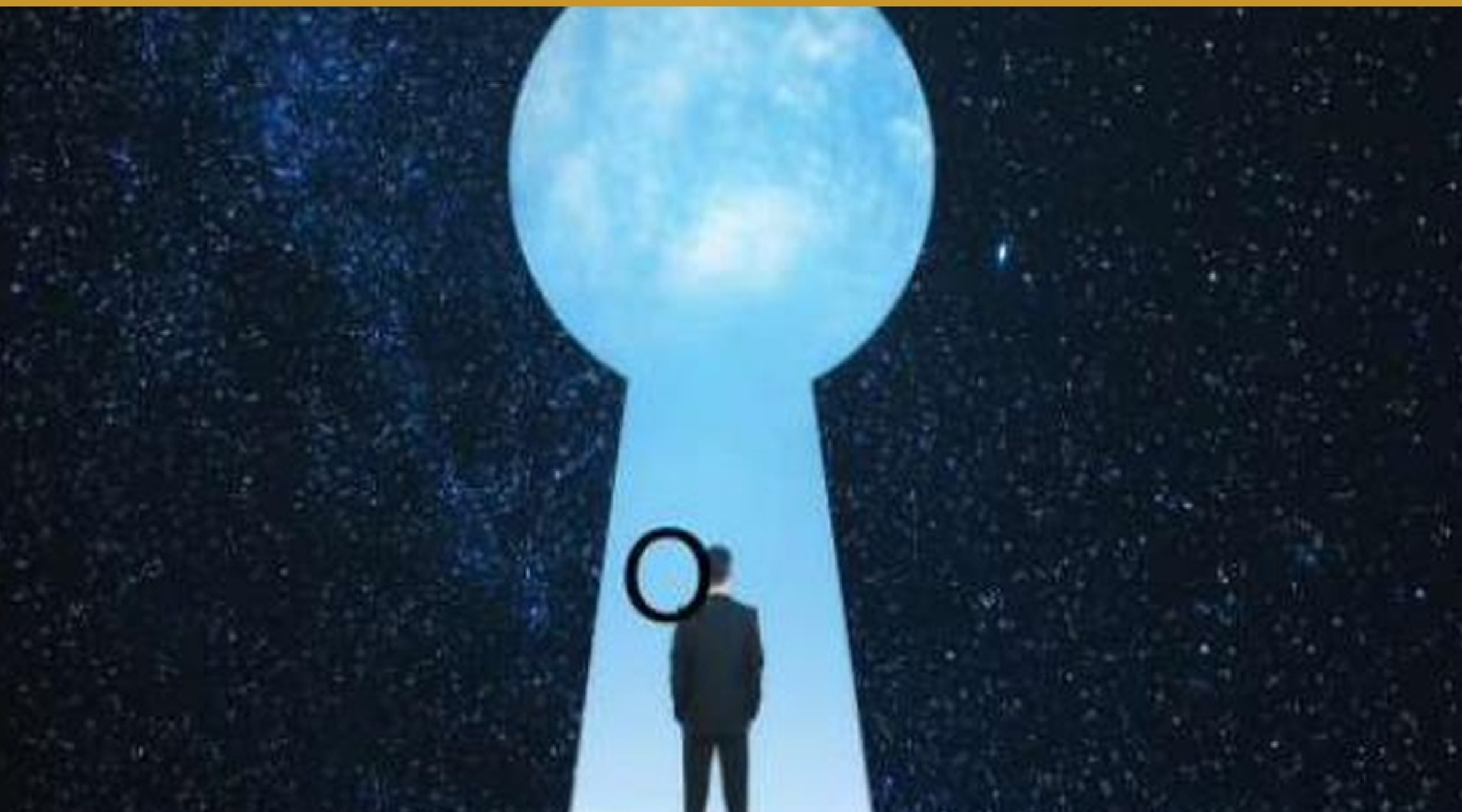
5 FEARS

THAT KEEP PEOPLE
STUCK IN

PROPERTY DEVELOPMENT

THE DECISION TOOLKIT



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Introduction: You're at a Crossroads

Good on you for being here.

Seriously. Most people who get curious about property development do one of two things: they either dive in headfirst without thinking it through, or they spend years "doing research" and never actually work out if it's right for them. The fact that you're stopping to ask the harder question puts you ahead of the pack already.

