

WHO WOULD RAISE THEM?



— A Steward's Guide to —
Estate Planning & Guardianship
— for Christian Parents —

THE FIVE FOUNDATIONS OF THE FAMILY SHIELD

JIM AND BETH HOOD

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SHIELD: A STEWARD'S GUIDE TO ESTATE
PLANNING AND GUARDIANSHIP FOR
CHRISTIAN PARENTS

JIM AND BETH HOOD

LIVE MEMENTO MORI, LLC

Who Would Raise Them? The Five Foundations of the Family Shield: A Steward's Guide to Estate Planning and Guardianship for Christian Parents

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For Nora

Our favorite person to plan for, pray for, and grow with.

*You are the reason we started asking these questions, and the
reason we never stopped until we found the answers.*

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PART ONE
**THE AWAKENING:
FROM INTENTION
TO STEWARDSHIP**

INTRODUCTION: THE CALL OF THE STEWARD

SOMEDAY ISN'T A PLAN (AND WHY
THIS CONVERSATION CAN'T WAIT)

There are questions we ask easily as parents:

“What activities are we signing the kids up for this year?”

“Are we doing too much... or not enough?”

“Does anyone know where the toddler put the TV remote?”

And then there's the question that keeps you up at 2:00 AM:

“If something happened to us tonight... who would raise our kids tomorrow?”

That question doesn't just stop conversations; it exposes a massive gap in our stewardship. We don't ask it at church potlucks. We don't ask it in Bible studies. We rarely even ask it in our own homes. We treat it like a “*someday*” project.

But “someday” is not a plan. It's a gamble. And as a Steward, you aren't called to gamble with what God has entrusted to you; you are called to protect it.

The State is Not a Steward

Every parent knows they should think about guardianship. Most don't. It's not because they don't care; it's because they are choosing the comfort of the present over the duty of the future.

But here is the cold, hard truth: If you don't make these decisions, the state will.

For the Christian mom who pours her life into discipleship, this is the ultimate threat. You spend every day carefully shaping your child's heart, mind, and faith. If you don't have a plan, you are leaving the door open for a judge—who doesn't know your kids and doesn't share your values—to undo everything you've built.

That isn't just a “legal risk.” It is a failure of stewardship.

The Wake-Up Call

This book was born out of two moments where “someday” ran out.

The first was a night in the ER. Listening to a heart monitor keep time with Jim's heartbeat, we realized that our plan for our daughter was half-finished and out of date. We had a will from another state, written for a life we no longer lived, with guardians who were no longer the right fit.

The second was a headline. A musician Jim admired—born on the exact same day and year as him—died unexpectedly. His story was over. Jim's wasn't.

Those moments forced us to stop “getting around to it” and start acting like the leaders our family deserved. We realized

that remembering your mortality isn't morbid. It's the ultimate motivator. It pushes you back toward what matters. It reminds you that your time as a Steward is finite, and your accountability is real.

Christians through the centuries have had a name for that kind of remembering: *memento mori*. It's an ancient Latin phrase that simply means "remember you will die."

This is the heart of *memento mori* for us:

Remember you will die, so you can live — and prepare — like it matters.

The Five Foundations of the Family Shield

This isn't a legal manual. It's a guide to building a Family Shield.

We aren't here to bury you in jargon. We are here to help you fulfill your calling. This book is for the mom who is tired of the "we really should" weight on her shoulders and the dad who is ready to step up and secure his home.

We are going to build your Family Shield through the Five Foundations:

1. **The Guardian:** Selecting the right people to raise your kids if you cannot
2. **The Structure:** Protecting them from the chaos of court and conflict
3. **The Provision:** Ensuring they are provided for without delay

4. **The Blueprint:** Leaving behind the specific values and guidance they need
5. **The Heart:** Shaping their lives—and yours—while you are still here

A Faithful Love Prepares

You are not simply raising children. You are raising future adults, husbands, wives, and leaders. If you want to steward that role well, you have to prepare for the future—especially the parts you'd rather not think about.

To the Moms: This book is the tool you've been looking for to bring peace and clarity to your home.

To the Dads: This book is the framework for the protection your family is counting on you to provide.

Love reacts. Love hopes. Love prays.

But a faithful Steward's love *prepares*.

Let's build the Shield.

CHAPTER 1

THE QUESTION EVERY PARENT AVOIDS

WHY GUARDIANSHIP SITS IN
THE BACK OF OUR MINDS—AND
THE COST OF LEAVING IT THERE

THERE ARE moments in parenting that feel natural. Conversations we can have in our sleep.

“What are we doing this weekend?”

“What’s for dinner?”

“Where are your shoes?”

“Please stop sword-fighting with the curtain rod.”

But there’s one question that never flows easily:

“If something happened to us tonight... who would raise our kids tomorrow?”

It’s the question that sits in the background of our lives like a half-finished thought. We feel it sometimes, usually at the oddest moments—during a long drive, after hearing a story on the news, or when an unexpected illness hits someone we know. It bubbles up... then we push it right back down.

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Because nothing in us wants to imagine our children without us.

But as a Steward of your family, “*someday*” is a dereliction of duty. Your children don’t need your avoidance; they need your protection.

The Myth of the “Obvious Choice”

Most parents aren’t dodging responsibility because they don’t care; they are dodging it because they are relying on assumptions.

You assume your sister knows she’s the one.

You assume the state will “just know” that your best friend shares your values.

You assume that because you’re a “good parent,” the transition would be seamless.

Assumptions, however, are not a plan. Your children deserve more than an unspoken guess. They deserve a shield.

Why This Question Feels So Heavy

There are five primary reasons we leave our families vulnerable:

1. **The Comfort Trap:** We don’t want to face our own mortality. We choose the comfort of the present over the security of our children’s future.
2. **The Discipleship Gap:** For Christian families, this is the most painful. You aren’t just raising kids; you are shaping souls. The thought of someone else—with different rules,

different prayers, and a different worldview—raising your children is unbearable. So, instead of securing the perimeter, we look away.

3. **Relational Friction:** We don't want to hurt feelings. We choose "politeness" over "protection." We'd rather avoid the conversation than explain why one sibling was chosen and another wasn't.

4. **The Isolation Trap:** Many families have relocated away from their roots or have realized that their extended family does not share their core values. When you don't have an "obvious" choice, the search for a guardian feels like an endless, exhausting hunt. Without a clear "Who," we default to "Nothing."

5. **The Burden of Scale:** If you have a large family, the weight of the request feels heavier. You hesitate to ask anyone to take on four, five, or six children because you don't want to be an "imposition." You allow the size of your blessing to become the reason for your lack of protection.

The Reality of the Vacuum

If you do not lead, the state will. It's that simple. If you leave a vacuum, a stranger in a black robe will fill it.

- A judge who doesn't know your children's names will decide their home.
- Your kids could spend their first nights of grief in a foster system while the court "sorts it out."
- Family members who love you may end up in a legal war with each other, destroying the very community your kids need most.

The Moment It Hit Us

For years, guardianship was a lingering cloud in the background of our marriage. We wrote our first will when Beth was pregnant and, like many parents, we named family as guardians—because that’s just what you do.

Then life moved on. We moved from Hawaii to Arkansas, found a new church, and our daughter grew up in a very different world than the one we’d first imagined on paper. On the outside, we could say, “We have a will.” On the inside, we knew it no longer matched the life in front of us.

