

The Family Financial Checklist

25 questions to see how protected your family really is.
Grab a coffee, take ten minutes, and tick every box you can honestly tick.

Tick what's sorted · count your ticks on page 2



01 Emergency ready

If something went wrong tomorrow, where would the money come from?

- ☐ We have an emergency fund
A common guideline: 3–6 months of essential expenses
- ☐ It's in a separate account from our everyday money
- ☐ We don't plan to use the two-pot savings pot for emergencies
- ☐ Our policies, will and ID copies are in one place
- ☐ My spouse (or someone I trust) knows where everything is

03 Car & home

Ten minutes now beats a nasty surprise at claim time.

- ☐ Our home is insured for what it would cost to rebuild today
- ☐ Additions like solar, a patio or a carport are on the policy
- ☐ Laptops, phones, jewellery and bikes are specified
- ☐ The regular driver on each policy really is the regular driver
- ☐ We could afford our excess tomorrow

02 Protection

Your ability to earn an income is your biggest asset.

- ☐ Our life cover is based on our needs today, not when we took it out
- ☐ We have disability cover
- ☐ We have severe illness cover
- ☐ We have income protection
A monthly income if illness or injury stops you working
- ☐ We know what happens to our group cover if we change jobs

04 Investments & retirement

Every rand should know what job it's doing.

- ☐ Our short-term money is saved; our 5-year-plus money is invested
- ☐ We preserved our retirement savings when we changed jobs
- ☐ We know roughly what income we'll need when we retire
- ☐ We have a plan for our year-end bonus
- ☐ We review our investments at least once a year

05 Wills & estate

A will is one of the cheapest, kindest things you can do for your family.

- | | |
|--|---|
| ☐ We each have a valid will
Signed on every page, in front of two witnesses | ☐ Our wills were updated after our last big life change
Marriage, divorce, a baby, property or a business |
| ☐ We've named a guardian for our children | ☐ The beneficiaries on our policies and retirement funds are up to date |
| ☐ There's enough cash in our estate for the costs
So nobody has to sell the house in a hurry | |

How many did you tick?

21–25 ✓

Well done. A yearly review keeps it that way as life changes.

13–20

Good foundations, with a few gaps worth closing before they cost you.

0–12

Very normal, and very fixable. One conversation is enough to start.

My top 3 gaps to fix

Look at the boxes you couldn't tick. Which three would worry you most if life changed tomorrow?

1

2

3

Let's go through your ticks over coffee.

Bring this checklist (and whatever policies you have – a shoebox is welcome). We'll look at your investments, cover, car and home insurance and your will together, in plain language. No pressure.

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EVERY MONDAY

Coffee with Andre on Facebook & Instagram