I've spent 30 years in property development across Australia. I've seen people with a lot of money fail spectacularly, and I've seen people with modest budgets do extraordinary things. In that time, I've also watched a lot of intelligent, capable people waste years and tens of thousands of dollars pursuing property development before they ever stopped to ask the most important question:

Should I be doing this at all?

That's what this ebook is about. It's not a how-to guide. It's not a list of steps to your first development. It's a reality check, designed to help you work out if property development is actually right for you before you commit your time, money, and energy to finding out the hard way.

Here's the thing about fears

The five fears I'm going to walk you through are not signs of weakness. They're signs of intelligence. They're the questions that smart people ask before they make a major decision, and they're exactly the questions that most property development marketers hope you'll ignore.

Here's what I know after 30 years: unaddressed fears don't go away. They just get more expensive.

I've seen people spend $30,000 on courses while still paralysed by the fear of making the wrong decision. I've watched talented professionals waste three to five years "preparing" because they were afraid they didn't have what it takes. Throwing money or time at the fears doesn't make them disappear. Addressing them systematically does.

That's what we're going to do here.

Who this is for

This ebook is for anyone who's seriously wondering whether property development could be right for them. That might be you if you're in your 20s and thinking about it as a wealth-building path from early on. It might be you if you're mid-career and wondering whether development could become a second career or a major pivot. It might be you if you're already investing passively and wondering whether active development is the natural next step. Or it might be you if you work in a trade, run a business, or have simply built up some equity and are asking yourself whether there's a smarter way to put it to work. You don't need a professional title or a certain age. What you do need is the willingness to think carefully before committing, and the honesty to assess whether this path genuinely suits you.

You're not looking for hype. You're not chasing a get-rich-quick scheme. You want straight answers, and you want to know if this path makes sense for your life, your skills, and your goals.

My promise to you

I'm not going to try to convince you that property development is right for you. It isn't right for everyone, and I'd rather you discover that now, for free, than discover it 18 months and $50,000 down the track.

What I will do is give you an honest framework for making that decision. Let's get into it.

Fear #1

Fear of Making the Wrong Decision

> *"What if I commit to this and it's not right for me?"*

This is the fear I see most often. And I want to say something straight up: it's completely rational.

You're a high-achiever. You don't make reckless decisions. You've built a career, managed your finances, probably raised a family or run a business. So when you look at property development, with its capital requirements, its complexity, its long timelines, your brain does exactly what it should do. It pumps the brakes.

That's not a problem. That's good judgment.

The issue isn't the fear. The issue is that most people respond to it in one of two ways that don't actually help.

The two traps

The Impulsive Jump. They attend a weekend seminar, get swept up in the energy, sign up for a $15,000 mentorship, and commit to a project before they've ever honestly assessed whether this path suits them. Three to six months in, reality hits. They've spent $40,000 to $50,000 and they're miserable.

The Endless Research Loop. They read every book, join every forum, attend every webinar. Five years later, they're still "getting ready". They've never tested whether they actually enjoy the work. They've never found out if the lifestyle suits them.

Both traps waste time. Both waste money. Both end in frustration. There's a third option.

Intelligent exploration

Instead of committing to property development or committing to staying stuck, commit to exploring it intelligently for 30 days.

This isn't preparation. It's active, hands-on testing, designed to give you real data about whether this path suits you before you invest anything significant.

What 30-day exploration looks like

Week 1: Observe. Attend a free local property development meetup. Read 2 to 3 honest case studies, not just success stories but look for the ones where things went wrong. Ask to shadow a developer on a site visit.

Week 2: Get your hands dirty. Run a mock feasibility on a property in your area, even if you have no intention of buying it. Attend a council planning meeting. See how the process actually works.

Week 3: Test the people side. Have coffee with 2 to 3 active developers and ask them about their worst projects, not their best. Interview a builder or a planner. See if you enjoy these kinds of conversations.

Week 4: Reality check. Assess your financial position honestly. Calculate how many hours a week you could genuinely commit. Does this work feel interesting or tedious? Energising or draining?

At the end of 30 days, you'll have data, not just fears or hopes. And you'll be in a position to make an informed decision.

What if the answer is no?

Here's what most people in this industry won't tell you: discovering that property development isn't for you is a win. A big one.

You've just saved yourself $20,000 to $50,000 in courses and early project costs. You've saved 12 to 24 months of wasted effort. And now you can redirect your energy toward wealth-building strategies that actually suit you.

A no is just as valuable as a yes, as long as it's an informed no.

