of things. If you're considering a move, these "things" might be one of the big THINGS standing between you and the life you'd like to be living: a free, light, nimble, lock-and-go lifestyle.

Please enjoy this workbook provided courtesy of River's Edge. Whether you choose to live at River's Edge or a beach flat in Greece, we hope you find this helpful.

(Of course, if you live at River's Edge, you can do both!

Happy rightsizing!

From all of us at River's Edge

Making space for something new.

The process of creating space is more than just clearing away clutter. It can be a powerful symbolic process as well. But you don't have to be a Zen monk or live like Thoreau on Walden Pond. No matter your belief system and aesthetic inclinations, making a conscious choice to "create space" for something new in your life tells your unconscious mind that you are deserving and open to receiving more—however we want to define that.

Also, everything we own has energy to it. Sometimes that's quite welcomed, like photos of a loved one, a wedding ring or precious keepsake. On the other hand, some items may be from a time, place or person we no longer are, such as career clothing for a job we no longer do, a sport we no longer play or a hobby we no longer enjoy.

One rightsizing expert told us this story of letting go to find space. *"One of my clients was looking to reorganize her closet. During our conversation, she told me how she really wanted to be in a relationship again. However, there was no room for anyone else. I recommended clearing a space where her new love could hang his clothes. A few weeks later, she met someone and now they are engaged!"*

**“THE THINGS YOU
OWN END UP
OWNING YOU.”**

~ CHUCK PALAHNIU



What are you releasing from your life that no longer serves you?

(Remember, it doesn't have to be things we're releasing. It can be a feeling, a person or a way of being.)

What do you look forward to welcoming to fill that space once it's open?



What does science say about de-cluttering?

A 2010 study published in the scientific journal *Personality and Social Psychology Bulletin* found that subjects who described their homes as “cluttered” exhibited greater depression and fatigue, diminished coping skills, and increased difficulty transitioning from work to home, as compared to those who viewed their homes more positively.

Clutter and weight gain. In his book *Lose the Clutter, Lose the Weight*, author Peter Walsh cites a scientific study of people with unkempt, disorganized homes. It found that such residents are 77 percent more likely to be overweight than those who



reside in clean, orderly homes. And according to an Indiana University study, tidy homes are a predictor of physical health. Participants whose abodes were cleaner were more active and had better physical health.

Unfinished business. Having a tough time finishing what you start? The issue might be your clutter more than your willpower. Princeton University researchers found that our eyes can be easily overwhelmed by having too many things to look at simultaneously, thereby making it harder to sort out only those objects relevant to the task at hand.



Getting started is the hardest part.

Congratulations: by reading this workbook you have officially STARTED!

There is wisdom in first writing a plan and then following that plan. Without one, it's easy to get off track or abort the project altogether. The first step of any plan is to determine the "WHY." Once you have that down, then you can outline the "HOW."

A photograph of a cluttered storage area, possibly a garage or a storage room. The scene is filled with various items: a bicycle wheel in the foreground, a television set on the right, a broom with a green handle, a blue and white striped broom, a white metal box with a handle, a blue box with a white handle, a green bag, a brown bag, and a basketball. The items are stacked and piled together, creating a sense of a crowded and disorganized space.

**“THE BEST
THINGS IN
LIFE AREN'T
THINGS.”**

~ ART BUCHWALD





Let's discuss HOW, including:

- **How to get started.**
- **How to easily determine what to keep, donate, give away and throw away.**
- **How to pack the rest.**
- **How to move, if you are planning to.**
- **How to make your home suit your lifestyle, if you are planning to stay in place.**

But first—define your WHY.

To help you get started, here are some “why” statements from other successful right-sizers.

“I want a simpler lifestyle so I can focus on what’s essential.”

“I have too much stuff and can’t find what I really need.”

“I want to move out so my house will sell for top dollar.”

“I want to have lock-and-go freedom so I can travel.”

“I want to be able to visit family and friends for long periods of time without worrying about my house while I am gone.”

“I don’t need such a big, empty space. It makes me feel lonely.”

“If something happens to me, I don’t want my friends and family to have to sort through my mess.”

Still stuck on clarifying your WHY? Sometimes, it’s easier to start with what you don’t want or don’t like and then turn that into a positive. So, “I hate being so disorganized” becomes “I want be more organized and less overwhelmed.”

Now, write your WHY!

