



A FREE GUIDE FROM OAKS FINANCIAL SERVICES

What I Want You to Know

*A short set of questions to answer for your kids — before life gets
in the way of saying it.*

Before you start

Most of what we pass down to our kids is unplanned — a habit they picked up, a story they overheard, a value they absorbed without either of you naming it. This guide is a chance to be intentional about a few of those things, in your own words, while there's no urgency forcing the conversation.

These are questions for you to answer about your own life — not questions to ask someone else. Nothing here needs to be perfect, finished in one sitting, or shared with anyone right away. Some people fill this out over a single afternoon. Others come back to it over months.

HOW TO USE THIS

- Answer in your own words — a sentence or a full page, either is right.
- Skip anything that doesn't fit. Come back to it later, or don't.
- Keep it somewhere your kids will actually find it, or set a date to share it yourself.

ONE

Where I Started

1. What's a moment from your childhood that quietly shaped who you are?

2. What did your family have plenty of, and what did it go without?

3. What's something you believed as a kid that turned out to be wrong — and what changed your mind?

How I Decided

4. What's the hardest decision you've made, and how did you actually make it — not just what you chose?

5. What's something you almost did but didn't, and how do you feel about that now?

6. What's a mistake you made that you're glad you made?

7. If you could redo one decision with what you know now, which one — and why?

THREE

What I Actually Believe

8. What do you want your kids to understand about money that no one explained to you?

9. What's something you value that most people around you don't seem to?

10. What's a rule you live by that you've never actually said out loud?

FOUR

What I Hope for You

11. What do you hope is true about your life ten years from now?

12. What's something you hope your kids never have to learn the hard way?

13. What do you want them to know about you that they might not find out otherwise?

14. If you're not there to say it in person, what's the one thing you'd want them to hear?

Once you've written this down

Keep it. Reread it in a year and see what's changed. Share it with your kids now, or leave instructions for when it should be shared. There's no wrong way to finish this — the only mistake is never starting it.

IF THIS MATTERED TO YOU

This guide is a smaller, self-guided version of something Oaks already helps families do more fully: the Legacy Vault preserves this kind of reflection in your own recorded voice, built through the conversations you already have with your advisor — reviewed, confirmed, and kept safe for the people you choose.

Learn more at oaksfs.com/legacy-vault