> ***The goal isn't to eliminate the fear. The goal is to replace fear with data.***

Ready to stop wondering and start finding out?

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Fear #2

Fear of Wasting Money on Courses and Mentors

"How do I know which education is worth it before I spend thousands?"

Let me be clear about something: the property development education industry is largely unregulated. Anyone can call themselves a mentor or a coach. And a lot of programs are designed to sell you the next program, not to actually help you make good decisions.

This fear is one of the smartest ones you can have.

Walk into any property expo, scroll through social media, or search "property development course" and you'll be hit with $5,000 weekend bootcamps, $15,000 mentorships, $30,000 done-with-you programs, and free YouTube channels that contradict each other at every turn.

How do you know what's worth it? Here's the reframe that changes everything.

You're asking the wrong question

Most people approach property education backwards. They think: I need to learn how to do this before I start.

The smarter question is: do I even need to learn how to do this yet? Or do I first need to work out whether I should?

There are two stages of learning in property development, and most people skip straight to stage two. That's like buying a $50,000 car before you've worked out if you can actually drive.

Stage 1: Decision-Stage Learning (Cost: $0 to $500)

Goal: Work out if property development is right for you.

- Books and honest case studies
- Free meetups and webinars
- Coffee with active developers
- Shadowing a site visit
- Running a mock feasibility on a property you're not buying

Stage 2: Execution-Stage Learning (Cost: $2,000 to $15,000+)

Goal: Learn the specific skills to execute your first project.

- Project-specific mentorship
- Structured courses on feasibility, planning, or construction

- Peer communities and mastermind groups

The mistake: jumping to Stage 2 before completing Stage 1.

How to evaluate education before you spend

Red flags. Walk away from these.

- **Get-rich-quick promises.** Property development is a wealth-building strategy. It is not a lottery ticket.
- **No verifiable track record.** Ask for specific projects they've completed and proof they did them.
- **High-pressure sales tactics.** "This offer expires in 24 hours" is manipulation, not quality.
- **No clear curriculum.** If they can't tell you exactly what you'll learn, don't buy it.
- **No refund or trial period.** Confident educators stand behind their work.
- **Testimonials only.** Anyone can cherry-pick happy customers. Ask for case studies with real numbers.

Green flags. Worth considering.

- **Specific, measurable outcomes.** "You'll learn how to run a feasibility study" beats "discover the secrets of successful developers".
- **Verifiable experience.** They've done what they're teaching and they can prove it.
- **Realistic timelines.** Anyone promising wealth in 6 months is selling a fantasy.
- **Relevant to your market.** Australian regulations differ from US or UK ones. Make sure the content applies where you are.

The $500 decision-stage plan

Here's how to get 80% of the clarity you need for under $500:

- A few foundational books on property development, with case studies rather than theory ($50 to $100)
- Attend 2 to 3 local meetups or association events ($0 to $100)
- Coffee with 3 to 4 active developers to hear about their worst projects ($50 to $100)
- A basic feasibility template ($0 to $100)
- One hour with a town planner to understand your local DA process ($150 to $200)

That's it. That's enough to know whether it's worth going further.

The best education investment is the one that helps you make better decisions, not just collect more information.

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Fear #3

Fear of Wasting Years Going Down the Wrong Path

"What if I invest 2 to 3 years and realise I'm not cut out for this?"

This one hits harder as you get older. And I get it.

You're not in your 20s. You don't have the luxury of trying something for five years and deciding it wasn't for you. Time feels different now, more precious, more finite. You've got things you want to achieve and a timeline for achieving them.

So when you look at property development, with its 12 to 24 month project timelines, its steep learning curve, its high stakes, the question isn't just "Is this right for me?" It's "Can I afford to find out the hard way?"

You can't. So let's talk about how to find out the smart way instead.

The problem with "preparation"

Most people who fear wasting years end up doing exactly that. Not because they commit to property development and it doesn't work out, but because they spend years preparing for something they've never actually tested.

I've seen this pattern so many times. Someone spends 18 months reading, attending seminars, doing courses. They know more about property development theory than most active developers. But they've never shadowed a site visit. They've never run a real feasibility. They've never sat in a council meeting. They've never tested whether they actually enjoy the work.

Then they finally start, and within six months they realise it's not for them. The ambiguity stresses them out. The people management exhausts them. The financial uncertainty keeps them up at night.

Three years, wasted. When 30 days of honest exploration would have told them the same thing.

