

THE 2026 FINANCIAL CLARITY CHECKLIST

A simple, one-page guide to start the year with structure and confidence.

The 2026 Financial Clarity Checklist is a simple, structured way to assess how protected, organized, and prepared your financial life is for the year ahead. It evaluates key areas like income protection, liquidity readiness, beneficiary alignment, household risk, and overall organization. In just a few minutes, you'll see where you're strong, where gaps exist, and what steps could bring more clarity and confidence to your financial foundation.

This checklist is for educational purposes only and does not provide financial, investment, tax, or legal advice.

Section 1: The Checklist

1. Income Protection

- Do you have an updated term policy that matches current income?
- Is your disability coverage aligned to your *real* earnings (W-2 + distributions)?
- Are old workplace policies still active and relevant?
- Do you know what gaps or overlaps exist?

2. Liquidity Readiness

- Do you have 6–12 months of liquidity accessible without penalty or borrowing?
- Do you have a plan for high-expense months or uneven cash flow?
- Are taxes, quarterly estimates, and big 2025 expenses accounted for?
- Do you know your short-/mid-/long-term liquidity windows?

3. Beneficiary & Legacy Alignment

- Are all beneficiaries updated in the last 12–18 months?
- Are account titles coordinated across assets?
- Does your family know the essential information if something happens?
- Is your estate plan aligned with your wishes?

4. Protection of the Household

- Do you have umbrella insurance?
- Are home/auto policies aligned with current property and lifestyle?
- If you're a business owner, is your business income and continuity protected?

5. Organization & Clarity

- Can you quickly locate essential documents?
- Are you tracking your main accounts, policies, and obligations in one place?
- Do you have a simple, clear financial map for 2025?
- Are things easy for your partner/spouse to understand?

Section 2: Scoring

Your Clarity Score (Self-Rating)

0–4: Needs attention

5–8: Improving

9–12: Strong foundation

13+: Excellent clarity

How to score:

For every question, you score:

- 2 points: “Yes, fully in place” - Clear, updated, aligned.
- 1 point: “Partially” - Somewhat true, but outdated, incomplete, or unclear.
- 0 points: “No” - Needs attention.

If you’d like help understanding your score or improving your clarity for 2025, you can schedule a Clarity Session anytime.

[Book a Clarity Session](#)