It never quite made it to the top of the list—until it finally did.

Jim had two frightening ER visits with symptoms that looked like a heart issue. Suddenly, this wasn’t theoretical. In the middle of the fear, we realized we had a responsibility to love our daughter well—even in the scenarios we prayed would never happen. That realization didn’t bring fear; it brought the clarity that a faithful Steward’s love prepares.

The Cost of Avoidance

We have seen the fallout when parents choose “someday” over “today”:

- Children placed with relatives who don’t share the family’s faith
- Grandparents fighting siblings in courtrooms
- Inheritances drained by court fees and red tape
- Years of relational bitterness between the people who should be grieving together

This isn't just a "legal problem." It is a spiritual one. We pour our energy into transcripts, Bible memory, and character formation. But if we don't prepare for the "what if," we are leaving the back door of our home wide open.

The Decision to Look

This book exists to help you have the conversations you were never taught to start. We aren't asking these questions to stir up fear. We are asking them because *love prepares*.

By opening this book, you've stopped avoiding. You've decided that your children's security is more important than your own comfort. You've stopped running from the truth of your mortality, and you've started moving toward the duty of your stewardship.

Take a breath. The hardest part—the decision to look—is over. But before we can build the Shield, we have to deal with *the one thing that has kept you from starting until now*.

It's time to confront the greatest enemy of your legacy. Let's move to Chapter 2: The Myth of Someday.



Stewardship Checkpoint

1. **Identify the Friction:** Of the five reasons we leave our families vulnerable—The Comfort Trap, The Discipleship Gap, The Relational Friction, The Isolation Trap, or The Burden of Scale—which one has been your primary reason for stalling?

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2. **The Conversation Audit:** Have you and your spouse ever sat down to discuss this, or has it remained a “half-finished thought” in the back of your minds? If you’ve avoided it, what is the specific fear that stops the conversation before it starts?

3. **Weight vs. Wake-Up Call:** Does this topic currently feel like a heavy weight you are dragging, or a wake-up call to secure your perimeter? What would it feel like to finally have the Shield in place?

CHAPTER 2

THE MYTH OF SOMEDAY

WHY "LATER" IS A
DERELICTION OF DUTY

THERE ARE moments that tap you on the shoulder, and moments that grab you by the collar.

Most people live as if they have an infinite supply of “tomorrows.” We treat our family’s security like a home improvement project—something we’ll “get to” once the season slows down, once the kids are older, or once we feel more “established.” We assume the right time to handle the heavy lifting of protection will announce itself with a trumpet blast.

It won’t. Usually, it announces itself with a whisper or a crisis.

The Glitch in the Matrix

Years ago, I (Jim) saw a headline that stopped me cold: Chester Bennington of Linkin Park dead at 41.

It wouldn’t have hit me as hard as it did except that his birthdate was March 20, 1976. My birthdate. Same day. Same year. Same number of days on earth.

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It was a *memento mori* trigger—a literal “remember you must die” moment. It was a reminder that the clock doesn’t care about your plans, your potential, or your “to-do” list. I taped his photo to my monitor as a reminder: You are not promised the time you assume you have.

For the Christian parent, this isn’t morbid; it’s a call to wisdom. The kind of wisdom Psalm 90:12 speaks of:

“Teach us to number our days, that we may gain a heart of wisdom.”

Wisdom is the ability to see the end of the road while you are still standing at the beginning. If you aren’t numbering your days, you aren’t leading your family—you’re just drifting with them.

The ER Reality Check

Years later, that “whisper” became a “shout.”

It started with a heaviness in my chest and a numbness in my arm. We tried to bargain with it. “It’s just stress. It’s just diet.” But at 4:30 AM, the bargaining ended.

“Get me to the hospital. Now.”

In the ER, under the sterile glow of fluorescent lights and the rhythmic beep of an EKG, the “Myth of Someday” collapsed. When you are lying in a hospital bed, your priorities don’t “shift”—they rearrange themselves with violent clarity. One realization rose above the noise: Our plan for our daughter was not clear. And that was a failure of leadership.

We realized that we had spent years focusing on her daily discipleship—her prayers, her character, her education—while leaving the “back door” of her life wide open. We were stewards of her *today*, but we were gamblers with her *tomorrow*.

The Natural Extension of Your Leadership

If you're the kind of parent who thinks deeply about how you're raising your kids, you're already practicing *memento mori* without realizing it. You've resisted the pull to simply drift through family life on autopilot. You've chosen a path that requires intention, reflection, and sacrifice.

Every time you pause to talk about what's true instead of just pushing through a checklist, or choose to play with your kids instead of scrolling your phone, you are acknowledging that your time is limited. You are saying: “My time with my children is precious and short, so I will spend it wisely.”

This book simply extends that same mindset into an area we rarely apply it: planning for the days we won't be here. We don't do this because we're afraid of death; we do it because we trust God with life.

Stewards, Not Owners

For the Christian parent, remembering our mortality isn't morbid. It keeps us awake to what God has actually asked us to do with the years we've been given. When we carry that in the back of our minds, we remember a fundamental truth: We are stewards, not owners.

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Our children belong to God first. Our influence is real, but it is temporary. Our job is to prepare them, not to control every detail of their story. Faithful preparation is an act of worship. It's the same heart behind saving for the future, teaching your kids Scripture, or building family traditions that point them back to God.

We prepare because God has entrusted us with souls, and we steward that trust because that's what love requires.

Holy Urgency vs. Panic

Anxiety asks, *“What if something terrible happens?”*

Holy Urgency asks, *“Am I being faithful with what God has put in my hands right now?”*

Preparing for the “what if” isn't about inviting tragedy; it's about eliminating chaos. It is an act of love. And love does not procrastinate when the hearts of children are at stake.

We realized that “peace of mind” is a byproduct of preparation, not a substitute for it. You don't get the peace until you build the protection. We needed a structure that didn't depend on our presence—a plan that would hold the line for our daughter even if we couldn't. We stopped chasing the feeling of being “okay” and started building the foundations that would actually make us secure.

Out of that experience, we forged The Family Shield.

The Family Shield is built on The Five Foundations. In the following chapters, we are going to stop talking about the “why” and start building the “how.” It's time to move from the myth of someday to the discipline of today.

Stewardship Checkpoint

1. **The Memento Mori Moment:** Have you ever had a “collar-grabbing” moment—a health scare, a loss, or a realization—that made you see how fragile your “someday” really is? What did that moment reveal about your current state of readiness?
2. **Identify the Gap:** If your “someday” ended tonight, what is the single greatest point of chaos you would leave behind for your children? Is it a legal vacuum, a financial mess, or a spiritual question mark?
3. **The Shift:** Are you willing to trade the comfort of “later” for the peace of “prepared”?

PART TWO
**THE ARCHITECTURE:
THE FIVE FOUNDATIONS
OF THE FAMILY SHIELD**

CHAPTER 3

THE FIRST FOUNDATION: THE GUARDIAN

CHOOSING THE HANDS THAT
WILL HOLD THEIR FUTURE

IF YOU TAKE action on only one chapter in this book, let it be this one.

If you do not name a guardian, the state will. The court does not care about your Family Shield. They do not care about your theology, your daily rhythms, or your child's heart. They care about legal availability. Without your directive, your children become a case file, and a judge who has never met you will decide who shapes their soul.

