THE EVERYDAY MONEY PLAYBOOK

Simple Financial Principles Every Family Should Know



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Licensed Insurance Professional & Financial Educator

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LEARN FIRST. DECIDE SECOND.

Important Information

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This book is provided for general educational purposes. It is not individualized financial, investment, legal, or tax advice, and it does not recommend a particular product or strategy for every reader. Financial products, tax rules, contribution limits, interest rates, and laws can change. Examples are hypothetical unless specifically identified otherwise.

Before making an important financial decision, consider your goals, budget, time horizon, need for liquidity, risk tolerance, tax circumstances, and the terms of any account, policy, or contract. Consult appropriately licensed financial, tax, and legal professionals when your situation requires individualized guidance.

Insurance guarantees depend on the terms of the policy and the claims-paying ability of the issuing company. Policy loans and withdrawals may reduce available cash value and death benefits, may cause a policy to lapse, and may have tax consequences.

DEDICATION

To the friends and colleagues who have dedicated their lives to raising the level of financial awareness in the communities they serve.

For the late nights and long days spent helping clients protect their families, strengthen their businesses, prepare for retirement, and remain protected when life throws a curveball.

Thank you for the time you shared with me, the example you set, and the knowledge you entrusted to me—knowledge I am now privileged to share with so many others.

This book carries a part of your work forward.

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Introduction

Financial Confidence Begins with Understanding

Most people do not need another lecture about money. They need a clear explanation of how everyday financial decisions fit together.

A family may be trying to save for retirement while paying a mortgage, replacing a vehicle, protecting its income, helping a child through school, and keeping enough money available for the unexpected. Each decision competes for the same paycheck. Each option has advantages, limitations, costs, and rules. It is no wonder that financial conversations can become overwhelming.

The solution is not to memorize every tax provision or become an expert in every financial product. The solution is to understand a small number of durable principles well enough to ask better questions and make more deliberate choices.

A Playbook Instead of a Prescription

This book is called a playbook because there is rarely one financial play that works for every person. Two families can earn the same income and still need different strategies. Their ages, responsibilities, health, debts, savings, employment benefits, tax situations, and goals may be entirely different.

A good playbook does not promise that one move always wins. It helps you understand the field, recognize the choices in front of you, and select an appropriate response. Sometimes the right action is to save. Sometimes it is to eliminate expensive debt. Sometimes it is to protect income or preserve liquidity. Sometimes the wisest decision is to wait until you understand the terms more clearly.

Throughout these pages, we will examine growth, taxation, retirement accounts, insurance, annuities, borrowing, and everyday purchasing decisions. We will compare alternatives without pretending that one tool must defeat every other tool. The goal is not to turn the reader into a product enthusiast. The goal is to help the reader become a more confident decision-maker.

Learn First Decide Second

Financial decisions are often presented with urgency. A rate is about to change. An enrollment period is about to close. A vehicle may be sold to someone else. A tax deadline is approaching. Urgency may be real, but it should not replace understanding.

Before deciding, ask: What problem am I trying to solve? What does this cost now and over time? What assumptions are being used? What happens if circumstances change? What access will I have to my money? What guarantees exist, and who provides them? What risks remain with me?

Those questions do not slow good decisions down. They protect good decisions from being rushed.

The Johnny Utah Perspective. Throughout this book, you will occasionally see a feature with this name. Johnny Utah is a nickname that reminds me to keep the lesson practical, direct, and grounded in real-world experience. When it appears, expect a personal observation, a simple analogy, or a question worth carrying into your next decision.

Learn first. Decide second.

Scan to explore plain-language financial education and practical next steps at John Kunz Financial.

www.johnkunzfinancial.com/

How to Use This Book

A personal reason for writing it. For many years, I walked the road of life without focusing enough on where I was going or what I would do when I arrived. Understanding the power of time helped me ask better questions: Where will I be financially when I get where I am going? How much protection does my family need? What do I already have? What does the gap look like? I hope this book helps you ask those questions earlier.

There is an old saying: the best time to plant a tree was twenty years ago; the next best time is today. We cannot recover yesterday, but we can make a better play today.

You can read this book from beginning to end, or return to a chapter when a particular decision arises. Keep a notebook nearby. At the end of each chapter, you will find a small action step. Completing those steps will gradually turn general information into a clearer picture of your own financial life.

You do not need to fix everything at once. Financial confidence is built the same way financial security is built: one informed decision, repeated over time.

Chapter 1

The Power of Time

Time can be your greatest financial ally or one of your most expensive losses. Money cannot go back and capture years that have already passed. It can only begin working from the moment you put it to work.

That is why the first lesson in this playbook is not about finding the perfect investment. It is about beginning. A modest amount given enough time may accomplish more than a much larger amount started years later. The result comes from compounding: growth has the opportunity to produce additional growth, and that additional growth can produce still more growth.

What Compounding Really Means

Simple interest is calculated only on the original amount. Compound growth is different. It is calculated on the original amount plus earlier growth that remains in the account. Over short periods, the difference may appear unimpressive. Over decades, the difference can become substantial.

Imagine planting two trees of the same kind. One is planted today. The other is planted ten years from now. Watering the second tree more aggressively does not return the ten lost growing seasons. Money is not a tree, and investment returns are never guaranteed, but the principle of time is similar: earlier growth has more opportunity to build upon itself.

Three Levers You Can Control

Every long-term savings result is influenced by three basic levers:

- How much you contribute
- How long the money remains at work
- The return earned after fees, taxes, and losses

You cannot control future returns. You can choose how early to begin, how consistently to contribute, how much risk is appropriate, and how carefully you manage costs and taxes. Time is therefore not merely a market variable. It is also a behavior variable.

The Cost of Waiting

Waiting often feels harmless because no money leaves the checking account today. The cost is invisible. It appears later as a higher monthly savings requirement, a delayed goal, or a retirement lifestyle that must be adjusted.

Suppose two people eventually accumulate the same amount. The person who begins later may need to contribute far more each month to make up for the missing years. Catching up is possible, but it usually requires one or more of four things: a larger contribution, a longer working period, a more modest goal, or greater investment risk. None of those choices is automatically wrong. They are simply the price of having less time.

A Hypothetical Illustration

Consider two savers who each contribute $6,000 per year for ten years. One begins at age 30. The other begins at age 40. After making the tenth contribution, each stops adding money and leaves the account untouched until age 65.

They contributed the same total amount. The first saver did not choose a secret product and did not contribute more. The difference is that the first saver gave the money ten additional years to compound. Depending on the assumed return, timing of contributions, fees, taxes, and actual market experience, the difference at age 65 could be substantial.

