



The **FINANCIAL** **EMPOWERMENT** *Blueprint*

Financial Literacy | Tax Readiness | Business Success



DOWNLOAD FREE
Community Resource

Our Mission

To educate, empower, and elevate individuals, families, and entrepreneurs through financial literacy, tax education, and practical tools that create lasting opportunity.

Welcome to The Financial Empowerment Blueprint™

A Message from Legendary Tax Pro

Welcome,

If you're reading this, you've already taken an important step toward improving your financial future.

Over the years, I have worked with thousands of individuals, families, entrepreneurs, and taxpayers who all had one thing in common: they wanted more confidence when it came to money. Some were trying to understand their taxes.

Some wanted to improve their credit. Others dreamed of starting a business, purchasing a home, eliminating debt, or creating a better future for their children. What I discovered is that financial success is rarely about intelligence. Most people simply were never taught the information they needed.

That is why I created The Financial Empowerment Blueprint™.

This guide was designed to help you:

- Understand your current financial situation
- Identify opportunities to improve your finances

- Prepare for tax season with confidence
- Build stronger credit habits
- Launch and grow a small business
- Learn modern digital and AI-powered skills
- Create a practical plan for long-term success

Inside these pages, you will find tools, worksheets, checklists, and resources designed to help you make informed decisions and take meaningful action. You do not need to be perfect. You do not need to have everything figured out.

You simply need to start. Every dollar saved, every goal written down, every financial decision made with intention moves you closer to the future you deserve.

Thank you for allowing Legendary Tax Pro to be part of your journey. Wishing you success, confidence, and abundance,

T. M. Hampton

Founder, Legendary Tax Pro
Financial Educator • Tax Professional • Entrepreneur
"Your Financial Success Is Our Legacy."

Why We Created This Blueprint

Why We Created This Blueprint

Empowering Families. Strengthening Communities. Creating Opportunity. Financial education can change lives, but too many people are forced to make important money decisions without clear, practical guidance.

The Financial Empowerment Blueprint™ was created to help bridge that gap.

At Legendary Tax Pro, we believe every individual, family, and entrepreneur deserves access to tools that help them understand their money, prepare for tax season, build stronger credit habits, organize their business, and plan for long-term success.

This free resource was designed to provide simple worksheets, checklists, and action steps that make financial education easier to understand and easier to apply.

Our goal is to help you move from confusion to clarity, from stress to strategy, and from guessing to building.

Our Mission

To educate, empower, and elevate individuals, families, and entrepreneurs through financial literacy, tax education, and practical tools that create lasting opportunity.

Our Commitment

Legendary Tax Pro is committed to providing accessible financial education that supports confidence, responsibility, entrepreneurship, and stronger communities.

Your financial success is our legacy.

Table of Contents Table of Contents

The Financial Empowerment Blueprint™

Your Roadmap to Financial Confidence, Tax Readiness, and Business Success

Welcome

- Cover Page
- Welcome to The Financial Empowerment Blueprint™
- Why We Created This Blueprint
- Why We Created This Blueprint, Continued
- Table of Contents
- Table of Contents, Continued

PART I - Financial Health Assessment

- Financial Confidence Score™
- Money Leaks Identification
- Monthly Cash Flow Worksheet
- Savings & Goal Planner
- Debt Inventory Worksheet
- Credit Health Check

PART II - Credit & Borrowing Power

- Credit Building Action Plan
- Credit Building Action Plan, Continued
- Preparing for Homeownership
- Preparing for Business Funding
- Building Your Borrowing Power
- Credit & Borrowing Power Summary

PART III - Wealth Building & Financial Security

- Tax Document Checklist
- Self-Employed Tax Checklist
- Small Business Tax Checklist
- IRS Online Account Setup Guide
- Tax Preparation Calendar

PART IV - Debt, Protection, and Financial Stability

- Debt, Protection, and Financial Stability
- Managing Debt & Building Credit
- Building Your Emergency Safety Net
- Growing Your Income Tracker & Action Plan
- Growing Wealth for Generations
- My 12-Month Wealth Action Plan
- Protecting What Matters Most

PART V - Major Life Planning & Financial Freedom

- Major Life Planning & Financial Freedom
- Planning for Major Life Events
- Creating Financial Freedom
- Investing in Your Future
- Debt Management & Financial Health
- Building Wealth Through Smart Habits
- Prepare for Life's Surprises

PART VI - Legacy, Lifestyle, and Long-Term Success

- Financial Freedom Is a Lifestyle
- Leave a Legacy. Change Generations.
- The Legacy Continues. Your Journey Never Ends.
- Final Words & Congratulations
- Keep Building Your Legacy

BONUS RESOURCES

- Bonus Resources & Next Steps
- Legendary Tax Pro Services Guide
- Tax Season Preparation Calendar
- Business Startup Checklist
- IRS Resource Directory
- Financial Resource Directory
- Funding & Opportunity Resources
- Next Steps & Contact Information
- Back Cover

Remember:

1. Progress beats perfection.
2. Every step you take toward understanding your finances is a step toward building a stronger future for yourself, your family, and your community.



PART I FINANCIAL HEALTH ASSESSMENT

Know Where You Stand.
Build Where You Want to Go.



FINANCIAL CONFIDENCE BEGINS WITH FINANCIAL AWARENESS.