The Stewardship of Selection

Guardianship is not a “legal box.” It is the final act of discipleship. You are choosing the hands that will hold your child's future when yours can no longer reach them.

Most parents freeze here because guardianship brushes up against every emotional landmine we try to avoid: the discomfort of imagining our own absence, the fear of

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offending a sibling, or the sheer weight of entrusting our child's soul to another household.

We've heard every version of this avoidance:

- “We know who it is... we just haven't told them.”
- “We're young and healthy; we have plenty of time to figure that out later.”
- “We don't want to upset my parents by picking someone else.”
- “We talked about it once... and then the conversation just died.”

These feelings are real, but as a Steward, your primary mandate is the protection of the gift God placed in your hands. Avoiding the conversation does not make the need go away; it only ensures that if the unthinkable happens, the eventual chaos will be heavier. Your child's future stability is worth the temporary discomfort of an awkward conversation or a relative's hurt feelings.

What Makes a Great Guardian?

When most parents think about guardians, they start with the wrong criteria. They look at bank accounts, house sizes, or who seems the most “responsible” on paper. Christian parents who prioritize discipleship must look past the surface and consider five important pillars for selecting a guardian:

1. Shared Faith

Will they pray *with* your child, or just *for* them? You need someone whose home is centered on Christ—someone who

views parenting not as a duty of care, but as a mission of discipleship.

2. Shared Worldview

Values and convictions are the invisible architecture of a child's life. You need someone who will protect the biblical worldview you've spent years instilling, not someone who will dismantle it by accident or apathy.

3. Relational Connection

Does your child already feel “at home” with them? In the wake of loss, your children don't need a stranger with a large house; they need a familiar heart they already trust. They need someone who feels like home.

4. Emotional Stability & Character

Guardianship is a weight. You need someone who loves your child gently and consistently—someone who won't see this as an obligation to be managed, but as a privilege to be honored.

5. Explicit Willingness

This is the most common point of failure: Your guardian must know they are the guardian. You cannot leave the future of your children to someone you haven't had the courage to talk to. Hope is not a strategy. Confirmation is.

The “Blood Relative” Trap

In Scripture, legacy has far more to do with spiritual influence than biology. Sometimes the best guardian doesn't share your last name. They are the friends you worship with, the families in your co-op, the people who already love your children as their own.

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The person you choose should share your values, even if you don't share a DNA strand. Sometimes, that's the couple who loves your children like their own—not the relative who never quite understood your convictions.

Our “Guardianship Angel” Story

When we first wrote our will, Beth was pregnant, and we did what most new parents do—we defaulted to family. They loved us, we loved them, and it seemed like the obvious thing to do. But we didn't really know our daughter yet. We were just becoming parents ourselves. We hadn't yet walked through the years that would clarify our convictions about faith, health, education, and the environment we most wanted for her.

Fast forward several years. We had moved from Hawaii to Arkansas. Our daily life looked completely different. We were deeply rooted in a new church and homeschool community, surrounded by friends who shared our values and loved our daughter like their own. At some point, we both felt the same nudge: “Our old will doesn't reflect our life anymore.”

It wasn't just legally outdated. It was spiritually and relationally outdated.

The people we now trusted most to raise our daughter weren't relatives. They were the friends we worshiped with on Sundays and did everyday life with—the ones we saw on “ordinary Tuesdays.” They were the families sharing meals with us; the people our daughter already knew as “aunt” and “uncle,” even if we didn't share a last name.

And still... we hesitated. Not because we didn't care, but

because it felt so big. How do you even start that conversation? What if they say no?

Eventually, we knew we couldn't keep putting it off. We made a list. We prayed. We talked through what mattered most: Would she be able to stay in the community she loves? Would she be raised in a home where faith was lived out, not just talked about? Would our approach to parenting and education be honored?

In the end, the couple we chose as primary guardians weren't related to us at all. But they loved our daughter like she was their own. Asking them was one of the hardest conversations we've ever had. We still remember the nerves, the lumps in our throats, and the long pause after we finally said the words out loud.

They didn't say yes on the spot. They asked for time to talk and pray about it together—which, honestly, is exactly what we hoped they'd do. Still that week felt like the longest week of our lives.

When they came back with their answer, it was a wholehearted yes. They told us they saw it as an honor. Out of that conversation came what we now call our *Note to Our Guardianship Angels*—a simple document where we put into words our heart for our daughter's faith, her relationships, and her future.

In that moment, guardianship stopped feeling like a legal document and started feeling like a sacred honor. We weren't just checking a box. We were securing her soul's environment.

The Hardest Part: Saying No to Someone

Choosing a guardian often reveals a painful truth: If you choose one person, you are not choosing someone else. This is where families freeze.

But hear this: A hard conversation now is a kinder gift than leaving everyone confused later. If you don't choose, the courts will. No one wants that. When you choose, you protect your children from uncertainty and your family from conflict. You do it in a spirit of grace, but with the firmness of a Steward protecting their family.

The Kindness of Clarity

Many parents whisper the same fear: “What if we ask, and they say no?”

If they say no, that's actually a gift. It means they know their limitations and will not say yes out of guilt. You want your guardian to be willing, not obligated. And most of the time, the people you choose will be honored. You're not asking them to replace you. You're asking them to protect your children in the unthinkable possibility that you cannot. That's sacred. Holy. Humbling.

One day, someone may be in a room making decisions about your children in the middle of grief. Your guardianship plan is the kindness you send into that room in advance. Your clarity makes it easier for them to breathe. Your preparation gives your children a steadier footing in a really hard moment.

The First Anchor

This is the first decision because everything else depends on it. Before we talk about how your children will be provided for or what instructions matter, you need to settle who would raise them if you could not.

The person you choose as guardian becomes the main anchor for everything else in your plan. Get this part in place, and the rest of your legacy has something solid to stand on.

Love doesn't dodge the hard questions or hand the future over to chance. Love prepares. And this is where preparation begins.

But choosing the right people is only half the battle. If you don't give those people the legal authority and the protection they need to lead your family, they will be forced to fight the court system while they are trying to raise your children. To protect the people you've chosen, you need a framework that stands between them and the chaos of the legal system.

For that, we move to the Second Foundation: The Structure.

Stewardship Checkpoint

1. **The Default Reality:** If the court chose your closest living relative by default tonight, would your child be raised in the faith and values you hold dear?
2. **Character Over Comfort:** Who are the two people in your life who reflect your Family Shield values, regardless of where they live or how they might feel about being asked?

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3. **The Primary Question:** Does your current “plan” (or lack thereof) reflect your trust in God, or your fear of an awkward conversation?

CHAPTER 4

THE SECOND FOUNDATION: THE STRUCTURE

WILL VS. TRUST—CHOOSING THE
SHIELD OVER THE COURTROOM

ONCE YOU’VE ANSWERED the first, hardest question—“Who would raise our kids?”—the next one is practical: “What legal structure will actually protect them?”

In other words: will their future be decided in a courtroom, or will it follow a plan you’ve already put in writing?

Most Christian parents have heard some version of, “You need a will.” And a will is better than nothing. But for many families—especially those with minor children—a will alone doesn’t do what they think it does. To understand why, you have to ask: *What is the job of your plan?* It isn’t just to say who gets what. It is to keep your kids protected, keep your loved ones out of conflict, and keep the state out of your private business.