Feel free to write several of them, both what you want and what you don't want.

A person's hands are shown holding a large sheet of paper, possibly a blueprint or a plan, next to a laptop on a wooden desk. A white coffee cup is visible in the foreground. The background is blurred, showing what appears to be a modern office or meeting space.

Step One: Write a schedule for your plan.

If you are considering a move in the near future, a good timeframe is to begin three months in advance. If you need more time or a move isn't imminent, you can take your time. However, you might think twice about setting too long a timeframe because dragging it on for years leads to procrastination. Better to narrow it down and be energized by your progress!

Our example uses a three-month schedule, but you can always spread it out.

Example Schedule

Week 1: Write schedule, buy supplies and determine if you want to enroll the help of a rightsizing expert. Get started with the garage because as you begin packing to move, the garage will be the home for your items temporarily before leaving the house.

Week 3: Complete one room. If you have an extra bedroom, that may be an easy place to begin.

Week 4: Room 2 – Master bedroom

Week 5: Room 3 – Office

Week 6: Room 4 – Bathroom(s)

Week 7: Room 5 – Living room

Week 8: Room 6 – Den

Week 9: Room 7 – Kitchen

Week 10–12: Wrap up loose ends

Try the 15-Minute Rule to overcome procrastination.

While some people can roll up their sleeves and dive into their moving chores with lots of energy and gusto, others prefer doing just a little at a time. Set yourself an achievable goal, such as “Tonight, I will clean out one junk drawer,” or, “I will spend 15 minutes sorting my books.”



A photograph of a red lily flower in a white vase, sitting on a wooden desk. The desk is cluttered with various items, including a blue folder, a yellow folder, and a white container. The background is a blurred office setting with a window and a desk lamp.

**“LATER IS THE
BEST FRIEND OF
CLUTTER”**

~ PETER WALSH

Many time management experts swear by the 15-minute rule to overcome procrastination. Make a deal with yourself, “I will tackle this specific task for 15 minutes.” Set a timer and start. After 15 minutes, you can choose to quit and come back to the activity later. Because starting is often the hardest part, once you begin, it’s often easy to just keep on rolling.

Match your space to your stuff.

There's no one right way to move into a new home, but there are many ways to make it easier on yourself. If you are moving into a community, try this:

Step 1: Request a copy of your new apartment's floor plan with measurements for each room's walls.

If unavailable, ask if you can enter the space and take your own measurements.

Step 2: Go through your household and determine the furniture you're taking with you.

Step 3: Measure each piece and write it on the floor plan. Making paper cutouts in scale with the plan can also be helpful. You can move the cutouts around and play with arrangements.





The “start fresh” option.

Your current furnishings might fit the new space perfectly. Or they might be way oversized or outdated. If you can afford it, start fresh. Purchase completely new furniture that’s designed to fit the space. Enroll your furniture store for help. Oftentimes, they offer free interior design consultations in exchange for the purchase of a furniture package at their store.

Does your new community offer a storage space? If so, they may range from a 10’ x 6’ storage unit or a small closet. Determine if you will have onsite storage and also identify how much closet space you’ll have inside your new home or apartment.

Will you need a mover? Get some quotes. If you’re moving to a community, they will most likely have vetted references for you.





Get expert help.

Some rightsizing and downsizing experts will charge a flat fee to help you through part of the process or the entire thing. Others will work with you on an hourly basis, room by room. Expect to pay anywhere from \$2,000 to \$5,000 for these services.





If you have nearby friends or family who can help, make sure you ask them for their support. We recommend no more than two or three people to help at first. Too many people in your home can become overwhelming and hard to manage. So, start small. But definitely have another person you trust to bounce ideas off of and get opinions. They can help you stay realistic and focused on what matters, while acting as a sounding board on what to keep, give away or discard.



If you're moving to a community, it should have a list of vetted rightsizing experts to recommend. Plus, some communities will even foot the bill for part or all of your moving expenses. Ask about this before you sign a contract!

RCS: The Real Cost of Storage

If you decide to store your stuff in a private, off-site unit, make sure you account for the true value of what you're storing versus long-term storage fees. Storing \$2,000 of furniture at \$200 a month can quickly add up to more than what the furniture would cost to replace.