Preparation vs exploration

Preparation = "I'm going to learn everything I need before I start." This can take years, and it still might not tell you whether you actually enjoy the work.

Exploration = "I'm going to test whether this suits me before I commit." This takes 30 days, and it gives you real data.

You don't need to be ready to start a project. You need to be informed about whether you want to.

What you're evaluating over those 30 days is simple:

- **Interest:** Do I find this work engaging or tedious?
- **Energy:** Does this energise me or drain me?
- **Skill fit:** Do I have, or can I develop, the skills required?
- **Lifestyle fit:** Does this align with my current life stage and commitments?
- **Risk tolerance:** Can I handle the financial and emotional uncertainty?

If you can honestly answer those five questions with real experience behind your answers, not just theory, you'll know within 30 days whether this is worth two to three years of your life.

What if the answer is no?

Then you've just made a very intelligent decision. You've saved yourself years going down the wrong path. And you can put your energy into something that does suit you.

That's not failure. That's exactly what good decision-making looks like.

A practical tool: the exploration journal

Keep a simple journal during your 30-day exploration. After each activity, whether that's a site visit, a feasibility exercise, or a networking event, answer three questions:

1. Did I find this interesting or tedious?
2. Did this energise me or drain me?
3. Can I see myself doing this regularly for two to three years?

At the end of 30 days, review your entries. The patterns will be obvious.

30 days of honest exploration beats 3 years of unfocused preparation. Every time.

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Fear #4

Fear of Not Having What It Takes

"Do I have the right personality, skills, and mindset for this?"

This is the quietest fear. And often the most paralysing.

You look at the property developers you see on TV, on podcasts, at seminars. They seem confident, aggressive, fearless. They do hard negotiations. They manage complex projects without breaking a sweat. They thrive on risk.

And you think: I'm not like that. Maybe I just don't have what it takes.

Here's the thing: that image is completely misleading. And it's keeping a lot of genuinely capable people on the sidelines.

The industry has a branding problem

The loudest voices in property development tend to be the most aggressive ones. The hustle culture types. The high-risk deal-makers. The personalities who thrive on drama.

But here's what I've observed over 30 years: most successful developers are nothing like that.

The best developers I know are methodical, not impulsive. Collaborative, not combative. Risk-aware, not risk-seeking. Patient, not aggressive. They build strong relationships. They plan carefully. They make decisions based on data.

If you're a thoughtful, strategic professional who values planning and relationships, you already have the core traits of a successful developer. You might just not recognise them in yourself yet.

What you actually need

You don't need:

- A construction background. You'll hire builders and project managers for that.
- To be an extrovert. Many successful developers are introverts who build strong one-on-one relationships.
- To be fearless. The best developers are risk-aware, not risk-seeking.
- To be wealthy. You need access to capital through equity, partners, or investors, not personal wealth.
- To be aggressive. Collaboration and win-win negotiations often get better results than hardball tactics.

You do need:

- Analytical thinking. The ability to assess feasibility, risk, and opportunity.

- Project management skills. The ability to plan, coordinate, and execute.
- Relationship-building skills. The ability to work constructively with builders, planners, brokers, and consultants.
- Financial literacy. Understanding budgets, cash flow, and ROI.
- Resilience. The ability to handle setbacks and keep moving forward.

If you've built a successful career, managed a household, or navigated major life transitions, you already have most of those skills. You've been doing versions of them for years.

A quick self-assessment

Answer these honestly. No right or wrong answers here. Just be genuine with yourself.

4. Have you successfully managed a complex project, at work, at home, anywhere? You have Strategy.
5. Have you made a major financial decision, buying a home, investing, starting something? You have Timing.
6. Have you led a team, negotiated a deal, or resolved a conflict? You have Leadership.
7. Have you bounced back from a real setback, career, financial, or personal? You have Resilience.
8. Have you ever looked at a problem and found a solution others hadn't considered? You have Vision.

If you said yes to three or more of those, you already have the core traits. The technical skills can be taught. The traits above are much harder to develop from scratch, and you've already got them.

Still not sure?

Don't get me wrong, self-doubt is worth listening to. But the way to test it isn't to sit with it. The way to test it is to get some real experience.

Shadow a developer. Run a mock feasibility. Attend a council meeting. Do the 30-day exploration. At the end of it, you'll have evidence, not just uncertainty.

The question isn't "Am I fearless?" The question is "Am I capable of learning and growing?" If the answer is yes, you have what it takes.