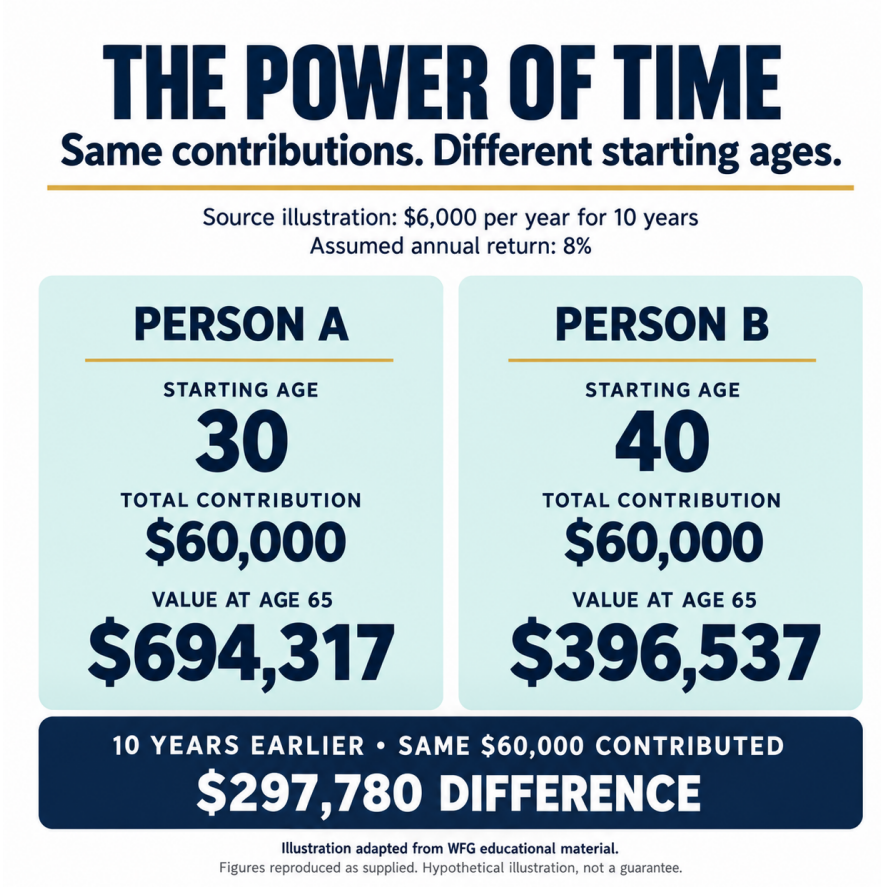
This is an illustration of a principle, not a projection or promise. Real investments rise and fall. Returns may be lower or negative, and fees and taxes reduce results. The lesson is not that a particular percentage will occur. The lesson is that time has value.

WHAT I WISH I HAD KNOWN SOONER

I was 55 before I learned about some of the financial concepts in this book. I found myself thinking, “What if I had understood this sooner?” I would have had more time to put that knowledge to work.

That is part of why I wrote this playbook. Wherever you are starting, I want you to have the opportunity to learn, ask questions and make informed choices.

You cannot go back and start earlier. You can give your future self the benefit of what you learn today.



Starting ten years earlier created an estimated $297,780 difference—without contributing one additional dollar.

This illustration assumes end-of-year contributions and a constant 8% annual return. It is hypothetical and does not represent an actual investment, product, or guarantee. Actual results may be reduced by market losses, fees, expenses, and product charges. Tax-deferred accounts generally are not taxed while funds remain in the account; taxes may apply when taxable distributions are taken.

Starting Small Still Counts

People sometimes delay saving because the amount available seems too small. They assume that if they cannot contribute several hundred dollars each month, beginning will not matter. That belief allows perfection to defeat progress.

A small automatic contribution can accomplish three things. First, it begins the compounding process. Second, it builds the habit of paying

yourself before every dollar is absorbed by spending. Third, it creates a foundation that can be increased when income rises or debt falls.

The first contribution does not need to impress anyone. It just needs to happen.

Do Not Confuse Time with Safety

A long time horizon does not make every investment safe. It does not eliminate market losses, poor product design, excessive fees, lack of diversification, or the consequences of taking more risk than you can tolerate. Time is powerful, but it must work alongside sound judgment.

Match the tool to the goal. Money needed next year should not be treated the same as money intended for retirement decades from now. Emergency reserves require accessibility. Long-term goals may allow a different balance of growth potential, guarantees, liquidity, and risk.

Your Next Play

Choose one amount you can begin saving consistently without jeopardizing essential bills or forcing new high-interest debt. Then choose a date and automate it. If you already save regularly, increase the amount by a small percentage or direct part of your next raise toward the goal.

Write it down: I will save $_____ each week or month beginning on _____ for the purpose of _____.

Chapter Summary

- Starting earlier gives money more opportunity to compound; waiting usually requires larger future contributions or adjusted goals.

GIVE YOUR FUTURE A HEAD START

Picture yourself at retirement. What would you thank today's version of you for starting?

My next step: _____

The date I will begin: _____

Starting small still gives your future something to build on.

Chapter 2

The Rule of 72

Johnny Utah Perspective. I love simple math. Whether I am looking at a car, a mortgage, or another loan, I want to know quickly what the numbers mean. The Rule of 72 gives me that same kind of clarity with growth: it helps me estimate how long money may take to double and whether time is working for me or against me.

The Rule of 72 is a quick mental shortcut for estimating how long money may take to double at a steady annual rate of return. Divide 72 by the rate. At 6 percent, the estimate is 12 years. At 8 percent, it is 9 years. You can also reverse the question: divide 72 by the number of years to estimate the rate needed for a doubling.

The rule is useful because it translates an abstract percentage into time. A two-point difference can sound small, yet repeated over decades it may create several extra doubling periods. The same logic works against you with debt: a high interest rate can make an unpaid balance grow surprisingly fast.

This is an estimate, not a guarantee. It assumes a constant compounded rate and does not account for deposits, withdrawals, taxes, fees, market losses, or changing rates. It is most accurate around common midrange rates and less precise at extremes.

Examples: 72 ÷ 6 = about 12 years; 72 ÷ 8 = about 9 years; 72 ÷ 12 = about 6 years.

Your Next Play

Apply the Rule of 72 to the rate on one savings account, investment illustration, or debt. Then ask what fees, taxes, or changing rates could make the real result different.

Chapter Summary

- The Rule of 72 converts a rate into an approximate doubling time.
- Small differences in net return can matter greatly over long periods.

MONEY MADE SIMPLE

VISUAL TEACHING PAGE

THE RULE OF 72

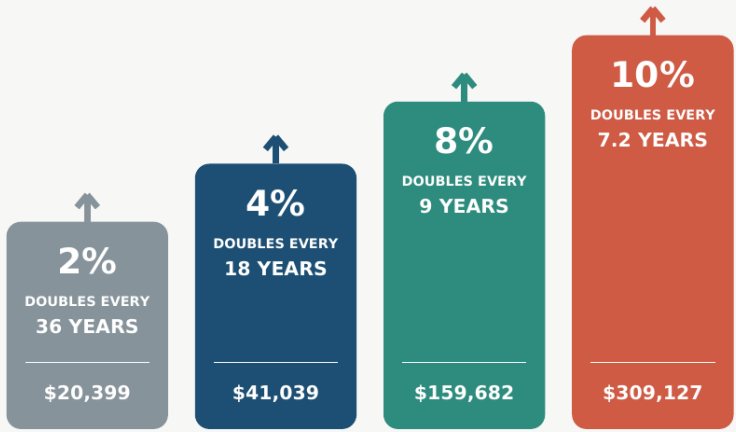
How fast can your money double?

Divide 72 by an assumed annual rate of return to estimate the number of years it may take money to double.

72 ÷ RATE = APPROXIMATE YEARS TO DOUBLE

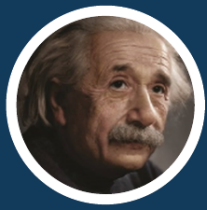
INVESTING ONLY $10,000 AT AGE 29

HYPOTHETICAL VALUE AT AGE 65



Simple math. Significant difference.

The rate matters, but time matters too. Starting earlier gives compounding more opportunities to work.



COMPOUND INTEREST

"Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn't, pays it."

— COMMONLY ATTRIBUTED TO ALBERT EINSTEIN

Illustration assumes $10,000 compounded annually with no additional deposits or withdrawals.
Actual results may be reduced by fees, expenses, taxes, product charges, and market performance.

Hypothetical illustration: investing only $10,000 at age 29 and allowing it to compound to age 65 at assumed constant rates.

Chapter 3

The Three Tax Lanes

The cover of this book shows several vehicles approaching retirement through three tax lanes. The vehicle matters, but so does the lane. A family may own several good financial tools and still discover that too much of its future income is exposed to only one tax treatment.



