



ACROSS THE TABLE · FREE GUIDE

The Budget Priority Checklist

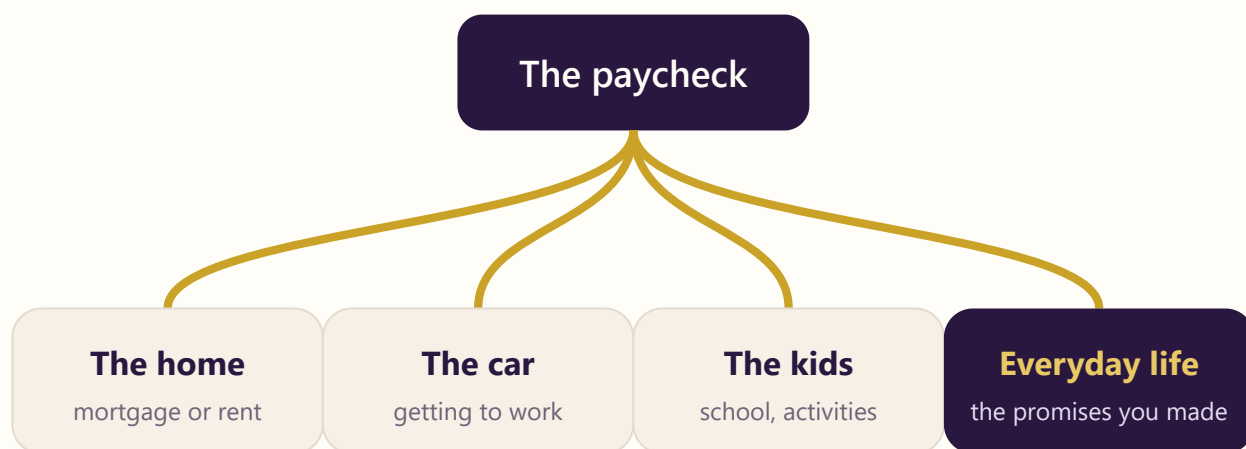
What to protect first when the budget is tight: a one-week plan to see where your money goes, keep the promises your paycheck makes, and plan for the three risks every family faces.

Built from Esther Jackson-Stowell's conversation with **Christ Warren**, independent insurance professional and founder of Determined Vision.

START HERE

Protect the paycheck before anything else.

Most families only plan for the funeral. The bigger question is the income. A paycheck quietly keeps a lot of promises: the house, the car, the kids' activities, the life you said you would give them.



"What happens if John doesn't come home today?"

CHRIST WARREN, ACROSS THE TABLE

That is not a scary question. It is a planning question. This checklist walks you through it in five steps, one a day, without a sales pitch.



1 STEP ONE · MONEY IN, MONEY OUT

Write every dollar down.

Christ's one step for this week: look at what you are spending right now and ask what it says about your life. Writing it by hand makes it real. "It's not just some numbers on the screen."

COMING IN (TAKE-HOME)	PER MONTH
Paycheck 1	
Paycheck 2	
Side income	
Total in	

GOING OUT	PER MONTH	PROTECTS US?
Housing		
Car and transport		
Groceries		
Utilities and phone		
Debt payments		
Insurance (health, car, life)		
Eating out, coffee, convenience		
Subscriptions and memberships		
Kids' activities		
Giving and family support		
Total out		

In the "Protects us?" column, write Y if the bill would protect your family if something happened, N if not.

Budgets have seasons.

"Your chapter 12 is different than my chapter 11." Nothing has to be cut forever. For the next three to six months, decide what to keep, what to trim and what to pause, and give the money you free up a job.

EXPENSE	KEEP	TRIM TO	PAUSE UNTIL

Price vs cost

Something can have a small price and a big cost. "Just because something is free doesn't mean it doesn't cost." Ask what each habit costs you in money, time and focus.

The \$25 question

Christ's point: protection can start at about the price of a few coffees a month. Find one \$20 to \$25 leak this week and decide what it should protect instead.

Money I freed up this season: _____ per month. It goes to:



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STEP THREE · WHAT TO PROTECT FIRST

Protect the thing that makes the money.

When the list of needs is long and the budget is short, work in this order. Each rung only matters if the one below it is safe.

5 Final expenses

often \$10,000 to \$20,000

4 The kids' future

school and the promises you made

3 The debts

so they do not pass to others

2 The home

so nobody has to move

1 The income

the person the family depends on

How long would we be okay?

Life insurance we have _____ + savings we could use _____ – final expenses _____ = _____

Divide by the monthly income the family would still need _____ = **months covered** _____

Or let the free Family Protection Gap Calculator do it: thebrokerstable.com/tools/family-protection-gap

Die too soon. Live too long. Become ill.

*"If you die too soon, live too long. And if you become ill.
Those are the 3 main things you want to protect."*

CHRIST WARREN

RISK	WHAT IT WOULD TAKE	OUR PLAN
Dying too soon	Life insurance, a will or trust, named beneficiaries, written instructions	
Living a long time	Retirement income that lasts, a plan for long-term care and the cost of aging	
Becoming ill	Disability or critical illness cover, or savings for months without a paycheck	

- ☐ We have talked about all three as a family.
- ☐ Someone besides me knows where the papers are.
- ☐ Our plan covers more than the funeral.



Esther's reminder from the conversation: "Sometimes you gotta protect your kids from themselves." Leaving money without teaching how to keep it is not a plan.

Four questions for any agent.

Christ's advice is to understand why you are buying before you buy, and to ask plain questions about any policy. Write the answers down.

ASK	WHY IT MATTERS	ANSWER
What is my cost of insurance, and does it go up each year?	Rising costs can change what a policy does over time	
What is the target premium compared with what I am paying?	Shows how much of your money builds cash value	
What are the surrender charges, and for how long?	Tells you how soon your money is really yours	
What happens if I borrow and do not pay it back? What is guaranteed?	Loans and guarantees decide whether the policy stays in force	

Reduce, don't cancel

If money gets tight, ask about lowering the coverage before you drop it. Restarting later, when you are older, usually costs more.

Book the annual review

Once a year: what changed? More income, more kids, new debt, new goals? "It's not a one-night stand, it's a marriage."

Our review date: _____ Who we review with: _____

"The only policy that's the best is the one that stays in force when you need it."

CHRIST WARREN

KEEP GOING

Go deeper with Christ and Esther



Christ Warren

Born in Cameroon, the eldest of seven, now an independent insurance professional in Washington, DC. Through Determined Vision he helps families and small business owners put protection in place and understand exactly why they have it.

BOOK A CALL app.determinedvf.com/b/christ
WEBSITE determinedvf.com
EMAIL team@determinedvf.com
YOUTUBE [@DeterminedVision](https://www.youtube.com/DeterminedVision)



Esther Jackson-Stowell

Host of The Broker's Table, where faith, family and money sit down together. Principal real estate broker, author and mother of four.

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Watch the full conversation

Across the Table: "What If Your Paycheck Stops Tomorrow?" with Christ Warren, on The Broker's Table YouTube channel and podcast apps. Want the deeper version? **Keep the Legacy: The Family Protection Playbook** has the scripts, worksheets and review templates.