The Probate Trap

A will is essentially a letter to a judge asking for permission to handle your own life. In many states, when someone dies with

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only a will, their estate often goes through a process called *probate*.

Probate is the opposite of a shield. It is:

- **Public:** Your financial details and family dynamics become a matter of public record.
- **Slow:** It typically takes 6–12 months to finalize.
- **Expensive:** Legal fees and court costs eat away at the resources meant for your children (up to 10% of your estate).

No grieving child wants their future mapped out by a court calendar. The last thing a parent wants is their kids spending months in hearings and paperwork instead of beginning to heal.

The Gap: Planning for the “In-Between”

Most parents focus on what happens when they die. But as a Steward, you must also plan for the “in-between”—the moments where you are still here, but you cannot speak for yourself.

If you are incapacitated by an accident or illness, who has the legal authority to pay your mortgage? Who can talk to your doctors? Who can manage your business or your kids’ school tuition?

This is where Power of Attorney (POA) documents become your secondary shield.

- **Financial Power of Attorney:** Designates someone to handle your money and bills so your household doesn't collapse while you are recovering.
- **Healthcare Power of Attorney:** Designates someone to make medical decisions based on your values when you can't.

Do not assume this role automatically falls to a spouse or that they are the best fit for it. Some spouses may be too emotionally overwhelmed to make clinical medical decisions or complex financial moves in a crisis. You need to designate these roles with the same intentionality you used for your guardians.

The 18-Year-Old Trap

The day your child turns 18, they become a legal stranger to you. If they are in an accident or a medical emergency, the hospital is legally barred from giving you information or letting you make decisions. To fix this, every young adult should have these same two Power of Attorney documents in place. These documents simply name you (or another trusted adult) as the person allowed to speak for them if they can't speak for themselves. Without these, you are locked out of the room when it matters most.

What a Trust Does Differently

A revocable living trust is a set of written instructions wrapped around what you own. Think of it as a private "Operating Manual" for your family.

When it's set up properly, a trust:

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1. **Avoids the court:** Your family follows your instructions without a judge in the middle.
2. **Maintains privacy:** Your business stays within your family.
3. **Provides structure:** It supports the guardian you chose by providing clarity, not chaos.

When we did our own planning, we chose a trust for our family. We named close friends as Nora’s guardians—the ones who would raise her—and a trusted friend as trustee to manage the money according to simple, written instructions. We wanted her stable, rooted in faith, and supported in her education.

We didn’t want everything dumped in her lap at 18 so she could go buy a pink Jeep and three years’ worth of boba tea in one weekend! Writing those boundaries down didn’t feel cold to us. It felt like care—our way of saying, “If we can’t be there, we’ve still thought ahead about what her life should look like.”

For families who think deeply about discipleship and education, a trust—paired with supporting guidance—does what most parents expect a will to do. While the trust provides the legal framework, these personal directives ensure your guardians aren’t just managing assets—they are fulfilling your heart’s intent.

- **It speaks in plain language:** You can specify, “Use this for education and mission trips, not big impulse buys.”
- **It prevents the “Lump Sum” disaster:** You can release money over time (e.g., ages 25, 30, and 35)

so they have time to grow in wisdom before they manage the full weight of their inheritance.

- **It protects the vulnerable:** It allows you to protect children who might struggle with money, addiction, or outside influences.
- **It funds the Mission:** You can ensure that church, camps, homeschool co-ops, and unique callings are supported even if you aren't there to write the check.

With a trust, you're not only passing on what you own; you're spelling out how you hope it will be used to shape their souls.

The “Sister” Trap

Some parents say something like, “We'll just leave everything to my sister. She knows what we'd want.” We understand that trust. But legally, if you leave assets directly to an individual, they now own that money.

If your sister gets sued, goes through a divorce, or faces financial trouble, your children's inheritance is legally hers to lose. In the eyes of the law, “promises” don't count, only what is written down does. A trust helps keep assets protected *for* your kids, even from the well-intended people raising them.

This Isn't Just for “Rich Families”

Some families think, “We don't have much, so we don't need a trust.” This is a dangerous misunderstanding. If you have a house, life insurance, or a retirement account, you have an estate worth planning.

The point of a trust isn't how big your bank account is; it's whether what you *do* have is handled wisely for your kids.

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Whether you're leaving a modest home or a large portfolio, your kids will feel the difference between a plan that's actually in place and one you only talked about doing "someday."

The Structure Is an Act of Love

This chapter isn't about legal documents for their own sake. It's about making life easier for the people you love when they are carrying the hardest moment of their lives.

The right structure keeps your children out of courtrooms, keeps your family's business private, and gives your guardians clarity instead of confusion.

For many families, a trust-based plan becomes the clearest way to do that. It allows you to put your voice on paper and remove uncertainty at a moment when emotions are already stretched thin.

But a structure is only as strong as the resources behind it.

You can build the most sophisticated legal shield in the world, but if there is nothing inside it to pay the mortgage, buy the groceries, or fund the education, the shield becomes a burden instead of a protection.

To make the structure hold, we must look at the Third Foundation: The Provision.



Stewardship Checkpoint

1. **The Privacy Audit:** Are you comfortable with your family's financial details being a matter of public record?

2. **The Financial Steward:** Who is the person in your life with the character and the “math mind” to manage resources for your kids? (Note: This is often a different person than The Guardian).

3. **The Maturity Rule:** At what age do you truly believe a young adult has the wisdom to manage a significant inheritance? Is that age reflected in your current plan?

CHAPTER 5

THE THIRD FOUNDATION: THE PROVISION

LIFE INSURANCE, INCOME
REPLACEMENT, AND THE
RESOURCES OF THE SHIELD

IF FOUNDATION #2 (the trust) is the container, Foundation #3 is the fuel. You can have the best guardian and the most sophisticated legal structure, but without resources, the mission stalls.

At some point, a very practical question remains: “If we weren’t here, how would our children—and our spouse—be provided for?”

The “We’ll Be Fine” Myth

Most families operate on a costly assumption: that the surviving spouse will “figure it out.” But when you remove an income, or remove the parent who manages the home and the day to day operations, “fine” evaporates.

The surviving spouse is already carrying a lot: grieving, helping the kids process their emotions, and keeping the house and schooling moving. If you layer financial panic on

top of that, they aren't just grieving a person; they are grieving the life they used to know. Preparation doesn't erase the pain, but it prevents a financial freefall.

What Life Insurance Really Is (and Isn't)

Life insurance is often misunderstood as a complex financial gamble, but for the Steward, it is simply a practical tool.

Here's the basic idea: You pay a relatively small amount now to create a much larger amount of money that shows up right when your family would need it most. It is not a sign that you expect to die; it is an act of love in case you do.

In practical terms, life insurance buys your family three things:

1. **Stability:** It keeps the lights on and the mortgage paid so your kids don't lose their home.
2. **Space:** It replaces lost income so a surviving spouse or guardian doesn't have to juggle three jobs just to stay afloat.
3. **Time:** Most importantly, it buys your family time to grieve, adjust, and heal without the ticking clock of a bank account hitting zero.

A Story That Stopped Us Cold

At a recent homeschool conference, a woman walked up to our booth and said, almost apologetically:

"I already have all my legal documents in place. I don't need your help. But I just wanted to say thank you. I'm so glad

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you're here, and I hope people are listening to what you're saying—especially families with young kids.”