Three different tax lanes can carry retirement money toward the same destination.

Taxed now. Bank interest, certificates of deposit, dividends, and realized gains in taxable accounts may create current taxes. Social Security may also be taxable depending on combined income and filing status. These tools can offer access and flexibility, but the details matter.

Tax-deferred. Traditional 401(k)s, traditional IRAs, and annuities generally postpone taxation on growth. A deduction or pre-tax contribution may reduce taxes today, while taxable distributions later may increase future income.

Potentially tax-free. Qualified withdrawals from Roth IRAs and Roth 401(k)s can be federal-income-tax-free. A properly structured indexed universal life policy may also build cash value on a tax-deferred basis and allow tax-advantaged access through withdrawals and policy loans when funding and loan rules are followed, the policy is not a modified endowment contract, and the contract remains in force.

No one knows exactly what future tax law or personal income will be. Holding money with different tax treatments can create options. This is tax

diversification: not guessing one future perfectly, but avoiding unnecessary dependence on only one outcome.

Your Next Play

Take a sheet of paper and make three columns. List each account you own under taxed now, tax-deferred, or potentially tax-free. If almost everything is traveling in one lane, ask whether greater tax flexibility fits your goals.

Chapter Summary

- Tax treatment affects how much money is ultimately available.
- A coordinated strategy can use more than one tax lane.

CHECK YOUR LANES

Imagine reaching retirement and discovering that nearly every dollar you withdraw receives the same tax treatment. How much flexibility would you have?

Look at your three-column account list. Which lane holds most of your money? Which deserves a closer look? The goal is to understand your choices before you need to use them.

Chapter 4

Understanding Workplace Retirement Plans

A workplace retirement plan may be one of the most valuable parts of a compensation package. Common plans include 401(k), 403(b), governmental 457(b), and thrift-style plans. The employer selects the plan menu; the employee decides whether and how much to contribute, subject to plan rules and federal limits.

Start with the match. An employer may contribute when you contribute, but the formula varies. A match of 50 cents per dollar on the first 6 percent of pay is not the same as a full match on 6 percent. Read the formula rather than relying on the phrase employer match.

Then examine vesting. Your own salary deferrals are always yours. Employer contributions may become yours gradually or after a stated period. A statement may show an account balance larger than the vested balance you could keep if you left today. Federal rules permit several schedules; your plan document controls. Some plans use three-year cliff vesting, while others vest in steps.

Before changing employers, check the next vesting date. If you are only weeks or months from a three-year cliff or the next step in a five-year graded schedule, leaving early could mean forfeiting employer contributions. Taking a higher-paying job while unknowingly surrendering a meaningful vested benefit may not improve your finances as much as the salary suggests.

Make the new offer reflect the full cost of leaving. A prospective employer may be willing to compensate for a documented vesting loss through a signing bonus, higher salary, additional paid time off, or another benefit. There is no guarantee, but the right time to raise the issue is before accepting the offer.

Also review fees, investment choices, beneficiary designations, loan provisions, and what happens when employment ends. The Summary Plan Description is a useful starting point. For 2026, the IRS employee deferral limit for many 401(k), 403(b), and governmental 457 plans is $24,500. Catch-up rules may allow more for eligible older participants. Limits change, so verify the year that applies.

Old workplace plans can be coordinated. If you have one or more old 401(k), 403(b), or eligible governmental 457(b) accounts, a properly handled direct rollover may move eligible assets to another eligible retirement arrangement without current taxation. The new arrangement may offer a clearer strategy or different features, but compare fees, investments, guarantees, creditor protections, withdrawal rules, and services before moving anything.

Your Next Play

Find your latest plan statement and Summary Plan Description. Record the match formula, your contribution rate, vested percentage, next vesting date, dollar amount at risk if you leave, annual fees, and beneficiary designation.

Chapter Summary

- A workplace plan is more than its investment menu.
- Your contributions are vested; employer money may follow a schedule.

Before You Change Employers

- My next vesting milestone is: _____
- The employer contribution I could forfeit is: $_____
- The new employer's offer offsets that loss by: _____
- The date I can leave without missing the milestone is: _____

KNOW YOUR WORKPLACE PLAN

Your retirement plan deserves a closer look than the balance on your statement. Use your plan documents to answer these questions. If something is unclear, ask your benefits department or plan administrator.

My plan type: _____

My contribution per paycheck: $_____

The employer's matching formula: _____

My current investment choices: _____

The fees I pay: _____

My beneficiary information was last reviewed on: _____

One question I still need answered: _____

The person I will ask: _____

A useful next step is to understand what you already have.

Chapter 5

Traditional 401(k) Versus Roth 401(k)

The farmer's question. Imagine a farmer who wants to buy $100 worth of seed. He can pay a 25% tax on the seed now—$25—or wait and pay tax on the harvest. He considers what the seed could become. If the harvest is worth $10,000 and the tax rate is still 25%, the tax would be $2,500. He decides he would rather pay $25 on the seed than $2,500 on the harvest. Real tax decisions include more variables, but the story captures the basic question behind traditional and Roth contributions: would you rather pay tax on the seed now or the harvest later?

Traditional and Roth 401(k) contributions differ mainly in timing. A traditional contribution is generally made before federal income tax, reducing taxable income today. The contribution and earnings are generally taxable when withdrawn. A Roth contribution is made after tax; qualified withdrawals are generally federal-income-tax-free.

The choice is not simply pay tax or avoid tax. It is a choice about when to pay, at what unknown future rate, and with what flexibility. A traditional contribution may be attractive when today's marginal rate is relatively high or the current deduction helps cash flow. Roth treatment may be attractive when today's rate is relatively low or tax-free income later is valuable.

Many plans allow both, and splitting contributions can reduce the need to make an all-or-nothing prediction. Employer matching dollars may receive different tax treatment under plan rules, even when your contribution is Roth. Unlike a Roth IRA, a Roth 401(k) contribution generally has no income eligibility phaseout, although the plan must offer the feature.

Do not compare the account balances without considering taxes paid outside the Roth account. A fair comparison keeps the saving cost and assumptions consistent.

Your Next Play

Compare your current marginal tax rate with the rate you reasonably expect during withdrawals. If uncertain, consider whether using both treatments would give you more future choices.

Chapter Summary

- Traditional offers a tax benefit now and taxable withdrawals later.
- Roth generally uses after-tax money and can provide qualified tax-free withdrawals.

Chapter 6

Traditional and Roth IRAs

An Individual Retirement Arrangement can supplement a workplace plan or provide a retirement account when no plan is available. A traditional IRA may permit a deduction, depending on income, filing status, and workplace-plan coverage. Earnings generally grow tax-deferred, and taxable distributions are ordinarily included in income.

A Roth IRA uses after-tax contributions. Qualified distributions can be federal-income-tax-free—even on growth—and the original owner generally has no lifetime required minimum distributions. Eligibility to contribute directly is limited at higher incomes.

For 2026, the combined traditional-and-Roth IRA contribution limit is $7,500, plus a $1,100 catch-up for age 50 or older. The 2026 Roth IRA phaseout is $153,000 to $168,000 for single and head-of-household filers, and $242,000 to $252,000 for married couples filing jointly. These figures are time-sensitive; verify them before acting.

In practical terms, a single filer above $168,000 or a married couple filing jointly above $252,000 generally cannot make a direct Roth IRA contribution for 2026. A legal strategy commonly called a backdoor Roth may be available, but existing pretax IRA balances and the pro-rata rule can create tax consequences. This is a good reason to schedule a personal tax and retirement conversation before acting.