**“HOMES ARE
LIVING SPACE,
NOT STORAGE
SPACE.”**

~ FRANCINE JAY



On the other hand, indefinite storage may make good sense for keepsake items you just can't part with, items you hope to pass on some day or seasonal equipment you still use such as skis, surfboards or camping gear. But if some items are simply gathering dust, wouldn't it be better to pass them along now to worthy friends or relatives and know your gifts are being enjoyed?





Buy the right supplies. These can be purchased online and delivered right to your doorstep.

- 3x3" sticky notes in a variety of colors, to be used to label items as follows:
 - o Pink – Give to people in your life such as heirlooms
 - o Yellow – Take to new home
 - o Green – Take to consignment store
 - o Blue – Donate
 - o Purple – Dump
 - o Red – Paper to shred
- A pack of black Sharpies. They seem to have a way of getting lost in the process, so we recommend having at least five!



- Moving boxes of varied sizes. These will be used to pack donation items, as well as what's moving with you. Err on the side of more than you think you'll need. It's surprising how many you'll use—and you'll want to avoid overpacking a box.
- Packing paper, at least four rolls.
- Packing tape gun and a 10-pack of tape rolls.
- Strong garbage sacks with ties.
- If you don't have a moving dolly or wagon, borrow, buy or rent one.
- Work gloves, dust masks, a couple rags.

Write your shopping list here:



Plan your attack: Know where things will go beforehand.

Having a plan ahead of time for where you will dispose of items means you don't have to think about it while you're working on your project. Here are some ideas to get you started. Then you can write your own.



Donations

Clothing and household items are accepted by all charities. Building materials, supplies and furniture often will be accepted by Habitat for Humanity or a “Renews It” building supply store. Medical equipment such as walkers or wheelchairs are often accepted by hospital charities, Goodwill or Salvation Army.

Some donation location ideas:

- **Goodwill:** Some Goodwill centers also offer pick-up services. They usually accept all gently used household goods, clothing, toys, books and more. <https://www.goodwill.org/>
- **Local Libraries:** Gently used books for resale purposes.
- **Dress for Success:** Gently used professional clothing. <https://dressforsuccess.org/>
- **Habitat for Humanity Restore:** Accepts building supplies, lumber, paints. Also you may have a local “Renews It” type store that accepts furniture and unique or odd items such as large metal objects. <https://www.habitat.org/restores>
- **Salvation Army:** The Salvation Army picks up donations in their truck. A valuable service! <https://satruck.org/>

- **Food Banks:** Food is a challenge. If you're like many, you've got a large pantry full of nonperishable foods. If you're moving to a community, most likely you'll be dining a lot in its venues. Your local food bank would love what you can give.
- **Move For Hunger:** A unique, national nonprofit has created a sustainable way to reduce food waste and fight hunger. It has mobilized the leaders of moving, relocation and multi-family industries to provide their customers, clients, and residents with the opportunity to donate food when they move.
<https://moveforhunger.org/>
- **PickUp Please:** Run by the Vietnam Veterans of America (VVA), this organization picks up and then sells donated items to generate funding for VVA local, state and national programs. It accepts clothing, household goods, appliances, electronics, shoes and more. All donors have to do is schedule their pickup online and leave the labeled boxes outside their door. A PickUp Please driver will take the donations and leave a tax deduction receipt behind.
<https://pickupplease.org/>

**“ONE MAN’S
TRASH ISN’T
ALWAYS
ANOTHER
MAN’S
TREASURE.”**

(MODIFIED)

~ ENGLISH PROVERB



Consider what *not* to donate:

- Items that need repairs. It's actually a burden on charities like Goodwill to receive broken or damaged goods because they then have to pay money to throw them away. Clothing that is stained, musty or has broken zippers goes in the garbage. Small appliances that don't work? Garbage!
- Older items for kids, like cribs and toys. If older than 10 years, there a good chance they are no longer compliant with current safety standards.
- Mattresses and box springs. These are not accepted by most donation centers.
- Household chemicals, solvents, paints and pesticides. These can go to your county's household toxic waste-collection site. To find it, search the internet for "Where to take my household toxic waste."
- Medications: Properly disposing of old medications is easy. Search the internet for "drug disposal sites near me" and click on the "maps" function. The FDA website also offers suggestions. Many police stations and pharmacies will also accept old medications, but call and ask first.

Family & Friends

- Write a gift list for each child and friend with the item you would like to give them.
- Send them the list and ask if they would like to have the items. If they don't need them, then you know to move them to another place.