Then she told us about a large homeschooling family she knew. Mom was in labor with their seventh child, and Dad was driving the family to the hospital. A freak accident killed the father instantly.

In one room, a mother was giving birth; in the next, her husband was being pronounced dead.

Because there was no life insurance and no estate plan, that mother didn't just lose her husband—she lost her security. Overnight, she was responsible for seven children with no income and no safety net. She was forced to navigate bank accounts and legal hurdles while her world was in pieces.

We share this not to make you anxious, but to give you a real glimpse of what “we'll be fine” can turn into if life takes a turn no one saw coming.

The Cost of Indecision

We have seen what happens when families skip this decision. It is never a lack of love, but it is always a lack of preparation. When “Someday” becomes “Today,” the consequences are immediate:

- **The Forced Return:** A widow is forced back into full-time work within weeks of the funeral—not because she wants the distraction, but because she has no other way to buy groceries.
- **The Displaced Child:** Children are pulled out of the schools, churches, and communities they know

because the remaining parent can't afford the mortgage on a single income.

- **The Overwhelmed Guardian:** A loving aunt or uncle steps up to raise the children but quickly realizes they cannot afford the extra housing, food, and medical expenses. The “Yes” they gave you becomes a source of crushing financial stress for them.

When you make this decision now, you are saying: “I don't just want someone willing to raise my kids—I want them supported while they do it.”

Planning as an Expression of Faith

Some worry that a financial backup plan shows a lack of trust in God. We disagree. Throughout Scripture, we see stewardship not as a lack of faith, but as a form of worship.

We see it in Joseph, who didn't just pray for rain; he "stored up huge quantities of grain... a reserve for the land" so that his people would not perish (Genesis 41). We see it in the wisdom of the ant, who "stores its provisions in summer and gathers its food at harvest" (Proverbs 6). And we see it in the standard set for a godly legacy: "A good man leaves an inheritance to his children's children" (Proverbs 13).

Planning ahead isn't the opposite of trusting God; it is cooperating with Him. It is acknowledging that “the earth is the Lord's, and everything in it” (Psalm 24) and asking, “Lord, show us how to be faithful with what You've entrusted to us.”

The Reservoir and the Faucet

Think of life insurance as the reservoir and your trust as the faucet.

Many families structure their plan so life insurance proceeds can be directed into a trust, where their trustee can manage those funds according to the specific timeline and standards you have established for your children's future.

This avoids the “Dump at 18” scenario where a grieving teenager receives a life-changing sum of money with zero guidance. Instead, the money is released for education, discipline, and stability—exactly as you intended.

The “Wealthy” Myth

Some parents feel embarrassed about planning because they don't feel “wealthy.” They think life insurance and trusts are for people with seven-figure portfolios. This is a serious misunderstanding. It is not about the size of your bank account; it's about the size of the gap you leave behind.

A family with modest savings but a thoughtful life insurance policy can leave more peace than a high-income household with no plan. Whether your family needs a small cushion or a full income replacement, the point is the same: intentionality is the inheritance. You don't have to be rich to leave a legacy of order.

Calculating the Mission

A Steward doesn't guess; they assess. To find your “Enough,” start by estimating:

1. **Immediate Debt:** What would it take to pay off the mortgage and vehicles today?
2. **The Gap Years:** How many years until your youngest child reaches adulthood?
3. **The Monthly Mission:** What is the actual cost of your family's current lifestyle (groceries, utilities, education, activities)?
4. **The Margin:** What extra needs (special needs, counseling, or future weddings/college) do you want to protect?

From Provision to Purpose

When you put these first three foundations together, you have something remarkable. You have The Guardian (the people), The Structure (the legal protection), and The Provision (the resources).

But even with the right people, a solid legal shield, and plenty of resources, there is still a missing piece. If you aren't there to speak into your children's lives, how will they know what you valued? How will your guardians know the "why" behind your "what"? How do you ensure that your convictions about faith, work, and family aren't lost in the transition?

To answer that, we move to the Fourth Foundation: The Blueprint.



Stewardship Checkpoint

1. **The Monthly Number:** Do you know the “Monthly Survival Number” required to keep your family’s mission of discipleship and education running if you were gone?
2. **The Policy Audit:** If your life insurance coverage is only through work, do you know if it’s limited or tied to your employment status?
3. **The Beneficiary Check:** Is your life insurance currently set to land in an individual’s bank account (where it is vulnerable) or within the protection of a trust?

CHAPTER 6

THE FOURTH FOUNDATION: THE BLUEPRINT

THE VOICE OF THE SHIELD
—TRANSFERRING VALUES,
CULTURE, AND GUIDANCE

LEGAL DOCUMENTS and bank accounts are the “hardware” of your plan. The Blueprint is the “software.” It is the specific guidance, values, and heart that ensure your children are raised according to the path you’ve set for them. Without a Blueprint, your guardians are left to guess. And in a crisis, guessing leads to friction.

The Assumption Trap

We often operate on a false assumption: that the people close to us “just know” our rhythms. We assume they’ll remember how we handle birthdays, how we approach church, or why we chose our specific educational path.

Assumptions are fragile. If you haven’t written it down, you are trusting memory and interpretation to carry your deepest priorities forward. That isn’t fair to your kids, and it is an unnecessary burden on your guardians. We’ve seen up close what happens when those details aren’t recorded. The things

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that bring families to tears aren't the bank statements; it's the recipe card in your handwriting or the note in the margin of a Bible. Your plan keeps life moving; your words help their hearts keep going.

Values, Not Control

This is not about controlling people from beyond the grave or scripting every detail of a guardian's life. It is about offering clarity and blessing. It is your way of saying: "We trust you. We're grateful for you. And this is what we were aiming for."

The Four Pillars of The Blueprint

To build a functional Blueprint, a Steward must address four key areas:

1. Faith & Spiritual Priorities

For the Christian parent, this is the primary objective. Do not just name a church; describe the environment.

- What kind of spiritual community should they be immersed in?
- What are the non-negotiable truths you want anchored in their hearts?
- How should big questions of doubt or suffering be navigated?

2. Education & Life Direction

Education is a discipleship bridge. Whether you homeschool or attend public school or a private academy, your guardians need to know the "Why" behind your "What."

- If the current path isn't possible for the guardian, what is the "Plan B" that still aligns with your values?
- What do you prioritize: character before grades? Curiosity over conformity?

3. Family Culture (The "We Always" List)

Traditions are the anchors of identity. For a grieving child, familiar routines are steadying. Identify your "We Always" moments:

- "In our family, we always do 'Friday Night Dinner and a Movie'."
- "In our family, we always have 'Waffles and a Weekly Check-in' after church."

These aren't demands; they are gifts. They tell your children: "Your story didn't end. We are carrying your parents' heart into this new home."

4. The Digital & Practical Handover

In the digital age, a forgotten passcode can erase a decade of family history. An intentional Steward does not leave their family locked out of their own memories.

- **The Digital Vault:** Use a secure system for passwords, cloud photo storage, and financial logins.
- **The Essentials:** Ensure your guardians have the names of key mentors, medical preferences, and important documents.

The Legacy Letter: Your Voice on Paper

One of the greatest gifts you can leave isn't a number on a statement. It's the story of you—who you were and what you learned along the way, not just a list of accomplishments.