An IRA is an account, not an investment. What you place inside it determines market risk, return potential, fees, and liquidity. Early distributions may cause income taxes or penalties, although exceptions exist. Rollovers and Roth conversions can create tax consequences, so details matter.

Your Next Play

Check whether you are eligible to contribute, whether a traditional contribution would be deductible, and whether your chosen investments match the time horizon for the money.

Chapter Summary

- Traditional and Roth IRAs provide different tax timing.
- Contribution and income limits can change every year.

Chapter 7

Taxes Change

Federal tax rates have moved dramatically during the last century. The highest marginal rate rose above 90 percent during part of the twentieth century and is 37 percent for 2026. That history does not predict tomorrow, but it proves that today's rates are not permanent.

The highest marginal rate is often misunderstood. It applies only to taxable income within the top bracket, not to every dollar earned and not to every household. Effective tax rate, deductions, credits, payroll taxes, state taxes, and the character of income all affect the real burden.

A sound plan does not require a dramatic prediction. It recognizes uncertainty. Tax-deferred accounts may provide valuable current deductions. Roth accounts may provide valuable future flexibility. Taxable accounts may provide access and favorable long-term capital-gain treatment in some circumstances. The right mix depends on the person.

Ask a better question than Will taxes rise? Ask: If my tax rate, income, or law changes, how many reasonable choices will I still have?

Your Next Play

Estimate what portion of your future income would be taxable, tax-deferred, or potentially tax-free. Discuss major conversions or withdrawals with a qualified tax professional before acting.

Chapter Summary

- Tax rates and rules change.
- Marginal rates and effective rates are not the same.

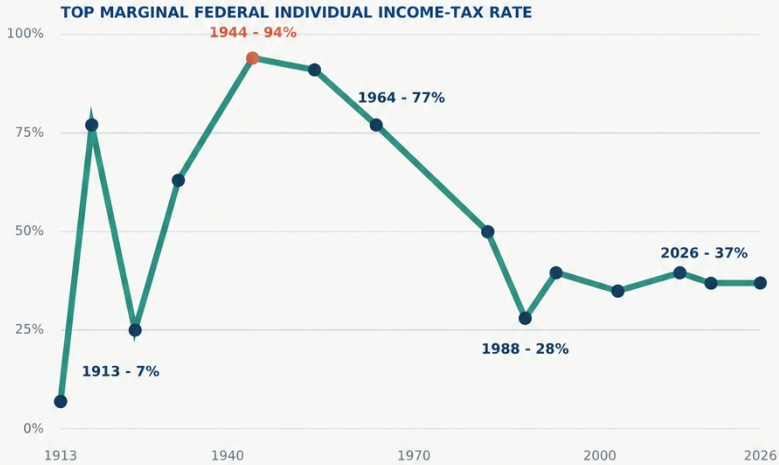
TAX STRATEGY

HISTORICAL PERSPECTIVE

TAX RATES CHANGE.

Your retirement strategy should be ready.

No one can know what future tax rates will be. History simply reminds us that today's rates are not permanent promises.



This is the rate applied to taxable income in the highest bracket—not the rate paid by every taxpayer or on every dollar earned.

WHY IT MATTERS

Tax diversification can provide choices. The goal is not to predict future tax law—it is to avoid depending on only one tax treatment.

THREE LANES. ONE RETIREMENT.

TAXED NOW	TAXED LATER	POTENTIALLY TAX-FREE
Savings • CDs • Stocks	**Traditional 401(k) • IRA • FIA**	**Roth accounts • Life insurance**
Taxes may be paid along the way	Taxes generally apply when withdrawn	Rules and policy design matter

YOUR NEXT PLAY

Ask where your retirement money sits today—and which tax lanes you may want available tomorrow.

Selected historical top marginal federal individual income-tax rates. The top marginal rate is not the rate paid on every dollar of income.

Chapter 8

National Debt: Awareness and Action

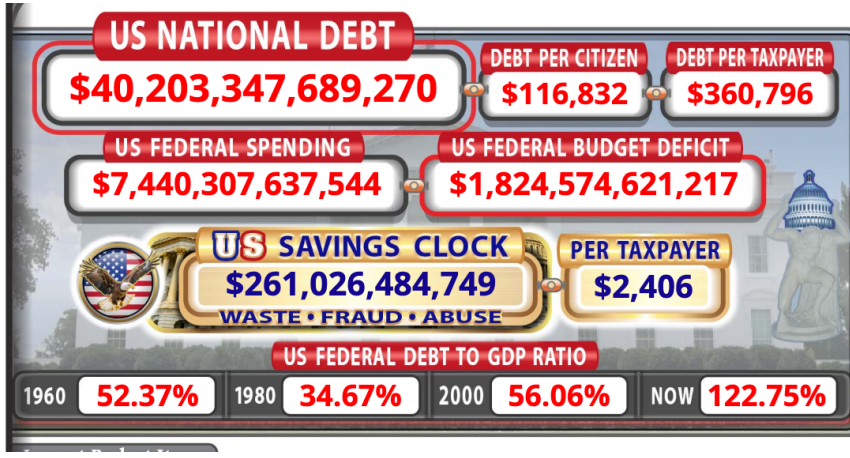
The national debt is the accumulation of federal borrowing over time. Treasury reports it as debt held by the public plus intragovernmental holdings. It is a serious public issue, but a large number alone does not tell a family exactly what taxes, inflation, interest rates, or markets will do next.

Awareness is useful because government finances can influence policy choices and economic conditions. The productive response is to stay informed, avoid dramatic predictions, and keep household decisions grounded in a coordinated plan. No single personal financial product solves the national debt.

Families can respond constructively by maintaining emergency reserves, controlling expensive debt, diversifying tax treatment, avoiding dependence on one economic forecast, and reviewing plans as laws change. The household plan should remain durable across more than one possible future.

A Snapshot, Not a Prediction

U.S. Debt Clock snapshot viewed September 25, 2026



The numbers change continuously. Use the dashboard to build perspective. A household cannot control federal debt, but it can strengthen its own reserves, borrowing decisions, tax diversification, and financial plan.

Explore current information at www.usdebtclock.org.

Your Next Play

Write down one concern the national debt creates for you. Convert it into a controllable action—such as increasing reserves, reducing variable-rate debt, or improving tax diversification.

Chapter Summary

- National debt deserves thoughtful awareness.
- The total includes public debt and intragovernmental holdings.

BRING THE FOCUS HOME

You cannot balance the federal budget at your kitchen table, but you can bring more clarity to your own.

One financial concern I can act on: _____

One step within my control: _____

Let awareness lead to preparation. A useful plan gives you something constructive to do when the headlines feel overwhelming.

Chapter 9

Six Steps to Financial Freedom

Financial freedom is not one product or one account balance. It is the growing ability to make choices without every decision being controlled by immediate financial pressure. The following six steps create an order for action.

1. Cash flow. Know what comes in, what goes out, and what remains. A plan cannot direct dollars that are invisible.

2. Debt management. Pay every obligation on time, stop adding unnecessary high-cost debt, and choose a payoff method you can sustain.

3. Emergency fund. Create accessible cash for the unexpected. The right target depends on income stability, obligations, insurance deductibles, and household needs.

4. Proper protection. Protect income, life, health, property, and liability exposures so one event does not erase years of progress.

5. Build wealth. Use time, consistent saving, appropriate investments, and tax-aware accounts to pursue long-term goals.

6. Preserve wealth. Keep beneficiaries, estate documents, ownership, tax strategy, and retirement-income plans current.

The steps overlap. A household may build a small emergency fund while attacking debt or save enough to capture a match while improving cash flow. The point is not rigid perfection. It is sequence, balance, and steady movement.