Recycling

- Old appliances such as freezers, refrigerator, etc. usually will go to the dump's recycling area.

Estate Sale

- Consider whether you want to have an estate sale. The proceeds from this can range from \$1,000 to \$10,000, depending on the value of your belongings. There are professional estate-sale companies who are paid either a percentage of the proceeds or a flat fee. However, many people decide the money isn't worth the time and trouble. With that said, it certainly is a highly effective method for getting other people to take things away!



Tastes Have Changed: What many considered a “valuable” set of china or dinnerware a few decades ago may be of marginal value today. Tastes change as does the rarity or demand for a particular dish pattern. Also, people are simplifying their lives and electing to not have multiple sets of dinnerware like previous generations. To check the value of your dinnerware, try these resources:

- Learn how to identify antique dinnerware: www.wikihow.com/Identify-Antique-Dinnerware
- Once you’ve found the pattern, visit eBay.com and see what your dinnerware is typically selling for these days. www.ebay.com

To Your New Home

- **Don't-Need-Now Items:** Do you have belongings that will go to your new home, but you won't be needing in the immediate future? For example, off-season clothes are an easy place to start. Begin packing up these items, labeling each box with the room it will go in. The labels will prove useful both for you and the movers.
- **Hardware Items:** Ah, the junk drawer. That catchall place that has been collecting tools, screws and rubber bands for years. Start with a nice toolbox and put one of each household tool you might need, such as screwdrivers, pliers, wire cutters, scissors. Remember a small hammer and picture-hanging hardware if you already own it. The rest can get tossed or donated. Voila!

- **Kitchen Items:** If you haven't used it in the last year, chances are you won't use it next year. Also, in your new place, you may not be hosting big holiday events and parties as in the past, so some items may simply be superfluous.
 - o Large equipment: Reconsider big mixers; pasta, ice-cream and bread makers; juicers; waffle irons; canning equipment; etc.
 - o Cooking utensils: Keep one of each type of cooking utensil, or two if they are the type that might be used at the same time. Do you really need five frying pan spatulas? Other examples: wire whips, large stirring spoons, tongs, ladles, can openers.
 - o Knives: If you don't currently have one fantastic set of sharp knives, this is your chance. Donate all of your old ones and invest in one good, new set. There is so much joy in using the right tools in the kitchen!
 - o Serving dishes: Large salad bowls, gravy boats, platters and trays, and serving utensils.
 - o Cookware: Unless it's your hobby, you probably don't need the multitude of specialty pans and tins. Be critical about what you do cook on a daily basis and donate the rest.

Garbage

If you've been in your home for 30 or more years and haven't previously sorted and simplified all you've collected, it's quite possible you have a significant number of items that simply need to go to the dump. Make it easy on yourself! You can rent a dumpster, of various sizes, and have it dropped off next to your house. When you're done, just call and they'll cart everything away. Or you can hire a truck to pick up loads for the dump as they are ready.



Write down the destination for where your things will be going.



Get out the stickies

Now that you have a plan for where everything is going to go, whip out the stickies, a few boxes and the Sharpie pens.



Step 1: Assign a color for each of the categories. There's no one way to do this, as long as the colors are consistent. Here's one system, but you may find other

