Kith&Kin
WEALTH MANAGEMENT

The Seven Decisions That Do the Heavy Lifting

Most financial advice obsesses over the small stuff. Which fund. Which app. Which side hustle.

In our view, a handful of big, hard-to-reverse decisions can shape your wealth more than years of fine-tuning. Get these seven right — or even roughly right — and you give yourself something better than a number: more freedom, and more room for the people you love.

That's the whole point of a plan.

1. Who you build a life with

Marriage is a partnership of values before it's ever a partnership of money — but the money follows the values. You're combining spending habits, debt, ambitions, and timelines. When two people want the same life and can talk about money without flinching, everything else gets easier.

You can't spreadsheet your way out of a partner who won't have the conversation. Choose someone who will sit at the kitchen table with you.

This one touches everything — your estate plan, your risk picture, your pace. It's the foundation the other six sit on.

2. The home you buy

The largest purchase most people ever make, and the most emotional. That combination is exactly why people overbuy — and quietly regret it.

A common rule of thumb: keep total housing costs — mortgage, taxes, insurance, maintenance — under about 30% of gross income. The U.S. Department of Housing and Urban Development (HUD) uses the same 30% figure, counting utilities, as a general guideline for affordable housing. Lower leaves more room. Every point below that line frees up income for investing, experiences, and flexibility.

Buy the house that fits your plan, not the one the lender says you qualify for. Those are very different numbers.

3. Where you plant it

Location is a tax decision, a schooling decision, and a lifestyle decision wearing one address.

State and local taxes, property taxes, and school quality compound quietly over decades. A hypothetical illustration: two children in private school at $20,000 a year each, for 12 years each, comes to $480,000 before any tuition increases (2 × $20,000 × 12). If tuition rose 3% a year, the same 24 school-years would cost about $568,000. Actual costs vary widely; this is an illustration, not a projection or a guarantee. That can absolutely be the right call — but make it on purpose, with the full math in front of you, alongside your CPA where taxes are in play.

4. The career you build

Early in a career, your income is usually your biggest wealth-building tool. Which means career decisions are financial decisions.

Be intentional about skills that compound, people who open doors, roles that offer growth over a marginally bigger paycheck, and equity when the opportunity is real. For some, that means starting the business. For many people, their earning trajectory can move their net worth more than almost any portfolio decision they'll ever make.

5. When you start investing

Time in the market is the one advantage you can never buy back.

A common rule of thumb for young earners: save and invest a set percentage of income — many people aim for around 20% — starting with your first paycheck, and make spending decisions from what's left. The right percentage depends on your income, debts, and goals. Pay your future first; let lifestyle fill in behind it. Start imperfect. Starting late is the expensive mistake.

6. The car in the driveway

Cars are one of the most common — and most avoidable — sources of financial drag. They depreciate fast and cost more than the sticker suggests: insurance, maintenance, fuel, and the savings that never happened.

Drive less than you can afford while your wealth is compounding. And when you can genuinely afford the nice one — long term, without crowding out your plan — enjoy it. That's what the plan is for.

7. Who you take advice from

Money is emotional, and bad advice arrives dressed as confidence. Before you take anyone's word on your financial life, ask:

- Are they credentialed, and in what?
- Have they actually seen situations like yours?
- Are they selling something, and how are they paid?
- Are they a fiduciary for all of the advice they give you, all of the time — or only some of it?

A fiduciary is an advisor legally obligated to put your interests first. It's the difference between advice and a pitch. Insist on it.

You don't need perfect. You need these seven.

Nobody gets every financial decision right. You don't have to. Get the foundational ones roughly right, and you give yourself a better shot at a life with real flexibility — for you, and for your people.

If one of these decisions is live for you right now, that's exactly the kind of conversation we're built for.

Wealth is personal. So are we.

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Important information. This guide is general education. It is not individualized investment, tax, or legal advice, and it is not a recommendation for any particular person. The percentages and dollar figures are general rules of thumb and hypothetical illustrations, not recommendations, projections, or guarantees, and they won't fit every situation. Investing involves risk, including the possible loss of principal. Kith & Kin Wealth LLC does not provide tax or legal advice; talk with your CPA or attorney before acting on any tax or legal matter. Kith & Kin Wealth LLC is a registered investment adviser registered with the Ohio Division of Securities. Registration as an investment adviser does not imply a certain level of skill or training.

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