

FREE GUIDE



The Financial Clarity Guide

Your Order of Operations — What to Do With Your Money, and When

Order Before Amount.

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FREE GUIDE

Order Matters More Than Amount.

It isn't a plan built for your situation — it's the sequence, explained plainly, so you can find where yours first gives way.

CASH FLOW · PROTECTION · LEGACY

37%

of U.S. adults could not cover a
\$400 emergency in cash

42%

of American adults say they need
life insurance, or more of it

24%

of U.S. adults have a will

Sources: Federal Reserve SHED 2025 | LIMRA / Life Happens Insurance Barometer | Caring.com 2025 Wills and Estate Planning Study

Most people don't get into financial trouble by doing the wrong things. They get into trouble by doing the right things in the wrong order. Contributing to a retirement account is a good thing to do — while carrying a balance at 24% is a good thing done at the wrong time. This guide walks through six steps in the order they generally work best, and tells you when one doesn't apply to you yet. A guide that says everyone needs everything isn't education, it's a brochure.

WHAT YOU'LL LEARN IN THIS GUIDE

- ✓ Know what moves — a clear picture of what comes in and goes out.
- ✓ Build the buffer — cash you can reach the same day.
- ✓ Clear the expensive debt — the balances with a guaranteed cost.
- ✓ Protect the income — so the people who depend on it aren't left rebuilding from zero.
- ✓ Build for later — consistent, automatic, and started before you feel ready.
- ✓ Decide what happens — the step almost everyone leaves too late.



STEP 01

Know What Moves

A clear picture of what comes in each month and what goes out. Not a budget — budgets are a plan for the future, and most people abandon them within two months because they were built on guesses. This is simpler and comes first: what actually happened over the last ninety days.

Every step after this one depends on a number you don't have yet: how much room you actually have. Without it, everything downstream is guesswork.

IN PRACTICE

Pull your last three months of statements — bank, credit card, whatever you actually use — and sort every transaction into three groups: fixed (the amount and date don't change — rent, insurance, subscriptions), variable-necessary (changes month to month but you can't skip it — groceries, gas, utilities), and everything else. You're not building a system to maintain forever. You're doing this once, honestly, to see the real number. Most people are surprised by one group specifically: how much adds up inside "everything else."

WHAT "DONE ENOUGH" LOOKS LIKE

You can say, within about \$200, what you spend in a normal month. You know which of those costs are fixed and which you control. You've seen the subscriptions you forgot about.

THE COMMON MISTAKE

- Building an elaborate categorized system that takes an hour a week — it won't survive a busy month. Three months of honest history beats a perfect system you quit.



STEP 02

Build the Buffer

Money set aside, in cash, that you can reach the same day. This step is what makes every later step survivable. Without a buffer, an unexpected car repair becomes credit card debt, or a missed contribution, or a lapsed insurance policy. The buffer isn't there to grow — it's there so an ordinary Tuesday can't dismantle the rest of your plan.

IN PRACTICE

"Reachable the same day" rules out anywhere that requires selling something or paying a penalty to get to it — a basic savings or checking account counts, a retirement account doesn't. Most people build this the same way they build anything consistent: an automatic transfer on payday, before the money has a chance to become part of the spending pattern. Treat the first milestone as half of one month's essentials, not the full range you're ultimately working toward — reaching a smaller number first is what keeps people going instead of giving up before they start.

KEY INSIGHT

37% of U.S. adults say they could not cover an unexpected \$400 expense using cash or savings. Thirteen percent said they could not cover it at all. — Federal Reserve SHED, 2025

THE COMMON MISTAKE

- Trying to make the buffer productive. Money that has to be available immediately shouldn't be anywhere it can be worth less on the day you need it — "not growing" is the feature here, not the flaw.



STEP 03

Clear the Expensive Debt

Paying off balances carrying high interest — typically credit cards, some personal loans, and anything short-term in the double digits. This is arithmetic, not opinion: a balance charging a high rate is a guaranteed cost, and very little else in your financial life is guaranteed in either direction.

IN PRACTICE

There are two common ways to work through a list of balances, and both are legitimate — the choice is about what keeps you consistent, not which is mathematically perfect. Paying the highest interest rate first clears the guaranteed cost fastest. Paying the smallest balance first clears an account off the list soonest, which for many people is the difference between sticking with it and quitting three months in. Either approach works if you actually follow it.

WHAT “DONE ENOUGH” LOOKS LIKE

No balances carried month to month at high interest. Using a card and paying it in full is a different thing entirely, and doesn't belong in this step.

THE COMMON MISTAKES

- Attacking debt so aggressively the buffer never gets built — then borrowing again the first time something breaks.
- Moving on to Step 5 while still carrying expensive debt. Lower-rate debt (mortgages, most student and car loans) is a different category and doesn't need to be gone first.



STEP 04

Protect the Income

Making sure that if the income stopped, the people who depend on it wouldn't have to dismantle everything else you've built. If nobody depends on your income — no dependents, no co-signed debt — this step may not apply to you yet. It will likely apply later, and most people's answer changes with a mortgage, a marriage, a child, or a business partner.

