A PERSONAL PLANNING WORKSHEET FOR FAMILIES

The Family Protection Blueprint

Not a calculator. A conversation.

Sit with this privately. There are no right answers.

Just honest ones.

PILLAR 01 · QUIET QUESTIONS

If I wasn't here...

No numbers yet. Just truth.

Answer honestly. Don't overthink it. This is the foundation everything else is built on.

Do they keep the house?

Would your family stay in your home, or would they be forced to sell?

☐ Yes ☐ No ☐ Unsure

Would she need to go back to work immediately?

Like... next month? Or would there be breathing room?

☐ Yes ☐ No ☐ Unsure

Are both spouses working right now?

Single income or dual income household?

☐ Yes ☐ No ☐ Unsure

Would moving closer to family help?

Is there a support system somewhere else that matters?

☐ Yes ☐ No ☐ Unsure

NOTES / THOUGHTS

What does stability require?

Start with the home. Build from there.

THE HOME

MORTGAGE BALANCE

$ remaining on loan

MONTHLY PAYMENT

$ per month

YEARS REMAINING ON LOAN

e.g. 22 years

OTHER MONTHLY DEBTS

cars, cards, etc.

INCOME PICTURE

YOUR ANNUAL INCOME

$

SPOUSE'S ANNUAL INCOME

$ (or 0 if stay-at-home)

MONTHLY CHILDCARE COST

$ current or projected

OTHER KEY MONTHLY EXPENSES

rough estimate

BREATHING ROOM GOAL

If I were gone, how long should my family have before any major decisions?

☐ 6 Months ☐ 12 Months ☐ 24 Months ☐ Longer

WHAT FEELS MOST IMPORTANT TO PROTECT FIRST?

PILLAR 03 · TIMELINE BUILDER

How long does protection need to last?

Match your coverage to your real life milestones.

Pick a real finish line. It's okay to choose a 'first draft' — you can always adjust.

MINIMUM

Bare-bones stability

______ years of coverage

Finish line: ____________________

BETTER

Breathing room + real choices

______ years of coverage

Finish line: ____________________

IDEAL

No forced decisions — ever

______ years of coverage

Finish line: ____________________

REAL FINISH LINE EXAMPLES — CIRCLE WHAT APPLIES

Kids through high school	Youngest out of daycare	Mortgage under $100K
Spouse retirement secured	Kids through college	Social Security kicks in

WHAT WOULD CHANGE FOR YOUR FAMILY AT THAT FINISH LINE?

The Math That Has a Job

Now that you know the life — here's the number.

Fill in what you know. Estimate what you don't. This is a starting point, not a final answer.

STEP 1 — COSTS TO FUND YOUR PLAN

Mortgage payoff (or payment support) *From Page 2 — this is the anchor*	$ ____
Other debts to clear *Cars, cards, student loans*	$ ____
Immediate cash needs *Funeral, travel, time off — est. $10,000–$15,000*	$ ____
Income replacement *Annual income × years from your timeline (Page 3)*	$ ____
Childcare / paid help *If work becomes necessary — est. per year × years*	$ ____
Moving cushion (if needed) *From Page 1 — if relocation was part of the plan*	$ ____

STEP 2 — RESOURCES ALREADY AVAILABLE (SUBTRACT THESE)

Accessible savings *Checking, savings — not retirement accounts*	– $ ____
Non-retirement investments *Brokerage accounts — accessible without penalty*	– $ ____
Existing life insurance *Through work or current policies*	– $ ____
YOUR STARTING COVERAGE TARGET *This is your number. Not perfect. Not final. Real.*	**= $ ____**

Ready to turn these answers into an actual plan?

Schedule your free 15-Minute Protection Clarity Call — no pressure, no jargon, just clarity.