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Fear #5

Fear of Starting Without a Clear Roadmap

"Everyone says 'just start.' But start where? What if I start wrong?"

This is the one that stops methodical, strategic thinkers in their tracks. And I think it's completely justified.

You're not afraid of hard work. You're not afraid of learning something new. What you're afraid of is wasting effort, starting in the wrong place, learning the wrong things, making the kind of avoidable mistakes that cost you years and money.

And when you ask for guidance, you get conflicting advice from every direction. Just start, you'll figure it out. Don't start until you've learned everything. Find a mentor first. Do your first deal, then get education.

It's paralysing. And here's the thing: most of that advice is well-intentioned but useless without context.

Why "just start" isn't good advice

The property development industry loves this phrase. And for some people, in some contexts, it's fair advice. But for intelligent, strategic thinkers who haven't first worked out whether this path suits them? It's genuinely dangerous.

- Starting the wrong project can cost you $50,000 or more in mistakes
- Bad habits formed early are hard to unlearn
- Starting without a roadmap leads to constant second-guessing and stress
- If you're in your 40s or 50s, you genuinely cannot afford 2 to 3 years of trial and error

So no, "just start" is not the answer. But that doesn't mean you do nothing.

The right kind of start

The reframe here is important: "starting" doesn't mean doing a project. It means beginning a structured exploration process. There's a critical step before execution, and that step is working out whether you should be executing at all.

The 3-Phase Roadmap

Phase 1: Explore (30 days) Determine whether property development is right for you. Shadow developers. Attend planning meetings. Run mock feasibilities. Test your interest, energy, and skill fit. Assess your financial position and risk tolerance.

Phase 2: Assess (2 weeks) Evaluate your readiness and identify gaps. Complete a self-assessment. Identify what you'd need to learn. Determine what kind of project and market might suit you.

Phase 3: Decide Make an informed decision.

- **YES** → Move to execution-stage education and project planning
- **NO** → Redirect your energy to strategies that suit you better
- **NOT YET** → Address specific gaps and reassess in 3 to 6 months

What happens at the end?

YES, this is for me. You invest in execution-stage education, build your team, and start hunting for your first project with confidence, not guesswork.

NO, this isn't for me. You celebrate the clarity. You've just saved yourself years and tens of thousands of dollars. You redirect toward strategies that actually suit your life.

NOT YET, I need to address some things first. You identify the specific gaps, whether skills, capital, time, or risk tolerance, create a plan, and revisit in a few months.

None of those outcomes are failures. All three are exactly what intelligent decision-making looks like.

A clear roadmap doesn't eliminate uncertainty. It gives you a structured way to navigate it.

Property development isn't just about bricks and mortar. It's about the decisions you make before the first shovel hits the ground.

The Property Prequel Roadmap is the clear, structured roadmap you've been looking for. It's a 9-step, 30-day course built specifically for people who want to answer the should-I question properly before they commit anything significant.

What you get:

- **Complete 9-Step Video Course** (Take it at your own pace)

- **Self-Assessment Worksheets** (Know where you stand)
- **Risk Profile Tools** (Understand your comfort level with uncertainty, work out your risk tolerance and which development types are best suited to you)
- **Skills Gap Identifier** (See what you'd need to learn and how to use your current skills)
- **Decision Framework** (A clear process for making your choice)

You're not just getting a course.

You're getting a decision-making framework built from 30 years of real experience, distilled into a clear roadmap you can complete in 30 days.

It's not a how-to course. It's a should-I process. And it comes with a 14-day guarantee.

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Self-Assessment: Are You Ready to Explore?

You've read about the five fears. Now let's make it personal.

This isn't a pass/fail test. It's a reflection tool, designed to help you identify where you're at right now and what your honest next step should be.

How to use it: Rate yourself honestly on each dimension from 1 to 10. There are no right or wrong answers. What matters is accuracy, not performance.