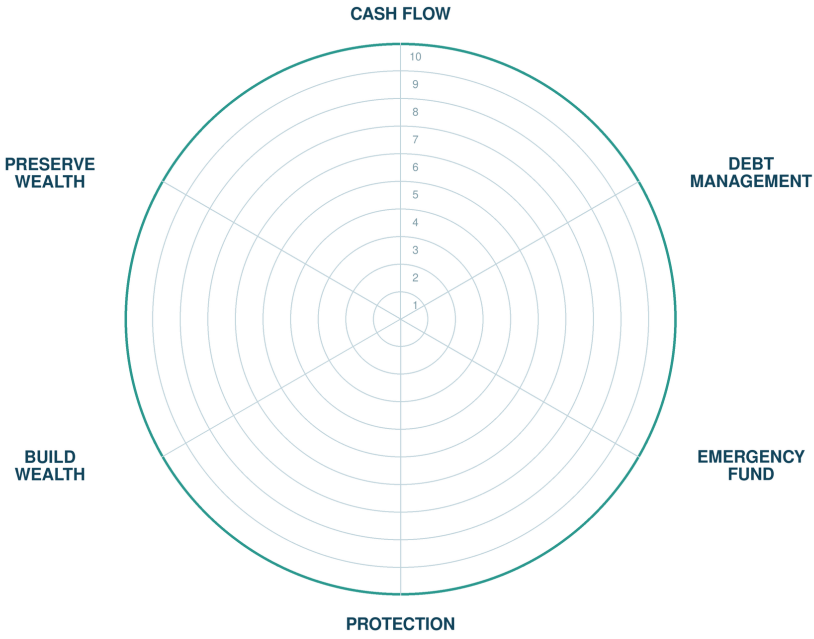
PUT YOUR PLAN IN MOTION

Use the Financial Freedom Wheel on the next page to see how smoothly your current plan is rolling toward retirement. Do the six spokes feel balanced, or could one or more use a little attention?

Rate each area honestly, connect the dots, and look at the shape of your wheel. Then choose one spoke to strengthen. You don't have to fix everything at once—start with one action that helps your wheel roll more smoothly.

Your Financial Freedom Wheel

How well are you managing these six areas? Rate each spoke from 1 to 10. A 1 means the area needs immediate attention; a 10 means you are managing it exceptionally well. For debt management, having no debt can earn a 10. Place a dot on every spoke, then connect the dots. A rounder wheel rolls more smoothly.



Johnny Utah reflection. When I first completed a wheel like this after hearing Zig Ziglar teach the concept, mine would not have rolled smoothly. That honest picture did not condemn me; it showed me where the work was. There is always room to grow personally, professionally, financially, and spiritually.

Your action. Circle the lowest spoke. Write one improvement you can complete during the next 30 days:

_____

Your Next Play

Score yourself from 1 to 10 on each spoke. Circle the lowest score and choose one action that can improve it within 30 days.

Chapter Summary

- Freedom begins with cash-flow awareness.
- Protection and reserves keep setbacks from becoming disasters.

My 30-Day Wheel Repair

Lowest spoke: _____

One action: _____

First step and date: _____

Who can help me: _____

Chapter 10

Life Insurance: Protection Before Product

Life insurance begins with a human question: who would be financially affected if you died—or if a chronic, critical, or terminal illness left you unable to work or created substantial care expenses? The answer may include a spouse, children, aging parents, business partners, employees, or a charity. The policy is a funding tool for that need.

Estimate obligations such as final expenses, debts, income replacement, education, caregiving, and business commitments. Then subtract resources already available for those purposes. The result is not permanent; review it after marriage, the birth of a child, divorce, a mortgage, career change, or retirement.

Insurability and affordability matter. A policy that cannot be maintained may fail when it is needed. Compare term length, premium guarantees, exclusions, riders, cash-value assumptions, surrender charges, and the issuing insurer's strength. Disclose application information accurately.

Life insurance is not automatically an investment, a retirement plan, or a universal tax solution. Some permanent policies accumulate cash value and can support additional goals, but protection should remain clear and the policy must be understood.

When Should I Get a Policy?

The sooner the better—provided the coverage fits the need and budget. Health can change without warning, and a condition that appears later may increase the premium, limit available options, or make new coverage unavailable. Age also matters because life-insurance premiums generally rise as the insured gets older. Waiting can make qualifying the largest hurdle.

If permanent coverage is not affordable today, term insurance may provide a practical way to secure meaningful protection while you are younger and healthier. Many term policies include a conversion privilege that allows some or all of the coverage to be converted to an eligible permanent policy before a stated deadline without new medical underwriting. That can preserve a path to permanent coverage even if health later changes, but conversion choices, ages, deadlines, and pricing are contract-specific. It is more accurate to call this a conversion privilege than guaranteed insurability, so read the policy carefully.

ARE YOU PROTECTING YOUR BIGGEST ASSET?

We protect our homes, cars, phones and jewelry.



HOME



CAR



CELL PHONE



JEWELRY

What about the income that pays for them?

HYPOTHETICAL EXAMPLE



30 YEARS OF EARNINGS

$3,000,000

$100,000 a year × 30 years

If your income were no longer there, how would your family keep its plan moving?

Illustrative earnings before taxes; no raises, inflation or investment growth assumed. Future earnings are not a recommended coverage amount.

Your Next Play

List who depends on you, for how much, and for how long. Compare that need with existing coverage at work and personally owned coverage.

Chapter Summary

- Start with the financial need, not the product name.
- Coverage should be affordable, understandable, and reviewed as life changes.

PUT NAMES BESIDE THE NUMBERS

Behind every coverage estimate is someone whose life could change. Who would need help paying the bills? Who would take on caregiving responsibilities? Which promises would you want kept?

Write those names beside your estimate. Then ask whether the protection already in place supports the people and responsibilities that matter most.

The L.I.F.E. Insurance Estimate

Enter an honest estimate beside each responsibility. This is a starting point—not a complete needs analysis.

L LIABILITIES Mortgage, loans, credit cards, and other obligations	$_____
I INCOME Annual income to replace × number of years needed	$_____
F FINAL EXPENSES Funeral, medical, and immediate transition costs	$_____
E EDUCATION College, trade school, or other family goals	$_____
ESTIMATED COVERAGE NEED	$_____
EXISTING COVERAGE & RESOURCES	$_____
ESTIMATED COVERAGE GAP	$_____

Accuracy note. L.I.F.E. is a memorable estimate. A complete analysis may also consider Social Security survivor benefits, employer coverage, inflation, childcare, caregiving, special needs, business obligations, and the amount your family already has available.

Five Ways to Provide Protection

The need comes first. The policy type is the tool selected to meet that need, budget, time horizon, and desired guarantees.

TYPE	HOW IT WORKS	USEFUL WHEN
Term	Coverage for a stated term, usually without cash value.	The need is temporary and affordable death-benefit protection is the priority.
Term with Living Benefits	Term coverage that may accelerate part of the death benefit after a qualifying chronic, critical, or terminal illness.	Affordable temporary protection plus access to specified benefits while living is desired.
Whole Life	Permanent coverage with contractual premiums, death benefit, and cash values.	The owner values conservative guarantees and can maintain the premium.
IUL	Permanent flexible-premium coverage with index-linked crediting and a stated floor.	Permanent protection, growth potential, living benefits, and active review are desired.
VUL*	Permanent coverage whose cash value uses market-based separate accounts.	The owner accepts direct investment risk and has the required securities guidance.

*VUL is a securities product whose cash accumulation is invested in market-based separate accounts. It carries a higher level of investment risk and volatility than fixed or indexed life insurance. Professionals who sell or service VUL generally must hold an appropriate insurance license and securities registrations, commonly including a Series 6 or Series 7 and, depending on the activity and jurisdiction, a Series 63 or another required registration. Product availability, rider definitions, guarantees, charges, and licensing requirements vary.

