

Your component worksheet.

Your Chapter 2 list and your Chapter 3 math, on one sheet. Not sure how long something lasts? The lifespan cheat sheet in Appendix B (page 24) has typical lifespans and replacement costs. For each component, divide the replacement cost by the years remaining, then by 12. Write in pencil, and update a row whenever something is repaired or replaced.

This information entered on: _____ (Today's date)

COMPONENT	ESTIMATED REPLACEMENT COST	ESTIMATED YEARS REMAINING	MONTHLY SAVINGS AMOUNT
Asphalt roof	\$		\$
Furnace	\$		\$
Central AC	\$		\$
Water heater	\$		\$
Dishwasher	\$		\$
Refrigerator	\$		\$
Washer	\$		\$
Dryer	\$		\$
Wood fence	\$		\$
Exterior paint	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

Component	Estimated Replacement Cost	Estimated Years Remaining	Monthly Savings Amount
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Total monthly savings			\$

Component lifespan cheat sheet.

Approximate. Climate, usage, and maintenance can move these numbers by 30% in either direction.

COMPONENT	LIFESPAN	REPLACEMENT COST
■ Asphalt shingle roof	20-30 yr	\$8,000-\$20,000
■ Metal roof	40-70 yr	\$15,000-\$40,000
■ Furnace	15-20 yr	\$4,000-\$10,000
■ Central AC	12-17 yr	\$5,000-\$10,000
■ Heat pump	12-15 yr	\$5,000-\$12,000
■ Water heater (tank)	8-12 yr	\$1,200-\$2,500
■ Water heater (tankless)	18-20 yr	\$2,500-\$5,000
■ Dishwasher	9-12 yr	\$600-\$1,500
■ Refrigerator	12-15 yr	\$1,200-\$3,000
■ Range / oven	13-15 yr	\$800-\$2,500
■ Washer	10-13 yr	\$700-\$1,500
■ Dryer	13-15 yr	\$700-\$1,500
■ Garage door opener	10-15 yr	\$400-\$900
■ Garbage disposal	10-12 yr	\$200-\$500

COMPONENT	LIFESPAN	REPLACEMENT COST
Sump pump	7-10 yr	\$400-\$1,200
Exterior paint	5-10 yr	\$4,000-\$12,000
Vinyl siding	25-40 yr	\$10,000-\$25,000
Wood deck	15-25 yr	\$5,000-\$20,000
Wood fence	15-20 yr	\$3,000-\$8,000
Driveway (asphalt)	15-25 yr	\$4,000-\$10,000
Driveway (concrete)	30-50 yr	\$6,000-\$15,000
Carpet	5-15 yr	\$1,500-\$5,000
Hardwood floors	25+ yr (w/ refinish)	\$3,000-\$8,000
Windows	15-30 yr	\$500-\$1,200 each
ROOF HVAC WATER APPLIANCES EXTERIOR INTERIOR		

→ YOUR TURN

Pull out the list you started in Chapter 2 and find each component's row here. For each one, subtract its age from the lifespan to estimate years remaining. Write the years remaining and the replacement cost on the worksheet in Appendix A (page 22).

APPENDIX C

The inspection & maintenance checklist.

A working list for yearly inspections plus anything in between. Tick the boxes as you go.

EVERY 1-6 MONTHS

- ☐ Clean or change air filters for heating and cooling systems to keep them running efficiently. *Frequency depends on pets, allergies, and household size.* DATE: _____
- ☐ Clean stove vent filter. DATE: _____
- ☐ Clean humidifiers and dehumidifiers (during seasons of use). DATE: _____
- ☐ Check water heater for leaks or rust. DATE: _____

EVERY YEAR

- ☐ Inspect foundation and basement for termites. Remove dense vegetation near the foundation. DATE: _____
- ☐ Have furnace serviced. DATE: _____
- ☐ If you use a fireplace, have the chimney cleaned and inspected. DATE: _____
- ☐ Lubricate window hardware. DATE: _____
- ☐ Inspect tile in bathrooms and kitchens. Re-cement and reseal loose tile/grout. DATE: _____
- ☐ Check floors for wear, especially where materials meet. DATE: _____
- ☐ Check electrical cords and overhead wiring; replace at first sign of wear. DATE: _____
- ☐ Flush the water heater. DATE: _____
- ☐ Change batteries in smoke detectors. Check fire extinguishers. DATE: _____
- ☐ Inspect septic area for moist ground, sulfur smell, lush vegetation. Pump as needed. DATE: _____
- ☐ Inspect gas shut-off valve. DATE: _____
- ☐ Look for animal nests on outside walls, fixtures, and eaves. DATE: _____

