



THE LEGACY GUARDIAN CHECKLIST

5 Steps to Secure Your Family's Future Today

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STEP 1 — PROTECTION

1 The Proof of Protection

Don't leave your family guessing or digging through old shoeboxes. List where your life insurance policies are kept and the contact info for your agent. If you don't have a current policy — or haven't checked it against inflation lately — this is your sign.

STEP 2 — DEBT

2 The Debt Map

Financial security starts with knowing the leaks in the bucket. List your primary monthly obligations (truck notes, mortgage, high-interest credit). Tools like My Debt Navigator can show you a faster path to zero.

STEP 3 — HEALTH

3 The Health Safety Net

Medical bills are the #1 cause of family financial stress. Make sure your healthcare plan is actually working for you — not just existing. Know your out-of-pocket costs and verify your associations and visits are covered efficiently.

STEP 4 — FINAL WISHES

4 The Final Wishes

This is the hardest conversation — and the most important gift you can give. Whether it's a full Final Expense plan or a simple notarized letter, your family deserves to grieve without guessing. Give them the gift of clarity.

STEP 5 — LEGACY

5 The Heart of the Home

A legacy isn't just money — it's the sense you leave behind. As a songwriter, I know that words outlast everything. Take five minutes right now and write one sentence to your children or spouse that you want them to keep forever.

TASK Write your "Heart Message" below. This one's just for them.

Need help filling in the gaps?

Book a free 10-minute Legacy Check-Up → mother-sense-momma.com

Ready to fill in the gaps?

Julie Kilcrease-Holliday | Independent Agent & Songwriter | Grandview, TX
Book your free 10-minute financial check-up at mother-sense-momma.com

◆ Love and light, y'all.