The D.I.M.E. Insurance Estimate

Enter an estimate beside each area, then compare the total with the resources already in place.



D DEBT
Non-mortgage balances

$_____

I INCOME
Annual income × years to replace

$_____

M MORTGAGE
Remaining home-loan balance

$_____

E EDUCATION
College or training goals

$_____

ESTIMATED COVERAGE NEED	$_____
EXISTING COVERAGE & RESOURCES	$_____
ESTIMATED COVERAGE GAP	$_____

Keep the math clean. Do not count the mortgage twice. D.I.M.E. and L.I.F.E. are two alternative estimating approaches; do not add their totals together.

D.I.M.E. Is a Starting Point

A fast estimate can reveal a possible gap, but it cannot replace a complete family-needs analysis.

SAMPLE NEED	AMOUNT
Debt	**$10,000**
Income: $100,000 × 10	**$1,000,000**
Mortgage	**$300,000**
Education	**$240,000**

$10,000 + $1,000,000 + $300,000 + $240,000

ESTIMATED NEED $1,550,000

Reality check. Subtract insurance and other resources already available. A complete analysis may also consider final expenses, caregiving, employer benefits, inflation, and changing family responsibilities.

Do not double-count. If the mortgage is listed under M, do not also include it under D.

Johnny Utah Perspective

A quick estimate helps you decide whether something deserves a closer look; it does not replace the full analysis. D.I.M.E. works the same way: begin with the shortcut, then match coverage to your responsibilities, resources, time horizon, and budget.

Your action. Write your four D.I.M.E. figures, subtract existing resources, then review the result with a properly licensed professional—like me. We'll keep the math simple.

Explore your options

Schedule a complimentary consultation to review your estimate, existing coverage, and questions. No pressure or obligation.

Scan the QR code to choose a time.

6 FACTS ABOUT LIFE INSURANCE

A snapshot of American adults • 2026

48%
WITHOUT COVERAGE
of American adults report having no life insurance.

38%
A PROTECTION GAP
say they need life insurance or more coverage—about 92 million adults.

41%
WOMEN REPORT A NEED
of women say they need coverage or more coverage, compared with 36% of men.

5–6×
COST MISPERCEPTION
Healthy adults under 30 estimate typical term life insurance costs at 5–6 times the actual cost.

57%
FINAL EXPENSES
of life insurance owners cite final expenses as a reason for having coverage.

27%
REPLACING INCOME
of life insurance owners cite replacing lost income as a reason for having coverage.

What would your family need—
and what protection is already in place?

Source: LIMRA and Life Happens, 2026 Insurance Barometer Study; LIMRA, September 2026. Survey responses; individual coverage needs vary.

Chapter 11

Term Life Insurance

Term insurance provides a death benefit for a stated period, commonly 10, 20, or 30 years. It is designed primarily for temporary protection and generally does not build cash value. Because it focuses on the death benefit, it can provide substantial initial coverage for a comparatively modest premium.

Mortgage insurance is not always PMI. Private mortgage insurance, or PMI, is commonly required by a lender when a homebuyer makes less than a 20 percent down payment. PMI protects the lender—not the homeowner's family. Many advertisements for mortgage protection refer instead to term life insurance designed around the mortgage term. If the insured dies, the beneficiary—often a spouse—can use the death benefit to pay the mortgage, replace income, or address another family priority.

Term can fit needs with an end date: income replacement while children are dependent, a mortgage, business debt, or working years before retirement assets are established. The lowest initial price is not the only factor. Ask whether premiums are level, how renewal prices change, whether conversion is available, and when that option expires.

Some term policies include living-benefit riders. Depending on the policy, a qualifying chronic, critical, or terminal illness may allow the insured to accelerate part of the death benefit while living. Benefits may be income-tax-free under applicable rules, but definitions, limits, and tax treatment vary, so the contract controls.

Living Benefits: Three Different Triggers

CHRONIC ILLNESS	Often based on being unable to perform at least 2 of 6 activities of daily living for an expected period, or severe cognitive impairment.
CRITICAL ILLNESS	Usually based on a policy-defined covered event, such as heart attack, stroke, cancer, major organ transplant, or another listed condition.
TERMINAL ILLNESS	Usually based on a physician's certification that life expectancy is within the period defined by the policy or rider.
IMPORTANT	Definitions, waiting periods, benefit amounts, exclusions, and tax treatment depend on the policy and rider. Read the contract.

Term coverage works best when its duration matches the need. Renewal may cost more and new coverage may be harder to obtain if health changes, which is why conversion privileges and deadlines deserve attention from the beginning.

Your Next Play

For each insurance need, write an estimated dollar amount and end date. Compare those dates with the term and conversion deadline of any policy you own.

Chapter Summary

- Term insurance is designed for temporary protection.
- It often provides more initial death benefit per premium dollar.

WHAT HAPPENS WHEN THE TERM ENDS?

Picture the year your coverage expires. How old will your children be? Will the mortgage be paid? Will anyone still depend on your income? Compare that picture with your policy's timeline. Record the expiration date and any conversion deadline. Those dates deserve a place on your calendar long before they arrive.

Chapter 12

Whole Life Insurance

Whole life insurance is permanent coverage designed to remain in force for life when required premiums are paid. It generally includes guaranteed cash value and a guaranteed death benefit under the contract. Participating policies may also pay dividends, but dividends are not guaranteed.

Whole life is generally a very low market-risk and conservative form of permanent life insurance. Its appeal is predictability: contractual premiums, guaranteed cash values, and a guaranteed death benefit when the policy requirements are met. The policy's cash value is not invested directly in the stock market, so short-term market swings do not directly determine its guaranteed values. It may fit someone who values guarantees, has a lasting protection need, and can comfortably maintain the premium.

Many whole life policies require premiums for life, although limited-pay designs may complete premiums over a shorter period. This matters in retirement. A premium that feels comfortable during high-earning years may feel heavier on fixed income, so the funding period should be discussed before purchase—not discovered afterward.

Whole life cash value is designed for stability rather than full stock-market participation. Do not compare a guaranteed policy value with a market average as if the risks were identical. Ask the insurer for the guaranteed internal rate of return at selected years and compare it with the non-guaranteed illustration. Any historical market average used for context is not a promise of future market performance.

Cash value can be accessed according to policy terms. Withdrawals and loans reduce values and death benefits; interest accrues on loans. If a policy lapses with gain, taxes may be due. Ask for both guaranteed and non-guaranteed illustrations and examine surrender value, not merely an illustrated future total.

What Low Risk Means

Low market risk does not mean no tradeoffs. The guarantees depend on paying required premiums and on the claims-paying ability of the insurer. Early cash values may be lower than premiums paid, surrender charges can reduce liquidity, dividends are not guaranteed, and policy loans can weaken the contract if they are not managed. Whole life exchanges much of the market's upside and volatility for contractual predictability.

Johnny Utah Perspective. Think of whole life as the dependable work truck in the financial garage. It may not be the fastest vehicle on the highway, but it is designed for stability, a known job, and a long service life. The question is whether that conservative job matches your need and whether the premium remains comfortable through retirement.

Your Next Play

If reviewing whole life, identify the permanent need, guaranteed premium, guaranteed values, non-guaranteed assumptions, surrender period, and loan provisions.

Chapter Summary

- Whole life combines permanent protection with contractual cash value.
- Guarantees and dividends are different.

LOOK BEYOND THE FIRST PREMIUM

A lifelong commitment deserves a lifelong view.

Before deciding, picture the premium alongside your retirement budget. Which values are guaranteed? Which depend on dividends? What would happen if your income changed?

