



Your Financial Legacy Letter

Passing on wisdom alongside wealth

A legacy letter (sometimes called an "ethical will") shares your financial values, lessons, and wisdom with future generations. This template helps you create a meaningful document that communicates what matters most beyond the numbers.

WHAT IS A LEGACY LETTER?

Unlike a legal will that distributes assets, a legacy letter passes on your:

- Financial values and philosophy
- Hard-won wisdom about money
- Personal money story and lessons learned
- Hopes for how resources might be used
- Guidance for future financial decisions

PART 1

YOUR FINANCIAL JOURNEY

Share key elements of your financial story

Significant influences on my financial perspective:

Important financial turning points in my life:

Financial challenges I've faced and what they taught me:

Financial decisions I'm most grateful for:

PART 2

YOUR FINANCIAL VALUES

Describe the core values that have guided your financial life

The financial values most important to me are:

How these values have influenced my decisions:

What I hope future generations understand about money:

PART 3

FINANCIAL WISDOM TO SHARE

Share lessons you've learned that might benefit others:

Financial practices that served me well:

Financial approaches I wish I'd understood earlier:

How I've thought about the balance between:

- Security and opportunity: _____
- Present enjoyment and future needs: _____
- Individual desires and family/community needs: _____

PART 4

YOUR FINANCIAL HOPES

Share your wishes for how resources might be used:

My hopes for how financial resources might benefit you:

Ways I hope these resources create opportunity rather than limitation:

The impact I hope our family resources create in the wider world:

PART 5

PERSONAL MESSAGES

Space for personal messages to specific individuals about financial matters:

WRITING YOUR LEGACY LETTER

Tips for creating your letter:

- Write in your authentic voice
- Focus on wisdom rather than directive rules
- Share stories that illustrate your values
- Express unconditional love separately from financial guidance
- Consider updating periodically as your perspective evolves
- Store with your other important documents

NEXT TINY STEP

One section of my legacy letter I'll draft this month:

Remember:

Your financial legacy encompasses not only the resources you pass on, but also the wisdom, values, and perspective that can guide their use for generations.