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YOUR FIRST YEAR IN THE HOME

THE KEYS ARE YOURS. NOW WHAT? THIS CHECKLIST WALKS YOU THROUGH EVERYTHING WORTH DOING IN YOUR FIRST 12 MONTHS, FROM THE DAY-ONE ESSENTIALS TO THE HABITS THAT PROTECT YOUR INVESTMENT. CHECK THEM OFF AT YOUR OWN PACE.

SETTLE IN WITH CONFIDENCE

WEEK 1

THE DAY-ONE ESSENTIALS

DO THESE FIRST. THEY KEEP YOUR HOME SAFE AND YOUR PAPERWORK IN ORDER.

- ☐ CHANGE EVERY EXTERIOR LOCK OR HAVE THEM RE-KEYED
- ☐ FIND THE MAIN WATER SHUT-OFF AND THE ELECTRICAL PANEL
LABEL THE BREAKERS WHILE YOU'RE AT IT
- ☐ TEST EVERY SMOKE & CARBON-MONOXIDE DETECTOR; REPLACE BATTERIES
- ☐ CONFIRM UTILITIES ARE IN YOUR NAME (POWER, WATER, GAS, INTERNET, TRASH)
- ☐ DO A DEEP CLEAN BEFORE FURNITURE ARRIVES
- ☐ SAVE A DIGITAL + PAPER COPY OF YOUR CLOSING DOCUMENTS

MONTH 1

MAKE IT OFFICIAL & ORGANIZED

UPDATE YOUR ADDRESS EVERYWHERE AND SET YOUR FINANCIAL FOUNDATION.

- ☐ FILE A CHANGE OF ADDRESS WITH USPS
- ☐ UPDATE YOUR LICENSE, VOTER REGISTRATION, BANKS & EMPLOYER
- ☐ CONFIRM YOUR FIRST MORTGAGE PAYMENT DATE AND SET UP AUTOPAY
- ☐ VERIFY YOUR HOMEOWNER'S INSURANCE IS ACTIVE
- ☐ SET UP A HOME-MAINTENANCE SAVINGS FUND
A COMMON TARGET: ~1% OF HOME VALUE PER YEAR
- ☐ MEET THE NEIGHBORS AND LEARN TRASH / RECYCLING DAYS

MONTHS 2-3**PROTECT YOUR INVESTMENT**

GET AHEAD OF THE THINGS THAT COST THE MOST WHEN IGNORED.

- ☐ LOCATE & SERVICE THE HVAC SYSTEM; REPLACE FILTERS
- ☐ CHECK THE WATER HEATER'S AGE & FLUSH SEDIMENT
- ☐ INSPECT THE ROOF, GUTTERS & DOWNSPOUTS
- ☐ SEAL GAPS & WEATHERSTRIP DOORS AND WINDOWS
- ☐ PHOTOGRAPH & INVENTORY BELONGINGS FOR INSURANCE
- ☐ START A HOME-IMPROVEMENT WISH LIST WITH ROUGH COSTS

MONTHS 4-9**SETTLE INTO A RHYTHM**

SEASONAL UPKEEP AND SMART MONEY MOVES ONCE YOU'RE GROUNDED.

- ☐ DO SEASONAL MAINTENANCE (GUTTERS, HVAC, YARD PREP)
- ☐ BUILD A TRUSTED-PRO LIST: PLUMBER, ELECTRICIAN, HANDYPERSON
- ☐ REVIEW YOUR BUDGET NOW THAT REAL COSTS ARE IN
- ☐ CONSIDER ONE EXTRA PRINCIPAL PAYMENT TO BUILD EQUITY FASTER

MONTHS 10-12**REVIEW & LOOK AHEAD**

A YEARLY CHECK-IN THAT PAYS OFF FOR YEARS.

- ☐ CHECK YOUR PROPERTY TAX ASSESSMENT FOR ACCURACY
- ☐ SHOP / RE-QUOTE HOMEOWNER'S INSURANCE BEFORE RENEWAL
- ☐ IF YOU PUT UNDER 20% DOWN, CHECK PROGRESS TOWARD DROPPING PMI
- ☐ WATCH RATES: SEE IF A REFINANCE COULD SAVE YOU MONEY
RUN THE NUMBERS FREE AT [CALCULATEMYRATE.COM](https://www.calculatemyrate.com)
- ☐ CELEBRATE ONE FULL YEAR OF HOMEOWNERSHIP

TIP: EVEN ONE EXTRA MORTGAGE PAYMENT A YEAR CAN SHAVE YEARS OFF A 30-YEAR LOAN AND SAVE THOUSANDS IN INTEREST. USE THE FREE AMORTIZATION SCHEDULE AT [CALCULATEMYRATE.COM](https://www.calculatemyrate.com) TO SEE EXACTLY HOW MUCH.