Wealthwize FINANCIALS
Guiding Families and Small Business to Protect, Grow & Build
Legacy | Freedom | Impact

FREE GUIDE

The Financial Resilience Checklist

A short self-assessment across taxes, income protection, wealth building, and legacy planning — so you know exactly where to focus first.

Purpose · Faith · Vision

A note from Cynthia

Financial resilience isn't one decision — it's four.

Most families think about their finances one piece at a time: file taxes in the spring, think about insurance when something scares them, think about retirement someday, and put off estate planning entirely. But these four areas work together — what you do in one changes what's possible in the others.

This checklist walks through the four pillars I build every client strategy around: **Tax Strategy**, **Income Protection**, **Wealth & Retirement**, and **Legacy & Estate Planning**. Go through each section and check what's already true for you. Wherever you have the fewest checks — that's usually where to start.

This isn't about doing everything at once. It's about knowing, clearly, where you stand.

— Cynthia Kekeocha, CPA
Founder, Wealthwize Financials

PILLAR 1 OF 4

Tax Strategy

Filing is compliance. Planning is strategy — the difference between reacting every April and actively reducing what you owe, legally, all year long.

- I understand why I'm structured as a sole proprietor, LLC, or S-corp — and whether it's still the right fit.
- I've reviewed my withholding or estimated payments in the last 12 months, not just at filing time.
- I know which deductions and credits I'm eligible for and I'm not leaving them on the table.
- I have a plan for this year's tax bill, not just a plan to file on time.

PILLAR 2 OF 4

Income Protection

Your income is the engine behind every other goal. Protecting it — not just insuring against worst-case scenarios — is the foundation everything else is built on.

- If my income stopped tomorrow, I know how long my family could maintain their lifestyle.
- I have a life plan in place that reflects my family's actual needs today, not what I bought years ago.
- I understand the living benefits available to me while I'm alive, not just after I'm gone.
- My business (if I have one) has a plan for continuity if something happened to me.

PILLAR 3 OF 4

Wealth & Retirement

Compounding rewards the patient. The earlier a strategy is in place — tax-advantaged and protected from market downside — the more room it has to grow.

- I know what my retirement income will actually look like, month to month — not just a lump-sum balance.
- My savings include a strategy for tax-advantaged growth, not just a 401(k) on autopilot.
- I understand how much of my future income is protected from market loss.
- I'm making money work for me, not only working for money.

Legacy & Estate Planning

Estate planning is more than documents. It's making sure your wishes are honored and your family isn't left guessing during the hardest moments.

- I have a will (or trust) that reflects my current wishes and family situation.
- My beneficiary designations are up to date across all accounts and policies.
- My family knows where to find my important documents and who to call.
- I've thought about the legacy — not just the assets — I want to leave behind.

Where should you start?

Wherever you checked the fewest boxes is usually the best place to begin — and you don't have to figure it out alone.

Schedule a complimentary Discovery Call

Wealthwize Financials LLC

Houston, TX · cynthia@wealthwizefinancials.com · @blessedcynthiak

Serving Families and Small Businesses with Purpose, Faith, and Vision.