



The Steward's Audit

Your 60-Second Family Shield Protection Assessment

Hope is Not a Strategy

Most parents live in a state of "vague intention." They intend to name guardians. They intend to organize their finances. They intend to write down their values.

But a Steward does not live on intentions. A Steward lives on *clarity*. You cannot manage what you haven't measured, and you cannot protect what you haven't audited.

This audit is adapted from Chapter 9 of *Who Would Raise Them?*— our guide to building the Five Foundations of the Family Shield.

The 60-Second Gut-Check

Don't overthink this. Don't go look for files. Just use your gut. Check "Yes", "No", or "Not Sure" for each statement below.

Foundation 1: The Guardian - *Selecting the right people to raise your kids if you cannot*

We have talked seriously about who would raise our kids if we both died. Yes No Not Sure

We both agree on our top guardian choice (and backup). Yes No Not Sure

We've actually talked to them about it. Yes No Not Sure

Our guardianship wishes are written down in signed, state-appropriate documents. Yes No Not Sure

Foundation 2: The Structure - *Protecting your family from the chaos of court and conflict*

We have a will. Yes No Not Sure

We understand the difference between a will and a revocable living trust. Yes No Not Sure

We have a trust-based plan (or know why we don't). Yes No Not Sure

Our documents reflect our current kids, state, and wishes. Yes No Not Sure

Foundation 3: The Provision - *Ensuring they are provided for without delay*

We know roughly what our family spends each month. Yes No Not Sure

We know how our family would be provided for if one of us died. Yes No Not Sure

We know how our kids (and guardian) would be provided for if we both died. Yes No Not Sure

Our life insurance coverage and beneficiaries are up to date. Yes No Not Sure

Foundation 4: The Blueprint - *Leaving behind the specific values and guidance they need*

We've written something down about our faith, values, and hopes for our kids. Yes No Not Sure

We have at least a basic list of key passwords / accounts accessible in an emergency. Yes No Not Sure

We've thought about important traditions, rhythms, and "this really matters to us" notes. Yes No Not Sure

Foundation 5: The Heart - *Shaping their lives—and yours—while you are still here*

We've had *any* age-appropriate conversations with our kids about death, heaven, and hope. Yes No Not Sure

We're building simple faith / relationship rhythms we'd want them to remember. Yes No Not Sure

Score Your Family Shield

Total the number of responses in each column: Yes No Not Sure

Your Family Shield Readiness

13–17 YES responses: *Shielded & Structured*

You've taken meaningful steps to protect your children. Your focus now is refinement, regular updates, and closing the final minor gaps.

7–12 YES responses: *Partially Protected*

You've started the work—but your Family Shield has exposed areas. Clarity now prevents chaos later. A "partial" plan often fails exactly when it is needed most.

0–6 YES responses: *Vulnerable & Unprotected*

You love your children deeply—but your plan lives mostly in intention. Without a formal structure, decisions regarding your children's guardianship and provision will default to the court system. This isn't a failure; it's a wake-up call.

The Reality Behind the Score

Your score is a snapshot of your family's readiness if the unthinkable happened tonight. Every "No" or "Not Sure" is a hole in your shield—a place where your children's future would rely on guesswork and state laws instead of your guidance.

Clarity is the first step to closing the gap.

Your Next Steps:

The Steward's Audit shows you *where* you are exposed. Now it's time to close those gaps.

1. Join Us Live: The Legacy Workshop & Q&A

If you want to see The Family Shield process in action before committing to a specific path, join us for a live workshop. We regularly host these sessions to walk parents through the essential components of a legacy plan and provide a forum for your specific questions.

Register at: FamilyShieldEstatePlanning.com/Start

2. Book Your Legacy Planning Call with Jim

The most effective way to close the gap is a direct conversation. On this free 45-minute call, we will look at your specific family situation, identify the gaps in your plan, and determine if we are the right partners to help you build your Family Shield.

Start today at: FamilyShieldEstatePlanning.com/Start



Meet Jim, Beth, and Nora Hood

As homeschooling parents, we know that your children are your greatest stewardship. We founded Family Shield Estate Planning and wrote *Who Would Raise Them?* to help intentional families like yours move from "vague intention" to total protection. We're here to help you close the gaps and build a legacy that lasts.



FAMILY SHIELD
— ESTATE PLANNING —