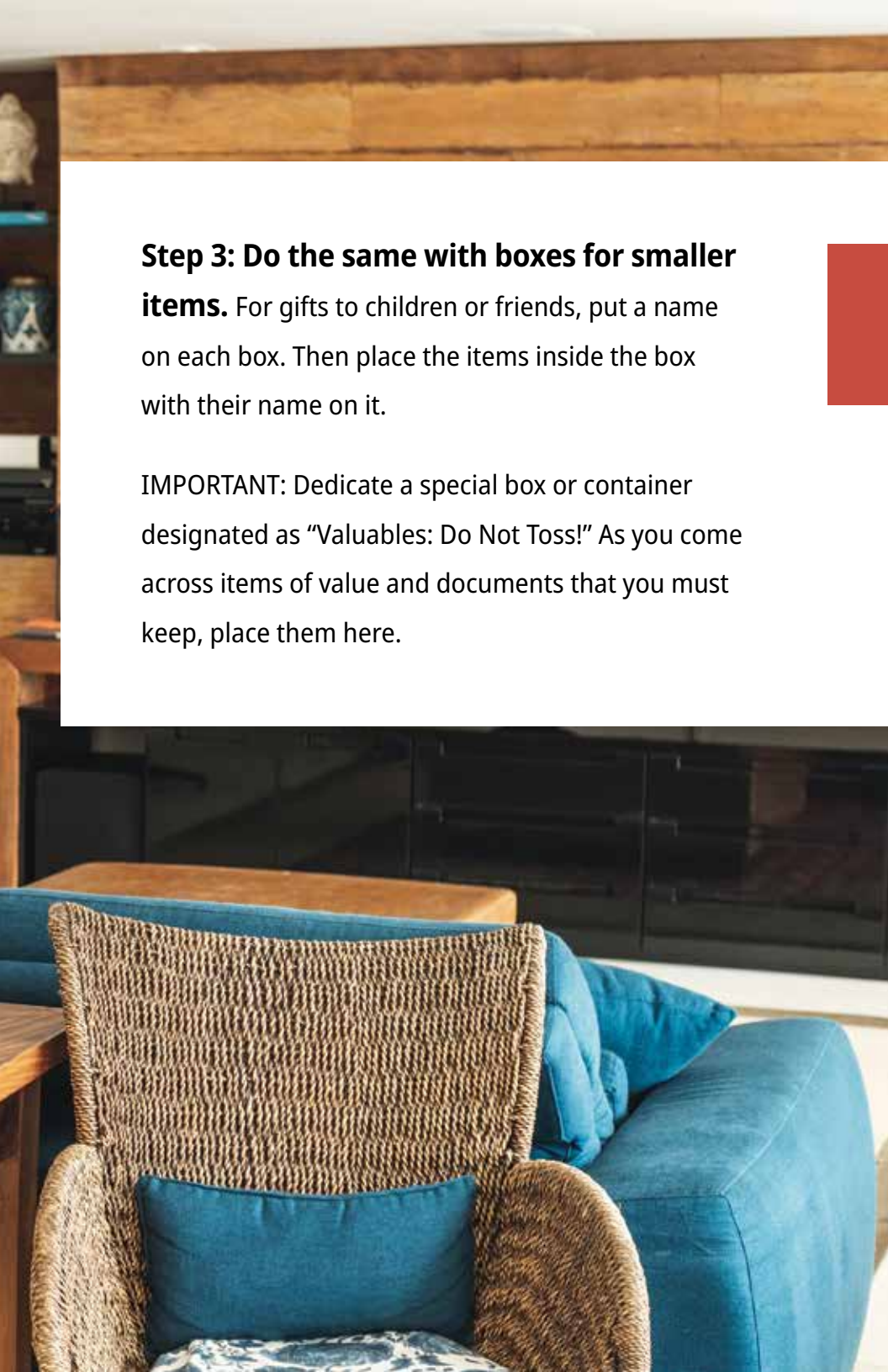
- o Pink – Give to people
- o Yellow – Take to new home
- o Green – Take to consignment store
- o Blue – Donate
- o Purple – Dump
- o Red – Paper to shred

**“TAKING
ACTION BIRTHS
MOTIVATION.”**

~ GREG SMITH

Step 2: Go through your home, room by room and color-code the big items with sticky notes.





Step 3: Do the same with boxes for smaller items. For gifts to children or friends, put a name on each box. Then place the items inside the box with their name on it.