One practice we've seen help families is writing a Legacy Letter (sometimes called an "ethical will"). It is a written or recorded transmission of your heart to your children and loved ones. It is not a legal document. No court will ever audit it. But for your family, it will become one of the most precious things you leave behind.

Your Legacy Letter is the place to capture:

- **The Origin Story:** Your journey of faith and the moments that defined your character
- **The Hard-Won Lessons:** The mistakes you made so they don't have to, and the principles that pulled you through
- **The Vision:** The kind of people you hope they become and the values you pray will mark their lives
- **The Blessing:** Specific, individual words of affirmation and identity for each child
- **The Anchor:** The specific Scriptures that served as your tactical manual during life's storms
- **The "Just in Case":** The things you assume they know, but that need to be heard directly from you if you aren't there to say them

Execution over Perfection

Do not wait for the perfect prose. Your children do not need a literary masterpiece; they need their parent's voice. Whether you write it once as a time capsule or update it annually as your wisdom evolves, the act of documenting it is what matters.

Imagine your child at 18, 25, or 35, facing a crossroads or a crisis. They pull out a letter that begins:

“If you're reading this, it means I'm not there in person. But I am still with you in prayer. Here are the things I most want you to know...”

A letter like that becomes something they pull out on birthdays, hard anniversaries, and ordinary days when they just miss you.

The Living Document

You have established the Structure, secured the Provision, and drafted the Blueprint.

But a plan is not a monument; it is a living defense.

The greatest threat to your family's security isn't a lack of paperwork—it's the slow drift that happens when life gets busy and discipline wanes. To ensure these foundations hold firm when the “if” becomes “when,” you must move from the one-time work of *creation* to the daily discipline of *stewardship*.

You have built The Shield. Now, you must lead the people it was designed to protect.

Stewardship Checkpoint

1. **The “We Always” List:** What are the three most important traditions or rhythms in your home that you would want to survive you?
2. **The Digital Key:** If you weren’t here tomorrow, would your spouse or guardians have the passwords to your family’s photos, memories, and accounts?
3. **The Heart of the Matter:** If you could only leave your children one paragraph of spiritual direction, what would it say?

CHAPTER 7

THE FIFTH FOUNDATION: THE HEART

THE DAILY STEWARDSHIP—SHAPING
THEIR LIVES WHILE YOU'RE STILL HERE

YOU CAN CHOOSE the right guardian. You can fund the trust. You can write the Blueprint. But if you do not disciple their hearts today, you are handing a fortress to a stranger.

The Fifth Foundation of the Family Shield is the Heart, or the daily stewardship. It is the realization that the most important part of your legacy is the person your child becomes while you are still in the room. This decision has nothing to do with paperwork and everything to do with the way you are choosing to lead your family right now.

Entire libraries have been written on the art of Christian parenting, and we could easily spend hundreds of pages exploring the nuances of discipleship. However, in the context of building your Family Shield, there are specific, non-negotiable areas of the heart that determine whether your plan succeeds or fails. If the first four foundations are the structure of the house, this foundation is the fire in the hearth. It is the “why” that makes the “how” matter.

The Stewardship of Presence

Your children are taking in more than you realize. They are observing your daily stewardship to see if the values in your Blueprint are real. They aren't just listening to your words; they are watching how you handle stress, how you treat your spouse, and whether your faith is a source of life or just a set of rules.

Long after they forget your lectures, they will remember the tone of your home. They will remember if your leadership made the home feel like a place of constant evaluation, or a place of intentional growth. Preparing their hearts isn't about becoming a perfect parent; it's about being a consistent leader who is willing to grow in front of them.

The Gift of Repentance

One of the greatest acts of stewardship you can offer your children isn't a perfect parent; it's a repenting one. When you apologize for losing your temper, you aren't just fixing a mistake—you are modeling how to handle failure with humility.

In our home, these moments of repair often happen during our Sunday family meetings. Our simple check-ins have become some of the most important leadership moments we share. They teach our daughter that even grown-ups need grace, and that in our family, we make things right when we get it wrong. This “heart work” sinks in deeper than any lecture.

Rhythms of the Heart

You don't need a complex system to steward your children's hearts. It is the small, repeated rhythms that do the deepest work. These habits don't have to be formal or Pinterest-worthy; they just need to be consistent enough that God is naturally part of everyday life:

- **Praying together:** Not just at meals, but in the car, at bedtime, and in hard moments
- **Reading Scripture together:** Even a few verses at breakfast can set the tone for the day
- **Blessing them with your words:** "I'm so glad God made you," or "I see a brave spirit in you."
- **Talking about eternity and hope:** Making our future with God a natural part of the conversation
- **Serving together:** Showing them that faith shows up in how we treat other people

In our family, one of the simplest things we do is end most days with gratitude. At bedtime, we ask Nora to share three things she's grateful for—pets, grandparents, church friends. Then we fold those gratitudes into our evening prayer. Over time it's become a treasured rhythm that helps her see God's goodness woven into ordinary days.

Normalizing the Unthinkable

Because this book is about legacy, we must address mortality. A faithful Steward prepares their children for the reality of the world. If you never talk about death, the subject remains a source of terror.

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When death has come up in our home, it has often started with animals. We've said goodbye to more than a few chickens over the years. We've had "chicken funerals" in the backyard—thanking God for the joy that bird brought and asking Him to comfort sad hearts. None of those moments were scripted, but they opened the door for honest questions about death, heaven, and God's care.

These small, backyard moments are the training ground for the soul. By normalizing the conversation around a lost pet, you are building the vocabulary they will one day need for much harder things. You aren't trying to erase the sadness of loss; you are helping their grief land on something solid. If they see you trust God with the "small" losses, they will know where to turn when the losses get heavy.

The Steward's Conclusion

You are not just raising children; you are raising the future adults who will lead your family line. The work you do in their hearts today is the only part of your estate that is truly "inflation-proof."

When all the documents are signed and the planning pieces are in place, this is the part your kids will feel most clearly: the way you loved and led them while you had the chance. The way you steward your time with them now is the ultimate signature on your plan.

But a signature is only as good as the document it validates. Having the heart for your family is the "why," but it must be backed by the "how." Now that we have laid The Five Foundations of the Family Shield, it is time to move from prepara-

tion to completion. It is time to finalize the plan that protects the people you've spent your life discipling.

Stewardship Checkpoint

1. **The Alignment Audit:** Is there an area where your daily stewardship is currently out of alignment with the legacy you want to leave?
2. **The Blessing Habit:** When was the last time you looked your child in the eye and spoke a specific blessing over their character?
3. **The Present Moment:** Are you so worried about the “Legacy of Someday” that you are missing the “Stewardship of Today”?

PART THREE
**THE STEWARDSHIP:
LEADING YOUR
LEGACY FORWARD**

CHAPTER 8

DON'T LEAVE YOUR FAMILY GUESSING

THE HIGH COST OF SILENCE

BY NOW, you have seen the architecture of a complete plan. You have the language for who would raise your kids, how they would be provided for, and how you are shaping their hearts today.

Most parents who make it this far feel two things at once: Relief that they finally have a map for the “what-ifs” that have nagged them for years, and a lingering anxiety that they are still standing on the wrong side of the finish line.

If that is you, you are not alone. We aren't here to manufacture guilt; we are here to put the real consequences on the table. Because in the absence of a plan, love—no matter how deep—gets tangled in chaos.