Ask for an explanation you can repeat in your own words. Predictability is most useful when you understand both the promise and your part in keeping it.

Chapter 13

Indexed Universal Life Insurance

Indexed universal life, or IUL, is permanent life insurance that combines a death benefit with flexible premiums and cash-value growth linked in part to an external market index. The policy does not invest directly in the index. Interest is credited under a formula that may include a floor, cap, participation rate, spread, and segment dates.

Why families consider it. A properly designed IUL can combine lifelong death-benefit protection, living benefits for qualifying illness, tax-deferred cash-value growth, liquidity access, and the potential for tax-advantaged retirement income through properly managed withdrawals and policy loans.

- A 0% index-crediting floor can protect the indexed segment from a negative index credit in a down year. Policy charges still apply, so the 0% floor protects the crediting calculation—not every dollar of policy value or the policy's overall cash value.
- Chronic-illness, critical-illness, terminal-illness, or long-term-care riders may provide access to benefits while the insured is living, subject to the contract.
- Some carriers include concierge or care-coordination services. Availability and scope are carrier-specific.
- Withdrawals up to basis and policy loans may provide tax-advantaged access when the policy is properly designed, remains in force, and is not a modified endowment contract.
- The remaining death benefit can provide income-tax-free resources to beneficiaries under current federal rules, with exceptions that should be reviewed for unusual ownership or transfer situations.

Long-Term-Care Protection

An available long-term-care rider may accelerate a portion of the policy's death benefit when the insured qualifies. Many riders use a monthly maximum—often around 2 or 3 percent of the eligible benefit—but the actual percentage, maximum pool, elimination period, reimbursement method, and inflation features are contract-specific.

A common trigger is the inability to perform at least two of the six activities of daily living: bathing, continence, dressing, eating, toileting, and transferring. Severe cognitive impairment may also qualify under some contracts.

In states participating in the Medicaid Long-Term Care Partnership Program, a properly qualified Partnership policy may protect an amount of personal assets equal to benefits paid when Medicaid eligibility is later considered. This is a Medicaid—not Medicare—feature, and only state-certified Partnership coverage qualifies.

Built for Review, Not Neglect

Flexible premiums make design and review important. The funding level, policy charges, actual index credits, withdrawals, and loans all affect performance. Many policies include guardrails that help prevent accidental MEC status, and some offer an overloan-protection feature that may help preserve the contract by converting it to a lower paid-up benefit when loan levels become extreme. The exact trigger and result vary by policy.

Build it correctly. Fund it responsibly. Borrow carefully. Review it regularly.

Your Next Play

Ask for both guaranteed and current illustrations. Confirm the planned premium, living-benefit riders, loan provisions, MEC limit, overloan protection, and the annual review process.

Chapter Summary

- IUL can combine permanent protection, living benefits, and index-linked growth potential.
- Its strongest results come from appropriate design, responsible funding, and regular review.

Explore Life Insurance Options

Schedule a consultation to review protection, living benefits, long-term care, cash-value access, and policy design.

Scan the QR code to choose a time.

Chapter 14

Internal Revenue Code Section 7702

Section 7702 of the Internal Revenue Code establishes the federal tests a contract must meet to be treated as life insurance. It is not a separate retirement account or a government-sponsored product. It is part of the rulebook that allows life insurance to receive its familiar tax treatment when designed and managed properly.

How an IUL Keeps Its Tax Advantages

- The policy must satisfy federal life-insurance testing under Section 7702.
- Premium funding must remain within applicable limits.
- If too much premium enters too quickly, the policy may become a modified endowment contract, or MEC, under Section 7702A.
- Most insurers monitor funding and warn the owner before a premium would cross the MEC limit, but the owner should still understand the illustration and annual statement.
- Withdrawals and loans must be managed carefully, and the contract should remain in force to avoid an unexpected taxable event.

A MEC is still life insurance, but distributions are taxed differently and may face an additional federal penalty before age 59½. That is why the goal is not merely to place money into a policy; it is to design the policy around the protection need and intended funding strategy.

Overloan-protection features can be valuable when included. If loans become excessive, the feature may help prevent a lapse by converting the contract to a smaller paid-up benefit, subject to specific policy conditions. It is a safety feature—not permission to ignore loan balances.

The Guardrails Behind the Tax Advantages

Section 7702 is best understood as a set of federal guardrails. It tests the relationship between premiums, cash value, and death benefit so a contract must remain life insurance rather than becoming an unlimited tax shelter. Section 7702A adds the seven-pay test used to determine whether a policy becomes a modified endowment contract. Insurers typically build monitoring into their administration systems, but the owner and licensed professional still need to review planned premiums, policy changes, withdrawals, and loans.

The practical lesson is simple: the attractive tax treatment belongs to a properly designed and responsibly managed life-insurance contract. It does not come from the product name alone. Build it correctly. Fund it responsibly. Borrow carefully. Review it regularly.

Your Next Play

Ask the licensed professional to show the planned premium, MEC limit, loan strategy, overloan-protection provision, and what would happen if the policy received lower credits than illustrated.

Chapter Summary

- Section 7702 provides the federal tax framework, while the intended tax advantages depend on proper design, responsible funding, careful loan management, and keeping the policy in force.

UNDERSTAND THE RULEBOOK

Before relying on a policy's tax advantages, make sure you can explain the funding limits, loan provisions, and ongoing responsibilities in plain language.

What could change the intended outcome? What needs regular review?

Who will help you monitor the policy?

If an answer remains unclear, keep asking.

Understanding the rules is part of owning the tool.

Chapter 15

Fixed Indexed Annuities

A fixed indexed annuity, or FIA, is an insurance contract designed for protected accumulation and, in many cases, dependable retirement income. Interest may be credited using changes in an external index, but the owner does not invest directly in that index and typically does not receive its dividends.

Contract value is generally protected from direct index losses, subject to insurer guarantees and contract terms. Growth may be limited by caps, participation rates, spreads, declared fixed rates, or other formulas that can change within stated limits. A year with a positive index does not necessarily produce the same percentage gain in the annuity.

Lifetime income. An optional income rider may create an income stream that continues for life—even after the contract's accumulation value has been exhausted—provided rider requirements are met and the issuing insurer can meet its obligations.

Enhanced care benefits. Some riders can temporarily increase, or even double or triple, the contractual income amount after a qualifying long-term-care or confinement event. The multiplier, duration, health trigger, and availability vary by contract.

Additional features. Depending on the contract, an FIA may include a death benefit, a premium bonus, free-withdrawal provisions, or no explicit annual contract fee. Income riders and special features may carry charges, while surrender charges and crediting limits can still affect value. A bonus should never be evaluated without its vesting and surrender terms.

Deferred annuities allow value to accumulate before income begins. Immediate annuities generally begin payments soon after purchase. An income-base value used to calculate rider payments is often not the cash surrender value, so ask what can be withdrawn as cash, what amount determines income, and what happens at death.

Do You Have One or More Old 401(k)s?

Many people reach retirement with several 401(k)s still sitting in plans sponsored by companies they no longer work for. Eligible pretax retirement assets may generally be moved through a properly handled direct rollover into a traditional IRA—including an IRA annuity—without creating current taxable income. This is a direct rollover under retirement-plan rules, not a Section 1035 exchange. Section 1035 generally applies when an existing nonqualified annuity is exchanged for another annuity, or when certain life-insurance or endowment contracts are exchanged in a qualifying manner.

Keep the two moves straight. 401(k) to an IRA annuity = direct rollover. Existing annuity to another annuity = potentially a Section 1035 exchange. The receiving contract, paperwork, tax status, and personal circumstances must all be reviewed before moving money.