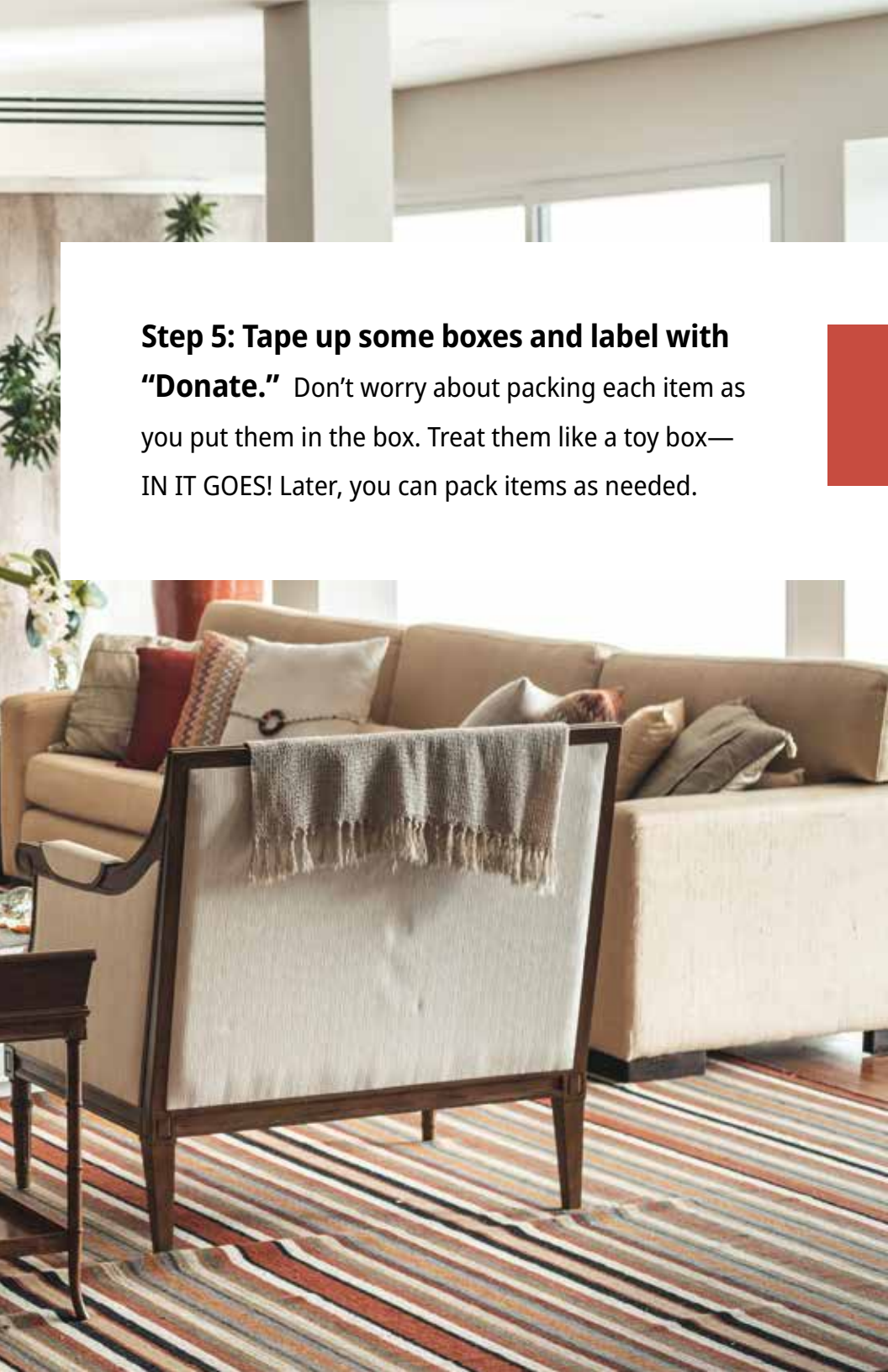
IMPORTANT: Dedicate a special box or container designated as “Valuables: Do Not Toss!” As you come across items of value and documents that you must keep, place them here.

Step 4: Pack what you want for your


new home. But only what you truly WANT! If in question, hold onto it and ask yourself, “Does this item bring me joy?” Listen to your inner voice, and if it’s anything but an enthusiastic “YES!” then it goes into the Donate box.

For items heading to your new home, carefully label each box with the room it is destined for, plus, if you like, some notes on what’s inside. For example, *BEDROOM – pillows, linens* or *KITCHEN – dishes, napkins, can opener.*






Step 5: Tape up some boxes and label with “Donate.” Don’t worry about packing each item as you put them in the box. Treat them like a toy box—IN IT GOES! Later, you can pack items as needed.



Step 6: Stage the pick-up. As boxes are packed, place them either in your garage or an easily accessible area where they can be picked up. Group them into sections.

- Donate
 - New Home
 - Give Away
 - Throw Away
- 



Step 7: If you're ready to move at the end of step six, go all the way: move! Or if you're simply getting ready to make a move, your house now feels GOOD with just a few things that you need. Either way, congratulations! You're on your way to a life that fits you, free from clutter.



A few tips for tricky stuff

Sticky stuff is anything you feel like you shouldn't part with and yet, you don't need. Try these ideas on how to handle sticky items:

1. Old documents—banking statements, tax returns, mail, bills... What you don't need, gets shredded. Find a secure paper shredding service in your area by searching the internet.