EVERY SPRING & AUTUMN

- ☐ Check doors, windows, and trim. Replace broken glass and damaged screens; repair loose putty, caulking, weatherstripping. DATE: _____
-
- ☐ Clean out gutters. DATE: _____
-
- ☐ Inspect exterior walls — cracks, paint failure, damaged siding and trim. DATE: _____
-
- ☐ Check fences, retaining walls, and stone walls for damage or warping. DATE: _____
-
- ☐ Check roof for loose shingles; underside for water stains or dampness. DATE: _____
-
- ☐ Test GFCIs in any area with water (kitchens, bathrooms). DATE: _____
-
- ☐ Vacuum air ducts. Clean dryer ducts and vents. DATE: _____
-
- ☐ Clean dirt and dust from around the furnace. DATE: _____
-
- ☐ Check driveways and sidewalks for cracks; fill low spots near the foundation. DATE: _____
-
- ☐ Examine trees and shrubs. Prune any too close to the house. Remove dead wood. DATE: _____
-
- ☐ Check basement/crawl space for dampness after storms. Test sump pump. DATE: _____
-
- ☐ Test smoke detectors and carbon monoxide detectors. DATE: _____
-

BEFORE WINTER

- ☐ Remove window air conditioners or install insulated covers. DATE: _____
-
- ☐ Shut off and drain outside water lines and hoses so water doesn't freeze. DATE: _____
-
- ☐ Check radiators for leaks; clean radiators. DATE: _____
-

THE TRICK

Anchor each block to a trigger you already remember — pay day, first warm Saturday, clock-change weekend, the day you first turn the heat on.

YEAR-END SIGN-OFF

Year completed. Next one's easier.

SIGNED _____

DATE _____

The Emergency Playbook.

Save a photo on your phone. Send a copy to anyone who'll be home alone in your house.

KNOW BEFORE YOU NEED TO KNOW

Main water shutoff:

Confirm how to shut it off so you know.

Main electrical panel:

Confirm each breaker is labeled correctly.

Gas shutoff (if applicable):

Confirm how to shut it off so you know.

Furnace shutoff:

Water heater shutoff:

NUMBERS TO KEEP

Plumber

Electrician

HVAC

Insurance carrier

Policy #

Gas utility (24-hr)

Electric utility (24-hr)

→ DRILL IT

Once you've filled in the location fields, walk to each shutoff and physically practice. Muscle memory beats a panic-Google video at 2am.

▲ LEAK If you have a leak.

- 01 Shut off the water at the closest valve (under the sink, behind the toilet) or at the main.
- 02 Turn off the breaker to anything electrical near the water.
- 03 *Photograph the damage before you clean up.* (Insurance.)
- 04 Call a plumber. Then call your insurance carrier if it's extensive.

▲ HEAT FAILS If the heat fails.

- 01 Check the thermostat — batteries, settings.
- 02 Check the breaker for the furnace.
- 03 Check the furnace switch — it looks like a regular light switch, near the furnace.
- 04 If gas: smell for leaks. **If you smell gas, leave the house and call the gas company from outside.**
- 05 Otherwise, call HVAC.

▲ POWER OUT If the power goes out.

- 01 Check whether it's just your house — look at neighbors.
- 02 If just yours: check the main breaker.
- 03 If neighborhood-wide: report to the utility, unplug sensitive electronics, and **keep the fridge and freezer doors closed.** A full freezer holds cold for 48 hours if you don't open it.

▲ SEWAGE If sewage backs up.

- 01 **Stop running water immediately** — every drain you use makes it worse.
- 02 Don't flush.
- 03 Call a plumber. This is a same-day call, not a tomorrow call.