Consolidation is not automatically best. Compare plan fees, investment options, creditor protection, loan features, access rules, required minimum distributions, and available guarantees before moving anything. When consolidation fits, the goal is simple: One account. One strategy. One clearer view of your retirement.

Your Next Play

Before selecting an FIA or moving an old workplace plan, record the surrender schedule, free-withdrawal amount, crediting formula, bonus terms, rider cost, cash value, income base, death benefit, insurer rating, and direct-rollover instructions.

Chapter Summary

- An FIA can combine protected accumulation with an option for lifetime income.
- Care benefits, bonuses, riders, liquidity, and surrender terms must be compared together.

Build one coordinated retirement strategy

If you have multiple 401(k)s or retirement accounts from former employers, schedule a consultation to organize the choices and determine whether consolidation fits.

Scan the QR code to choose a time.

Chapter 16

Comparing the Tools

Financial tools should be compared by the job they perform. A checking account is excellent for bills and poor for long-term growth. Term insurance is strong for temporary death-benefit needs and does not build cash value. A 401(k) can be efficient for retirement accumulation but is not an emergency fund.

Ask the same questions of every tool: What problem does it solve? What does it cost? What is guaranteed or changeable? How liquid is it? How is it taxed? What happens if funding stops? What risks remain?

Growth tools: workplace plans, IRAs, and taxable investments may pursue long-term appreciation while accepting varying market and tax risks.

Protection tools: insurance transfers defined risks. Permanent insurance may also build value, but its first purpose should remain clear.

Income tools: pensions, Social Security, systematic withdrawals, and annuities create retirement cash flow with different guarantees and tradeoffs.

Liquidity tools: checking, savings, and short-term reserves prioritize access and stability over maximum return.

The most persuasive illustration is not automatically the best plan. Most households need several tools because no single tool does every job well.

Your Next Play

Choose one financial product you own or are considering. Answer the eight comparison questions above in writing before deciding.

Chapter Summary

- Compare tools by purpose, cost, access, tax treatment, guarantees, and risk; remember that an illustration is not a guarantee.

Chapter 17

The Fast Car Payment Shortcut

Why I love simple math. After years of helping people make major financial decisions, I learned to use simple estimates to identify the questions that matter. The same habit helps me think about mortgages and other loans, work backward from what I can afford, estimate family protection with D.I.M.E. or L.I.F.E., and use the Rule of 72 to understand time. Simple math does not make every decision for us. It tells us which questions to ask next.

When shopping for a vehicle, it helps to estimate the payment before entering a dealership. For a 60-month loan at a reasonable rate near 5 to 6 percent, each $1,000 financed costs about $19 to $20 per month. For quick mental math, use $20 per $1,000.

The double-it shortcut. Take the thousands financed and double the number. Financing $25,000 becomes 25 × 2, or an estimated $500 monthly payment. Financing $32,000 becomes about $640.

Work backward from a budget. For an approximate $500 payment, cut 500 in half to get 250, then interpret it as about $25,000 financed. This is simply the same $20-per-$1,000 rule used in reverse.

The shortcut is deliberately conservative and surprisingly close in this range. At 5 percent for 60 months, the payment is about $18.87 per $1,000; at 6 percent, about $19.33; at 7 percent, about $19.80; and at 8 percent, about $20.28.

Estimate the amount financed, not only the advertised price. Add taxes, title, registration, dealer fees, warranties, and any negative equity; subtract cash down and trade equity. A longer term can lower the payment while raising total interest and extending the time you may owe more than the vehicle is worth.

Your Next Play

Before shopping, set three limits: maximum amount financed, maximum 60-month payment, and maximum total out-the-door price. Obtain financing terms before discussing monthly payment alone.

Chapter Summary

- At roughly 5 to 6 percent for 60 months, use about $20 per $1,000 financed.
- Doubling the thousands financed gives a fast payment estimate.

Chapter 18

The Real Cost of Borrowing

A payment answers only one question: what must be paid this month? It does not reveal the total price, interest cost, loan length, fees, or whether the purchase fits other goals. Sellers can often make an expensive item appear affordable by stretching the term.

Compare loans using amount financed, annual percentage rate, number of payments, monthly payment, total of payments, and prepayment terms. APR helps incorporate certain finance charges, but it does not make two loans identical if their terms or fees differ.

Suppose about $25,000 is financed for 60 months at a common rate in this example. The quick estimate is about $500 per month. The exact contract payment may be somewhat higher or lower depending on the rate, taxes, fees, down payment, timing, and amount actually financed. Extending the same balance to 72 months may lower the payment while increasing total interest and keeping the debt longer.

Paying extra principal can reduce interest when the contract allows it without penalty. Confirm that extra money is applied to principal. Protect the emergency fund, however; paying down a low-rate loan while relying on a credit card for the next emergency can reverse the benefit.

Your Next Play

For your next loan, write the total of payments beside the purchase price. Decide whether the convenience today is worth the total cost and the months of future income committed.

Chapter Summary

- Monthly payment is not total cost.
- Rate, term, fees, and amount financed work together.

Epilogue

Share What You Know

Knowledge becomes more valuable when it improves a decision. Perhaps this book helped you ask a better question, notice a vesting schedule, rethink a loan, or begin saving sooner. The next step is to use the information—and, when appropriate, share it.

You can refer a friend to educational resources, host a conversation about basic principles, or—with the appropriate training, appointments, licenses, and supervision—explore part-time or full-time work helping families.

This is an opportunity to serve, not a promise of income. Results vary with licensing, training, time, skill, expenses, prospecting, market conditions, company rules, and consistent work. The profession includes responsibility, rejection, continuing education, compliance, and a duty to place the client's interests first.

If you are curious, begin with information rather than pressure. Ask about licensing, expenses, compensation, supervision, and what happens if you decide it is not for you. Whether you become a client, a connector, a licensed professional, or simply a better-informed family member, the principle remains the same: learn first, decide second.

Two Ways to Continue

For your family: Schedule a Financial Confidence Checkup to organize goals, questions, coverage, accounts, and next steps. The conversation is educational and does not obligate you to purchase a product.

For others: Explore what it takes to share this education through referrals or licensed part-time or full-time work. Ask direct questions and review all written disclosures before deciding.

Explore the profession

Scan for a transparent look at financial education, licensing, mentorship, service, and the opportunity to build part-time, full-time, or referral-based income. No income is promised.

www.johnkunzfinancial.com/opportunity

About the Author



John Kunz

John Kunz did not arrive in Utah by following a straight line. His road included family, faith, setbacks, sales leadership, financial services, and more than a few moments when the next turn was not obvious.

John spent much of his career mentoring and leading sales teams. He has helped many clients make informed decisions that were right for themselves, their families, and—in many cases—their businesses. These experiences taught him that complicated decisions become manageable when someone slows down, explains the choices clearly, and asks the right questions.

The Work Behind the Lessons

Today, John is a licensed insurance professional, financial educator, author, and John Maxwell certified coach and trainer. He helps families and business owners build financial confidence, protect what matters most, and understand the choices available to them before making a decision.

John's approach is intentionally simple. He believes education should create clarity rather than pressure, and that a useful financial conversation should leave people better equipped—even when they decide not to buy anything. That belief became the guiding principle of John Kunz Financial: Learn first. Decide second.

The Everyday Money Playbook brings those experiences together. It combines practical financial education with simple questions and useful action steps designed to help readers understand where they are, decide where they want to go, and move forward with greater confidence.

THE EVERYDAY MONEY PLAYBOOK

What could $10 a week grow into?

Run your own numbers. Enter an amount, your age, when you want to retire, and the annual return you want to try. See how your savings could grow over time.

Open the retirement calculator

johnkunzfinancial.com/retirement-calculator