

The 4 Steps to Financial Freedom

Before we start

I'm not here to sell you anything in these four pages. I'm here to give you the same plain-English framework I wish somebody had handed my family a generation ago. My mom could stretch a tight paycheck further than anyone I've ever met — but nobody ever taught her how to build something for later. So she couldn't teach me. I'm trying to break that cycle, starting with this. Four steps. Read it in ten minutes. God, family, business — in that order.

Step 1 — Know exactly where your money goes

You can't fix what you can't see. List your income on the left, everything you spend on the right — real numbers from three months of statements, not a guess. The goal isn't guilt, it's clarity: decisions on purpose instead of by accident. (This is bookkeeping for your household; a CPA can help you set it up right.)

Step 2 — Know the difference between an asset and a liability

An asset puts money IN your pocket; a liability takes money OUT. Most people have it backwards on the biggest things they own. Freedom comes from owning more things that pay you and fewer that cost you. (How anything is treated for taxes or your estate is a question for your CPA and attorney.)

Step 3 — Understand cash flow, because that's what freedom actually is

Wealth isn't a big number in an account — it's whether money reliably comes in without you trading your time for every dollar. A family budgets a paycheck, a business owner manages revenue, a rancher stretches one or two paydays across a year. Three money worlds; most people run one playbook for all three. The honest question: if I couldn't work for six months, would the money still come in?

Step 4 — Build a plan you can hand down, not just live on

A plan that only works while you're healthy and working isn't a plan — it's a hope. If you weren't here, could the people you love carry what you built? Would the farm or business pass down clean, or turn into a twenty-year fight at Thanksgiving? That's the whole reason I do this. (The legal and tax structure is work you do with your CPA and attorney.)

Close

See your money, know your assets, build your cash flow, make it something you can hand down. None of it requires a product. All of it requires a plan. Want to walk through what these four steps look

like for your family — in person or over Zoom? Thirty minutes, no obligation, no pitch. Book Your 30-Minute Call: **calendly.com/kellison77/heritage-review-call**

This guide is general financial education, not financial, tax, or legal advice. Your situation is your own — please work with your CPA and attorney on any specific decisions.