The Story No One Wants to Be In

We don't have to imagine a “what if” scenario to see how this plays out. There are real-world cases that serve as a sobering

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warning of what happens when good intentions meet a lack of preparation.

Take, for example, a well-known case in Texas where both parents were killed suddenly in an accident. They were good parents. They loved their children. But they had never legally named a guardian—no written plan, no clear direction. After the funeral, that love didn't disappear; it intensified. But because there was no Family Shield in place, that love became the source of the conflict.

Four different relatives stepped forward, each convinced they were the right person to raise the children. The court records described “extensive conflict” between the families. In the middle of this legal tug-of-war were two grieving children whose world had already been shattered.

No one in that story was a villain. They all wanted what was best. But without the parents' voice recorded in a plan, the children didn't just lose their parents—they lost the peace of their entire extended family.

Clarity is Kindness

When you don't prepare, you are handing your family a puzzle with missing pieces. You are forcing your spouse to navigate probate court while their heart is breaking. You are leaving your siblings to argue over what you “would have wanted.”

Guessing is exhausting in the best of times. In grief, it is brutal.

Underneath the legal jargon and the courtroom tension is a

quieter, more painful question that adult children often ask years later: “Were we important enough to plan for?”

Of course, the answer is yes. But planning is how that love becomes visible. When you put your decisions in writing, you are sending a message through time: “You were worth the discomfort. You were worth the effort it took to do this.”

The Price of Peace

There is a cost to doing this work. It takes time, emotional energy, and a willingness to face a reality we’d rather ignore. But compare that to the cost of doing nothing:

- **The State’s Choice:** Your kids living with whoever a judge chooses
- **The Probate Trap:** Your family navigating a cold, legal system alone
- **The Lost Legacy:** Your values and stories being buried with you
- **The Family Fracture:** Siblings and relatives torn apart by “guessing” what you wanted

A few hard hours of planning now is a small price to pay for the long stretch of peace that follows. You aren’t just building a legal document; you are removing the tinder from the fire. You are ensuring that if the worst happens, your family can focus on remembering you, rather than negotiating over you.

The Enemy of Legacy: “Later”

The phrase that keeps good intentions from becoming real protection is: ‘We’ll get to it later.’

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“Later” is where legacies go to die. There will always be another appointment, another busy season, or another reason to wait. Planning rarely happens because life slows down; it happens because you decide that your family’s protection is more important than your current comfort.

You don’t have to build the whole house today. You just have to lay the first brick.



Stewardship Checkpoint

1. **The Weight of Guessing:** When you picture your family having to “guess” what you would’ve wanted, what feelings come up for you? Who in your life would carry the heaviest burden of that confusion?
2. **The Message of Planning:** We often think of planning as a legal chore, but it is actually a message sent through time. What does the act of preparing a plan say to your children about their value and your love for them?
3. **The “Later” Barrier:** What is the specific “later” you have been waiting for? As you look at the foundation you’ve explored in these chapters, does that “later” still feel more important than the peace of having a plan in place today?

CHAPTER 9

THE STEWARD'S AUDIT

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.

The 60-Second Gut-Check

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

Guardianship

- 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)

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- 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)

Legal Structure (Will / Trust)

- 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)

Provision

- 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)

Guidance & Digital

- 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)

Heart & Home

- 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)

The Reality of the Gaps

Look at your circles.

Anywhere you circled "No" or "Not Sure" is a hole in your Family Shield. It isn't a failure; it's a diagnostic. It shows you exactly where the enemy—chaos, the state, or conflict—could enter your home if you were removed from the equation.

Now that you see the gaps, it's time to close them.



You can download a printable version of the Steward's Audit at: FamilyShieldEstatePlanning.com/Start

EPILOGUE: THE ETERNAL RIPPLE

HOW YOUR CHOICES TODAY ECHO
FAR BEYOND YOUR LIFETIME

STAND at the edge of a still pond, drop in a single stone, and watch what happens. Circles widen. Waves spread. One small impact travels farther than you expect.

That's what legacy is.

It is not a statue. It is not a perfectly curated highlight reel. It is not a flawless family history. Legacy is the ripple that comes from an ordinary life lived with intentional love. And whether you realize it or not, you're creating that ripple right now.

You Are Already Leaving a Legacy

A lot of people talk about “leaving a legacy” as if it's something they'll worry about someday—after the house is paid off, after the kids graduate, after life calms down. But legacy doesn't start when you die. It's taking shape in your ordinary days. Your children are already collecting memories: how you tuck them in, how you handle anger, the music in your

kitchen, and how your face changes when they walk into the room.

From those moments, they're learning what love, faith, and courage look like in real life. You don't have to wait until you "have it all together" to start. You're in the middle of it now.

Two Kinds of Ripples

Over these chapters, we've focused on the *practical* ripple of your life: who would raise your kids, how they'd be provided for, and what guidance you'd leave behind. These decisions matter. They keep your family from being thrown into chaos.

But there's also the *heart-and-soul* ripple: the way you loved, the way you prayed, and the way you admitted when you were wrong. Together, these two ripples—the practical and the spiritual—become the story your children will carry long after you're gone.

The Generational Impact You May Never See

Picture your great-grandchildren for a moment. You may never meet them on this side of heaven. They may not know your name. But they'll still feel the echo of your life in the stability your planning provided and the faith practices that quietly continue because you chose to be a Steward today.

When you break a generational pattern of silence and put a loving plan in place where there used to be chaos, you're changing the story for the ones who come after you. You may never see the full ripple, but God does.

When You Feel Like You're Not "Enough"

It's easy to think, "We're a mess most days. We're just trying to keep up with laundry." We get that. But God has always worked through ordinary people who say a simple "yes" in small, faithful ways. He takes your clumsy prayers and your quietly updated documents and uses them in ways you may never fully see. The God who multiplies loaves and fishes can also multiply the impact of a parent who says, "We don't know how long we have, but we want to be faithful with it."

Memento Mori: Remembering to Live Fully

Memento mori means "remember your mortality." For us, this isn't about fear; it's about clarity. When you remember that your time is limited, it changes how you use your hours, how you speak to your children, and how you prioritize your days. It loosens the illusion that you can wait forever to do what matters most. It nudges you to say "I love you" more often, apologize faster, and finally put your plan in place.

The Story You're Writing Now

Before you close this book, take a breath and picture your children, one at a time. See their faces. Recall their voices. Then quietly ask:

- What story am I writing with my life right now?
- What do I hope they remember about me?
- What do I want them to receive because I took the time to prepare?

The good news is that, by God's grace, today is always an edit point. You can change direction, repair what's broken, and start again.

The Call to Stewardship

Your life carries more weight than you realize. Your quiet faithfulness at home, your willingness to face hard questions, and your decision to build your Family Shield are not just administrative tasks—they are acts of worship and leadership.

The world may not applaud the day you finally sign your documents or the evening you sit your children down to talk about their future. There will be no ceremony when you choose clarity over chaos.

But your children will feel the difference. Generations you will never meet will walk in the freedom you provided because you chose to operate with your eyes open.

You have been given a finite amount of time to manage an infinite legacy. Do not negotiate with “later.” Do not leave your family's future to chance.

Love prepares. It doesn't just feel; it acts. It doesn't just hope; it secures.

