THE BROKER'S TABLE

The 5-Minute Family Wealth Check-Up

Seven questions that tell you where you stand

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From Esther Jackson-Stowell and The Broker's Table. Educational only, not financial advice.

You cannot fix what you will not look at. Most families avoid their finances because they think a check-up takes hours and ends in a fight. It does not. Set a timer for five minutes, answer these seven questions honestly, and you will know more about your family's money than most people ever bother to learn.

Score each question 0, 1, or 2. Total at the end.

The seven questions

1. Do we know our one number?

Could you say, right now, roughly what your family spent last month? (0 = no idea, 2 = yes, close.)

2. Do we have a starter emergency fund?

Even $500 set aside for the surprise that always comes. (0 = nothing, 1 = some, 2 = one month of expenses or more.)

3. Do we give on purpose?

Is generosity a planned line, not a guilty afterthought? (0 = never, 2 = every month, planned.)

4. Do the kids have language for money?

Can your children say what give, save, and spend mean in your house? (0 = no, 2 = yes, they use it.)

5. Do we talk about money without fighting?

Is there a calm, regular time you discuss it? (0 = only in a crisis, 2 = a weekly rhythm.)

6. Do we know our debts by name?

Not the feeling of debt. The actual list and numbers. (0 = avoid it, 2 = written down.)

7. Are we building one thing that lasts?

Savings, a first property, a business, a legacy file. Anything that outlives this month. (0 = surviving, 2 = building.)

Your score

0 to 5 — Starting. No shame. You just took the first honest look, which most people never do. Begin with one weekly money meeting.

6 to 10 — Building. You have real habits forming. Pick your two lowest questions and make one small move on each this month.

11 to 14 — Legacy. You are ahead of almost everyone. Now go deeper: teach it to your children on purpose so it survives you.

What the check-up reveals

Notice which questions you scored lowest. That is not a failure. That is your map. The family that looks at the map, calmly, once a week, gets where they are going. The family that refuses to look stays lost and calls it bad luck.

Your next step

The **Family Wealth Workbook** turns this check-up into a full year of guided, twenty-minute weekly meetings, each one moving your lowest number up. One small move at a time.

Get it at thebrokerstable.com.

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