Dimension + Key Questions	What you're assessing	Score /10
1. Interest Do I genuinely find property development interesting? Does the idea of creating something tangible appeal to me? Do I enjoy problem-solving and strategic thinking?	*Whether you'll have the intrinsic motivation to sustain the effort this requires*	___
2. Time Can I realistically commit 10 to 15 hours per week to exploration? Do I have capacity for a 12 to 24 month project down the track? Is this the right life stage for this?	*Whether your current circumstances allow this to be a genuine priority*	___
3. Risk Tolerance Can I handle financial uncertainty? Am I comfortable making decisions with incomplete information? Can I sleep at night when variables are outside my control?	*Whether you can handle the psychological demands of development*	___
4. Skills Do I have project management experience? Am I financially literate with budgets, cash flow, and ROI? Can I build and manage professional relationships?	*Whether you have the foundational capabilities, or the capacity to develop them*	___
5. Alignment Does property development align with my 5-year goals? Do I have access to capital or the means to find it? Is this the right strategy for my life stage?	*Whether this path makes sense in the context of your broader life and goals*	___
TOTAL SCORE		**___ / 50**

What your score means

35 to 50: Strong candidate for exploration

You have the core traits and the right circumstances to take this seriously. Commit to 30 days of structured exploration using the roadmap in this ebook. Set a decision date. Find out for sure.

20 to 34: Potential, but address the gaps first

You have some of what's needed. Before diving in, look at your lowest-scoring dimensions. Time and risk tolerance are the most common gaps at this stage. A plan to address them over 3 to 6 months is smarter than forcing yourself forward before you're ready.

Below 20: Not the right time, and that's okay

Property development may not be the right wealth-building strategy for you right now. That's genuinely valuable information. Celebrate the clarity, explore alternatives that suit your current circumstances, and revisit in 12 to 24 months if things change.

The most important question

"Am I willing to invest 30 days to find out if this is right for me?"

If yes, the Property Prequel Roadmap is your next step.

If no, that's valuable information too. It means property development isn't a genuine priority for you right now, and that's perfectly fine. There are plenty of other ways to build wealth.

Frequently Asked Questions

How much money do I need to start exploring?

For the 30-day exploration phase, you need $0 to $500 for books, networking, and basic tools. You don't need capital to explore. You need capital to execute. Use the exploration phase to assess whether you have (or can access) the capital you'd need for your first project.

Can I do this part-time while working full-time?

Yes, but set realistic expectations. Exploration can be done part-time at around 5 to 10 hours per week. Your first project, when you get there, will require 10 to 20 hours per week during active phases. Many developers start part-time and transition once they have a project or two under their belt.

What if I complete 30 days and still don't know?

That's useful data. It likely means one of three things: you haven't done enough hands-on activities yet; you have specific gaps to address first; or you're overthinking it. If you've done genuine, active exploration for 30 days and you're still genuinely uncertain, property development is probably not a strong fit right now. And that's okay.

Do I need a construction or real estate background?

No. Property development is about project management, financial analysis, and relationship-building, not construction expertise. You'll hire builders, engineers, and consultants for technical work. Most of your current career skills are more transferable than you think.

What's the difference between property investment and property development?

Property investment is buying existing properties to hold for rental income and capital growth, relatively passive. Property development is creating new properties or adding significant value through subdivision, renovation, or construction. Development requires more time, skill, and involvement but offers higher potential returns when done well.

How long does a first project typically take in Australia?

12 to 24 months from site acquisition to completion is typical, depending on project type and location. Simple projects like a duplex or small townhouses lean toward 12 to 18 months. DA approval is often the variable, and it can take anywhere from 3 to 12 months depending on your council. This is why the exploration phase matters so much: you want to understand these realities before you're in the middle of them.

What if I don't have enough capital?

Joint ventures, equity partners, and investor funding are all real pathways, especially for first-time developers with strong skills but limited personal capital. The exploration phase helps you understand exactly how much you'd need and whether you can access it through partnerships.

Is property development risky?

Yes, and anyone who tells you otherwise is selling something. But risk can be managed through proper feasibility analysis, conservative assumptions, and contingency planning. The biggest risks are market downturns during construction, cost overruns, planning delays, and poor site selection. The exploration phase helps you assess whether you have the risk tolerance for this work, and that's worth knowing before you commit, not after.

About Tina Meredith

[Photo placeholder]

I'm Tina Meredith, founder of Property Development Insite and creator of The Property Prequel Roadmap. I've spent 30 years in property development across Australia, involved in everything from single residential housing to multi-dwelling retirement villages, from concept right through to completion and sale.

But here's what makes me different from most property development educators: I don't believe property development is for everyone.

After three decades of watching people succeed and fail, I've come to a clear view: the most important question isn't "How do I do property development?" It's "Should I do property development?"

Too many people waste years and tens of thousands of dollars pursuing property development without first assessing whether it genuinely aligns with their skills, lifestyle, and goals. They get swept up in the excitement of seminars and success stories, and they realise 12 to 24 months later it wasn't right for them at all.

