ZEN HOUSEHOLD CLARITY TOOLS

Mortgage Continuity Worksheet

Organize what the home would need if an income stopped. This worksheet does not calculate or recommend a coverage amount.

Who currently lives in the home?

Who is responsible for the mortgage, rent, taxes, insurance, or association costs?

If one income stopped, what would you want the household to be able to do?

Which outcome is closest?

- ☐ Keep the home for the remaining mortgage period
- ☐ Create time to decide whether keeping the home is realistic
- ☐ Pay down part of the housing obligation
- ☐ Cover housing costs during a transition
- ☐ I am not sure yet

How long would this need to remain possible?

Use approximate information. Do not send account numbers, mortgage statements, identification, or banking information through a general website form, Messenger, or ordinary email.

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What already supports the home?

List resources without assuming that every resource should be used for the mortgage.

Resources that may already exist

- ☐ Employer or group life coverage
- ☐ Individual life insurance
- ☐ Savings or emergency funds
- ☐ A second household income
- ☐ Other housing or family support
- ☐ No clear resource identified yet

What could change or end about those resources?

Who would make the housing decision if you could not?

The first mortgage-related question I want answered is:

This worksheet organizes a decision. It does not determine an appropriate amount, product, eligibility, price, or approval. Those questions require personal facts and licensed review.