IN PRACTICE

In plain terms: term insurance is protection you hold for a defined stretch of years — often chosen to match a mortgage term or the years until the kids are grown — and it tends to cost less because it isn't structured to pay out for certain. Permanent insurance is protection you hold for life, structured to pay out eventually, with a savings-like cash value building alongside it. The honest way to think this through isn't a formula — it's asking how many years your household would need to adjust, and what specifically that income currently covers.

KEY INSIGHT

42% of American adults — roughly 102 million people — say they need life insurance or need more of it. Ownership has fallen from 63% in 2011 to 51% today. — LIMRA / Life Happens Insurance Barometer Study

THE COMMON MISTAKE

- Assuming employer coverage is the answer. It's often a modest multiple of salary, it usually ends when the job does, and it tends to end at the least convenient moment.



STEP 05

Build for Later

Consistently setting money aside for a version of you that is decades away. Not because it's unimportant — because it works best once the first four steps are holding. Compound growth rewards time more than amount, which is why the most expensive part of this step is usually the years spent waiting to begin.

IN PRACTICE

The mechanism worth understanding: money that has already grown starts earning on that growth too, and the effect compounds — which means the earliest years in this step do more work than the later ones, even at the same monthly amount. Two people contributing identically, a decade apart in start date, do not end up a decade apart in outcome — the gap is larger than that, because the first person's early growth had that much longer to compound on itself. This is the entire argument for starting small now over waiting for an amount that feels “serious.”

WHAT “DONE ENOUGH” LOOKS LIKE

Something goes in automatically, every month, without a decision being made each time. Automatic beats large. If your employer offers a matching contribution, you understand what it is and what it takes to receive the full amount.

THE COMMON MISTAKE

- Waiting for an amount that feels serious enough to bother with. The amount matters far less than the start date.



STEP 06

Decide What Happens

Making sure your wishes, your responsibilities and your assets are handled the way you'd choose — rather than the way a default would choose for you. It's the step almost everyone leaves too late, and the only one where being late removes the option entirely. A will directs what happens to what you own; a trust can hold assets and help avoid probate; a power of attorney and healthcare directive matter while you're still living.

IN PRACTICE

Two things worth understanding a level deeper. First, probate — the court process that settles an estate when there's no trust in place — can take months and becomes a matter of public record; it's the practical reason many people set a trust up in the first place. Second, a power of attorney and a healthcare directive aren't about what happens after you're gone at all — they're about who can act and speak for you while you're still here, which is the part most people don't realize until they need one.

KEY INSIGHT

Only 24% of U.S. adults have a will. Beneficiary designations on life insurance and retirement accounts generally override what a will says — reviewing them takes an afternoon and is the highest return-per-hour task in this guide. — Caring.com 2025 Wills and Estate Planning Study

THE COMMON MISTAKE

- Filing this under “later” indefinitely. A will exists, beneficiaries have been reviewed in the last few years, and someone you trust knows where the documents are.



QUICK REFERENCE

The Done-Enough Checklist

Six checkpoints. Not a score — just an honest read on where each step actually stands.

- ☐ **Step 01 — Know What Moves**
I can say, within about \$200, what I spend in a normal month — and I know which costs are fixed and which I control.
- ☐ **Step 02 — Build the Buffer**
I have cash, reachable the same day, covering at least one month of essential expenses — and I'm working toward three to six.
- ☐ **Step 03 — Clear the Expensive Debt**
No balances are carried month to month at high interest (credit cards, high-rate personal loans). Using a card and paying it in full doesn't count against this.
- ☐ **Step 04 — Protect the Income**
I've made a deliberate decision about life insurance rather than inherited one by default, and I know whether any employer coverage follows me if I leave.
- ☐ **Step 05 — Build for Later**
Something goes into long-term savings automatically, every month, without a decision being made each time.
- ☐ **Step 06 — Decide What Happens**
A will exists, beneficiaries have been reviewed in the last few years, and someone I trust knows where the documents are.

This is a self-assessment, not a financial plan — it can't account for your income, health, obligations or timeline. Unsure about any of these? That's exactly what the free 30-minute call on the next page is for.



THE PATTERN

Where People Actually Get Stuck

Step 2, most often.

The buffer is unglamorous, and it competes with things that feel more productive. It's also the step that makes every other step durable.

Step 4, second most often.

Not from expense — from never having had it explained. Most people who describe life insurance as too expensive are picturing a product they've never priced and wouldn't have chosen.

Step 6, almost universally.

Three quarters of adults haven't done it. Not because it's hard — because nothing forces it.

The quiet one.

Doing Step 5 well while Step 2 is empty. It looks like progress. It's a tower on sand.

WHAT THIS GUIDE IS NOT

It isn't a financial plan, investment advice, or legal or tax advice — and it names no products for a reason. What it is: the sequence, in plain English, so that when you do sit down with someone, you already know which questions are yours.



You Know the Sequence. Let's Find Where Yours Gives Way.

Book your free 30-minute conversation.

No pressure. No obligation. Just clarity about whichever step is actually stuck for you.

IN YOUR FREE CALL, YOU WILL RECEIVE

- An honest read on where you stand across all six steps
- Plain-English answers, whether that touches insurance, estate planning, or neither
- No product pitch unless it genuinely fits your situation
- A next step you can actually act on this week

Book Your Free Call Today →

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