I created the Property Prequel Roadmap to solve that problem.

> "*Property development can be an incredible wealth-building strategy, but only if it suits you. My job isn't to convince you to become a developer. My job is to help you make an informed decision about whether this path aligns with who you are and what you want to achieve.*"
>
> **Tina Meredith**

What Happens Next

If you've made it to the end of this ebook, good on you. Seriously. Most people download it and never open it past page three.

The fact that you're here means you're genuinely thinking this through, which already puts you ahead of most people who stumble into property development without doing this kind of work first.

Property development isn't just about bricks and mortar. It's about the decisions you make before the first shovel hits the ground.

The Property Prequel Roadmap is a structured 9-step, 30-day course designed specifically for intelligent, strategic thinkers who want to answer the should-I question properly before they commit their time, money, and energy.

What's inside:

- **Complete 9-Step Video Course** (Take it at your own pace)
- **Self-Assessment Worksheets** (Know where you stand)
- **Risk Profile Tools** (Understand your comfort level with uncertainty, work out your risk tolerance and which development types are best suited to you)
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thepropertyprequelroadmap.com

Whatever you decide, I hope this ebook has been genuinely useful. Property development isn't the right path for everyone, but making an informed decision about whether it's right for you? That's always worth doing properly.

Good luck with your journey.

Tina Meredith | Property Development Insite

The Decision Toolkit

5 Worksheets to Work Out if Property Development is Right for You

Complete one worksheet per fear as you work through the ebook. By the time you finish Worksheet 5, you'll have a clear, honest answer to the question: ***Is property development right for me, right now?***

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Worksheet 1

The Wrong Decision Checker

Rate yourself honestly across five key dimensions. No right or wrong answers — just honest data.

Addresses: ***Fear #1: Fear of Making the Wrong Decision***

Instructions

For each dimension below, give yourself a score from 1 to 10. Use the description to guide you. Then add up your total.

Interest	Do I find property development genuinely interesting? Does the idea of creating something tangible appeal to me?	
Time	Can I realistically commit 10 to 15 hours per week to exploration right now? Is this the right life stage?	
Risk Tolerance	Can I handle financial uncertainty? Can I make decisions with incomplete information and sleep at night?	
Skills	Do I have project management experience, financial literacy, and the ability to build professional relationships?	
Alignment	Does this align with my 5-year goals? Do I have access to capital or the means to find it?	
TOTAL SCORE	Add up your 5 scores above	

What does your score mean?

35 to 50	Strong candidate for exploration. Commit to a structured 30-day exploration process.
20 to 34	Potential, but address the gaps first. Identify your lowest-scoring dimensions and create a plan.
Below 20	Not the right time, and that's okay. Explore alternatives and revisit in 12 to 24 months.

Reflection:

My score is: _____ / 50. The dimension I scored lowest on is: ________________________ What this tells me about where I currently stand:

Ready to go deeper? The Property Prequel Roadmap is your structured 30-day program to answer this question fully.
www.thepropertyprequelroadmap.com

Worksheet 2

Education Spend Audit

Audit what you've already spent or are considering spending. Separate the valuable from the fluff.

*Addresses: **Fear #2: Fear of Wasting Money on Courses and Mentors***

List any courses, books, programs, or mentorships you have already purchased or are considering. Then score each one using the criteria below.

Quick Reference: Red Flags vs Green Flags

Red flags — walk away	Green flags — worth considering
Get-rich-quick promises	Specific, measurable outcomes
No verifiable track record	Verifiable real-world experience
High-pressure sales tactics	Realistic timelines and expectations
No refund or trial period	Refund policy or trial period offered
Testimonials only, no case studies	Relevant to your market and stage

Your Education Audit

The most important question before spending any more money

Am I still at the decision stage (should I?) or have I confirmed this is right for me and moved to the execution stage (how do I?). Be honest.

I am currently at the: _____ stage, because:

Reflection:

Based on this audit, the next education investment I should or should not make is:

Ready to go deeper? The Property Prequel Roadmap is your structured 30-day program to answer this question fully.

www.thepropertyprequelroadmap.com

Worksheet 3

30-Day Exploration Planner

Turn the abstract into the concrete. Plan your 30-day exploration week by week.

Addresses: ***Fear #3: Fear of Wasting Years Going Down the Wrong Path***

The fastest way to find out if property development is right for you is not more research. It's structured, hands-on exploration. Fill in this planner before you start — then use it to track what you actually did and how it felt.