Your part is simple: Keep loving your family. Keep trusting God with your days. And keep leading with open hands and a prepared heart.

Because every moment matters.

And the ripple goes on.

RESOURCES & NEXT STEPS

YOU DON'T HAVE TO DO THIS ALONE

If you've made it to this point, you've faced the reality of your gaps. You've seen the "No" and "Not Sure" circles in your Steward's Audit. Now, the goal is simple: Turn those into a "Yes."

Your Seven-Day QuickStart to Build Your Family Shield

We don't want you to finish this book and simply leave it on the shelf. Stewardship requires action. Here is your immediate plan for active leadership over the next week.

Day 1: The Steward's Audit

Review your Steward's Audit from Chapter 9 with your spouse. Identify the "No" and "Not Sure" circles.

Day 2: Identify Potential Guardians

Separately, write down up to three candidates, what you appreciate about them, and any hesitations. Then compare

RESOURCES & NEXT STEPS

lists. Ask: Who shares our faith? Who already loves our kids? Who has the capacity to lead them? You aren't choosing today—you are identifying the top candidates.

Day 3: Take Inventory of What You Have

List any existing wills, trusts, life insurance, and beneficiaries. Note where they are kept and when they were last updated. Simply seeing what is outdated (like a guardian named eight years ago) is often the spark for real action.

Day 4: Write One Page of Guidance

Capture your heart on paper. Complete these prompts: “The most important thing I want my kids to know about God is...” and “Here are three traditions I hope continue...” This imperfect draft is the seed of your Legacy Letter.

Day 5: Run a Simple Provision Check

Estimate how much monthly income would disappear if one of you died, and how long you'd want a guardian to have financial support. If the answer to “Is it enough?” is “No” or “I don't know,” you've found exactly where you need to focus.

Day 6: Decide Your Path

Are you going to continue to DIY this, or is it time to bring in a professional to ensure it is done correctly?

Day 7: Commit to the Finish Line.

Decide today how you will cross the finish line. Whether you use The Family Shield System below or work with a local professional, make the appointment today.

You can download a printable version of this QuickStart at FamilyShieldEstatePlanning.com/Start.

Conversation Guides: Leading with Clarity

The biggest hurdle to a legacy plan isn't the law; it's the conversation. Use these starting points to lead your family through the process with clarity and grace.

1. Conversation with Your Spouse

"I've been reading this book, and it's been stirring some things up for me. I don't want to live in fear, but I also don't want us to assume we have unlimited time. Could we set aside 30 minutes this week to talk through guardianship and a basic plan for the kids?"

Questions to talk through:

- If something happened to us, who would we hope our kids ended up with?
- What makes them a good fit spiritually, emotionally, and practically?
- What are our biggest fears about guardianship, provision, or planning?

2. Conversation with Potential Guardians

"We've been working on a plan for the kids in case something ever happened to us. You're one of the people we deeply trust and admire. Would you be open to talking about the possibility of being named as guardians? We hope we never need it, but we'd rather choose intentionally than leave it up to the state."

Remember: Give them space to pray and process. Reassure them that you are building a structure (trust and

provision) to support them, not just handing over a burden.

3. Conversation with Your Kids (Age-Appropriate)

For younger kids: “God has given us the job of taking care of you. Part of that job is making a plan for who would take care of you if anything ever happened to us. We don’t expect that to happen—but we love you enough to plan anyway.”

For older kids/teens: “We’re putting things in place so that if something ever happened to us, your future wouldn’t be decided by a court. We’d love to tell you what we’re doing and hear any questions you have.”

Use This Book in a Group or Book Club

You don’t have to work through this alone. Some parents find it easier to process these decisions with a small group at church, a mom’s group, or a homeschool co-op. You can keep it simple: read a section, meet to talk, and choose one small next step.

We’ve put together a Group Discussion Guide with sample questions and suggested formats. You can download it at: FamilyShieldEstatePlanning.com/Start

Join Us Live: Legacy Workshop and 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. It's the best way to get a clear look at how the Family Shield works before you begin the process.

See upcoming dates and register at: FamilyShieldEstatePlanning.com/Start

Work With Us: The Family Shield System

If your audit revealed gaps you are no longer willing to leave unaddressed, we are here to help you close them. We don't just provide documents; we guide you through the Family Shield System—a comprehensive, done-with-you experience designed to help keep your family out of unnecessary court involvement and reduce the risk of conflict.

The Family Shield System Includes:

The Legal Foundation: An estate planning suite utilizing attorney-vetted, state-specific logic to generate your revocable living trust package (including guardianship nomination, power of attorney, health directives, and a pour-over will)—designed to provide a clear, organized plan that reduces court involvement where appropriate.

The Family Shield Portal: The integrated hub for building your plan. This portal provides comprehensive guidance through structured training modules and proprietary templates designed to walk you through every critical decision. From choosing the right guardians and performing a "Provision Check" to drafting your Legacy Letter and Guardian Guidance, the Portal is designed to help you document your values and instructions with clarity.

The Stewardship Circle: Access to our community and regular Q&A sessions. A Family Shield is most effective when it is maintained. The Circle provides the environment to help you keep your plan updated as your life and family evolve, supporting the long-term integrity of your protection.

Your Next Step: The Legacy Planning Call

The distance between “intention” and “protection” is *action*. The most effective way to close that gap is a direct conversation with us.

On this call, we will look at your specific family situation, identify the gaps in your current plan, and determine if we are the right partners to help you build your Family Shield. This is where your preparation becomes a reality.

Schedule your call at: FamilyShieldEstatePlanning.com/Start



Everything mentioned here—including downloads, workshops, how to schedule your call, and next steps—is at: FamilyShieldEstatePlanning.com/Start

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ABOUT THE AUTHORS

Jim and Beth Hood are the founders of *Family Shield Estate Planning*, the practical system behind their *Live Memento Mori* brand. They help families move from the anxiety of “what if” to the certainty of a household in order.



They didn't start as experts; they started as parents who realized their own plan was a collection of gaps and “we really should.” After years of negotiation, they finally stopped making excuses. They built their trust, secured their daughter's future, and navigated the difficult details most families avoid. The clarity that followed was so profound it became their mission to help other parents achieve the same.

Through the *Family Shield System*, Jim and Beth now guide families through the essential architecture of guardianship, trusts, and provision, alongside the “heart work” of preparing children for a future their parents might not see.

Before launching their legacy work, Jim and Beth spent nearly two decades as entrepreneurs. On the Big Island of Hawaii, they co-founded an IT support company and a web design firm. Serving thousands of clients taught them a critical

lesson: the devastating cost of being unorganized when a crisis hits. They saw firsthand how much people depend on their digital and financial lives being secure—and how few actually are.

They are the co-authors of *Test Drive Your Future* and *The Money Book for Kids*. Like this book, those projects were born from their own experiences and a refusal to let other families suffer through unnecessary stress.

Today, Jim and Beth live on an 18-acre homestead in the Arkansas Ozarks with their daughter, Nora, and a small army of animals. While their eighteen years in Hawaii shaped their “aloha” spirit, their days are now spent homeschooling, managing their property, and helping parents across the country close the gaps in their plan.

Live Memento Mori was built on a single conviction: families should be both fully present and fully prepared. Jim and Beth’s work ensures that for the families they serve, nothing essential is left unsaid, undone, or unprotected.



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