LEARNING CENTER WORKSHEET

Coverage Factors Worksheet

The factors people weigh when they work out an amount. Fill in what you know, leave the rest blank, and bring it to a conversation.

> There is no total line on this worksheet, on purpose. A number produced by a form is not a coverage recommendation, and the gap between these two columns is exactly the part worth talking through with a person.

What would be needed

Income the household relied on ______________
How much of it, and for how many years?

Mortgage or rent ______________
What is still owed, and for how long?

Other debts that survive you ______________
A co-signed loan is the one people forget.

Costs that arrive immediately ______________
Funeral and burial or cremation land within days.

Care or work someone was doing unpaid ______________
Childcare is the common one. It had a value.

Goals with a date on them ______________
Education is the usual example.

What is already there

Savings that could actually be used for this ______________

A surviving partner's income and earning capacity ______________

Life insurance you already own ______________

Coverage through work ______________
Usually owned by the employer, and it generally ends when the job does.

Survivor benefits the household may be entitled to ______________

And the one nobody puts in a calculator

What you can comfortably pay, every month, for as long as the coverage needs to last. A policy that lapses in year three protected nobody. Affordability is part of the plan, not a compromise on it.

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