Week 1 Theme: Observe

Suggested activity: Attend a meetup, read 2 honest case studies, ask to shadow a developer on a site visit	*What you're testing: Does this work look interesting or boring to you?*
What I'll actually do:	**How it actually felt:**

Week 2 Theme: Get hands-on

Suggested activity: Run a mock feasibility on a property in your area, attend a council planning meeting	*What you're testing: Do you enjoy the analytical and planning work?*
What I'll actually do:	**How it actually felt:**

Week 3 Theme: Test the people side

Suggested activity: Have coffee with 2 to 3 active developers, ask about their worst projects	*What you're testing: Do you enjoy these kinds of conversations?*
What I'll actually do:	**How it actually felt:**

Week 4 Theme: Reality check

Suggested activity: Assess your financial position honestly, calculate your realistic time availability	*What you're testing: Is this actually feasible given your current life situation?*
What I'll actually do:	**How it actually felt:**

Reflection:

After 30 days, the pattern I notice across all four weeks is:

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Worksheet 4

Skills Audit

You probably have more of what it takes than you think. Let's find out for certain.

Addresses: ***Fear #4: Fear of Not Having What It Takes***

Rate yourself 1 to 10 on each of the 5 core developer traits. Then identify where you already use this skill in your life — that's your evidence, not guesswork.

Vision	Seeing potential where others don't. Thinking in steps toward a future outcome.	*Examples: renovating a home, building a career, planning a business* *My example:* ________________	
Timing	Assessing conditions and acting strategically, not impulsively.	*Examples: buying property, making investment decisions* *My example:* ________________	
Strategy	Planning, prioritising, and executing across multiple workstreams.	*Examples: project management, budgeting, running a team* *My example:* ________________	
Leadership	Coordinating people, managing relationships, resolving conflict.	*Examples: leading a team, negotiating, managing contractors* *My example:* ________________	
Resilience	Handling setbacks and keeping moving. Learning, not stopping.	*Examples: career challenges, financial stress, life transitions* *My example:* ________________	
Average score	Add all 5 scores and divide by 5		

Interpreting your skills audit

Average 7 or above: You have strong foundations. The technical skills can be learned. You're ready to explore seriously.

Average 5 to 6: Good foundations with some gaps. Identify your two lowest traits and think about whether you can build them or find partners who complement you.

Average below 5: Consider whether the gaps are buildable or whether a different wealth-building strategy might suit you better right now.

My gap plan

My two lowest-scoring traits are:

To address these gaps I could (build the skill / find a partner / take a course):

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Worksheet 5

Where I'm Stuck Right Now

Name it honestly. That's the starting point for everything else.

Addresses: ***Fear #5: Fear of Starting Without a Clear Roadmap***

You've worked through all five fears and four worksheets. Good on you. That took honesty. This worksheet doesn't give you a final decision. That's what the Roadmap is for. What it does is help you name exactly where you're stuck right now. And naming it is the first step to getting past it.

My summary scores	
Worksheet 1 — Decision Checker score	_____ / 50
Worksheet 4 — Average skills score	_____ / 10
30-day exploration: completed?	Yes / No / In progress

Where I'm stuck

Your scores don't tell you whether to do property development. That's not what they're for. What they do tell you is where your thinking is stuck right now. Read the three statements below. Circle or tick the one that feels most honest.

Stuck #1 **I can see the potential. I just don't trust my own judgement yet.**

- I'm drawn to this but I second-guess myself constantly
- I don't know if my instincts are sound or if I'm missing something obvious
- I need a proper process to test my thinking before I commit to anything

Stuck #2 **I know I have gaps. I just don't know which ones actually matter.**

- My scores flagged some weak areas but I'm not sure how serious they really are
- I can't tell what's a real barrier and what I can just work around
- I need someone to help me work out the difference

Stuck #3 **I don't know what I don't know. And that's what's keeping me stuck.**

- The whole picture feels too big and too uncertain to know where to start
- I'm worried about committing to something I don't fully understand yet
- I need a clear, step-by-step process. Not more information to wade through

In my own words, what's actually keeping me stuck right now:

My stuck state is: ______________________________ Date: ____________________

Whatever your stuck state, the answer is the same.

The Property Prequel Roadmap is a structured 9-step, 30-day process designed for people at exactly this point. Not a how-to course. Not theory. A should-I process that takes you from stuck to clear, one step at a time.

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