But which personal documents should you keep and for how long? Financial expert Suze Orman offers this legal criteria:

What to keep for one month:

- ATM printouts – When you balance your checkbook each month, throw out the ATM receipts.

What to keep for 1 year

- Paycheck stubs – You can get rid of these once you have compared to your W2, financial statements, annual Social Security statements.
- Utility bills – Unless you're using these as a deduction like a home office. In that case, keep them for 3 years after you've filed that tax return.
- Cancelled checks – Unless needed for tax purposes and then you need to keep for 3 years.
- Credit card receipts – Unless needed for tax purposes and then you need to keep for 3 years.
- Bank Statements – Unless needed for tax purposes and then you need to keep for 3 years.
- Quarterly Investment Statements

What to keep for 3 years

- Income tax returns – Please keep in mind that you can be audited by the IRS for no reason up to 3 years after you filed a tax return. If you omit 25% of your gross income, that goes up to 6 years and if you don't file a tax return at all, there is no statute of limitations.
- Medical bills and cancelled insurance policies.
- Records of selling a house (documentation for capital gains tax).
- Records of selling a stock (documentation for capital gains tax).
- Receipts, cancelled checks and other documents that support income or a deduction on your tax return – Keep 3 years from the date the return was filed or 2 years from the date the tax was paid—whichever is later.
- Annual investment statement – Hold onto 3 years after you sell your investment.

What to keep for 7 years

- Records of satisfied loans and debts

What to hold while active

- Contracts
- Insurance documents
- Stock certificates
- Property records
- Stock records
- Records of pensions and retirement plans
- Property tax records for disputed bills – Keep the bill until the dispute is resolved.
- Home improvement records – Hold for at least 3 years after the due date for the tax return that includes the income or loss on the asset when it's sold.



Keep Forever

(These documents should be kept in a very safe place, like a safety deposit box.)

- Marriage licenses
- Birth certificates
- Wills
- Adoption papers
- Death certificates
- Records of paid mortgages



...NESS WHEREOF, I
... consisting of _____ pages this
... hereby declare to the undersigned
... Will ... I sign it willingly (or willingly
... and voluntarily act for the purposes expressed
... and under no constraint or undue influence.

Testator/Testatrix

2. Memorabilia. Gifts, heirlooms, objects of art, family memories, antiques—these can get tricky. With family

heirlooms, ask your family who wants them, as described earlier. Consider giving people a defined time frame to pick up their items, or out it goes.

If it's your children's first-grade drawings, report cards, etc., offer them to your children or your grandchildren. If they don't want them, perhaps keep ONE and throw away the rest.

If you have antiques, an estate sale professional can sell them. Or you can simply donate to a charity that will benefit from its value.

You can keep those memories alive by taking photographs of the items you will donate. Take photos and keep them forever in a book you can always revisit when the mood strikes you.



We're here for you.

It's common to feel overwhelmed. Just take a breath, and realize that it has taken you a lifetime to collect all the belongings you have. Rightsizing your life will take time and planning. Just remember that at the end of it all, you're creating space for something new to arrive.

Remember to break the process down into smaller, more manageable tasks each day. Make a plan. And most importantly, ask for support.

Reach out to River' Edge at (718) 581-1900, and we'll put you in touch with trusted rightsizing experts, real estate professionals, estate sale experts, movers, storage companies and professional organizers in your area.



River's Edge is New York City's first and only Life Plan Community.*

Located on 32 acres in a protected natural district on the Hudson River and just 20 minutes from Grand Central Station, River's Edge is a nonprofit Life Plan designed for peace of mind, financial security, and a cosmopolitan lifestyle for adults over 62. Residents enjoy elegant independent living apartments, a host of luxurious amenities, and exclusive cultural and wellness programming in a truly vibrant, social community.

River's Edge is part of RiverSpring Living, a nonprofit organization with offerings that include a continuum of living options and services, such as independent living, assisted living, Medicare Advantage Plan insurance, home care, care management, memory care, skilled rehabilitation, long-term skilled nursing and the world-renowned Hebrew Home at Riverdale.



RIVER'S EDGE

Visit our website at RiversEdge.org.

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*Also known as a Continuing Care Retirement Community, or CCRC.
For a full disclosure, visit RiversEdge.org