FINANCIAL CONFIDENCE SCORE

Directions: Answer each question honestly.
Give yourself 0, 1, or 2 points for each statement.
0 = Never 1 = Sometimes 2 = Always

1. I track my income and expenses regularly. 0 1 2
2. I have a monthly budget I follow. 0 1 2
3. I have an emergency savings fund. 0 1 2
4. I pay my bills on time. 0 1 2
5. I have less than 30% of my income in debt. 0 1 2
6. I understand my credit score. 0 1 2
7. I am saving for my financial goals. 0 1 2
8. I am prepared for tax season. 0 1 2
9. I have a plan for my future (retirement, investments, etc.) 0 1 2
10. I feel confident about my financial future. 0 1 2



YOUR FINANCIAL CONFIDENCE SCORE

Total Your Score:

Add all of your points from above.



0 - 5 POINTS

Fresh Start Opportunity

You are ready to take control and build a stronger financial foundation.



6 - 10 POINTS

Building Momentum

You are making progress! Keep building healthy financial habits.



11 - 15 POINTS

Growing Stronger

You are on the right track! Continue refining your financial strategy.



16 - 20 POINTS

Financially Confident

Great job! You are building a strong financial future. Keep elevating!



IMPORTANT REMINDER

Your score is not a judgment. It is a tool to help you identify opportunities for improvement and create a plan for success.

Your FINANCIAL FUTURE

is created by what
you do today,
not tomorrow.



PART I

MONEY LEAKS IDENTIFICATION

Stop the Leaks. Save More. Build Wealth.

MONEY LEAK SELF-ASSESSMENT

Directions: Rate each area below based on how much you feel it may be costing you.

0 = Not a Problem 1 = Small Problem 2 = Large Problem

POTENTIAL MONEY LEAK	YOUR SCORE
 Missed Tax Credits & Deductions	0 1 2
 Credit Card Interest	0 1 2
 Subscription Creep	0 1 2
 Poor Banking Choices	0 1 2
 Lack of Emergency Savings	0 1 2
 Unclaimed Benefits & Resources	0 1 2
TOTAL SCORE	

REFLECTION

Which money leaks surprised you the most?

WHAT YOUR SCORE MEANS



0 - 5 POINTS

Minimal Leaks

Great job! You are managing your money well. Continue building strong habits.



6 - 10 POINTS

Moderate Leaks

You may be losing money in a few areas. Focus on the biggest opportunities first.



11 - 16 POINTS

Significant Leaks

You are likely losing more money than you realize. Take action with the plan provided.



17 - 24 POINTS

Major Leaks

Important areas need immediate attention. Small changes can create a big impact.

TOP 3 MONEY LEAKS FOR ME

1. _____
2. _____
3. _____

“ Small leaks sink big ships. Small savings build big futures. ”

PART I CASH FLOW WORKSHEET

Track Your Money.
Take Control of Your Future.



MONTHLY INCOME

List all sources of income.

INCOME SOURCE	AMOUNT
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
TOTAL MONTHLY INCOME	

MONTHLY EXPENSES

List your regular monthly expenses.

EXPENSE CATEGORY	AMOUNT
Housing (Rent/Mortgage)	\$
Transportation	\$
Food	\$
Utilities	\$
Insurance	\$
Debt Payments	\$
Entertainment	\$
Other	\$
TOTAL MONTHLY EXPENSES	\$



ACTION STEP

Identify one area where you can reduce spending and redirect that money toward your goals.

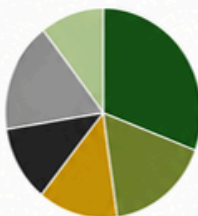
“

Every dollar
should have a destination
before it leaves your account.

”

WHERE DOES YOUR MONEY GO?

Use the chart below to visualize your spending.



- Housing _____ %
- Transportation _____ %
- Food _____ %
- Savings _____ %
- Debt Payments _____ %
- Entertainment _____ %
- Other _____ %

Total _____ 100%

CASH FLOW SUMMARY

Total Monthly Income \$ _____
Total Monthly Expenses \$ _____

MONTHLY CASH FLOW

(Income - Expenses)

\$ _____

WHAT THIS MEANS:

- **Positive** = You're spending less than you earn. Keep building!
- **Negative** = You're spending more than you earn. Time to adjust.
- **Break-even** = You're covering your expenses. Look for opportunities to save and grow.



PART I: SAVINGS & GOAL PLANNER

Build Your Future. One Dollar at a Time.



SAVINGS GOALS

Short-Term Goal (0-12 Months)

Goal: _____

Target Amount: \$ _____ Target Date: _____

Mid-Term Goal (1-3 Years)

Goal: _____

Target Amount: \$ _____ Target Date: _____

Long-Term Goal (3+ Years)

Goal: _____

Target Amount: \$ _____ Target Date: _____

MONTHLY SAVINGS PLAN

How much can I realistically save each month?

\$ _____

Where will I keep my savings?

- | | |
|---|--|
| ☐ Checking Account | ☐ Certificate of Deposit (CD) |
| ☐ Savings Account | ☐ Investment Account |
| ☐ High-Yield Savings | ☐ Other _____ |

MONTHLY SAVINGS TRACKER

Month	Savings Goal	Actual Saved	Notes
Jan	\$	\$	
Feb	\$	\$	
Mar	\$	\$	
Apr	\$	\$	
May	\$	\$	
Jun	\$	\$	
Jul	\$	\$	
Aug	\$	\$	
Sep	\$	\$	
Oct	\$	\$	
Nov	\$	\$	
Dec	\$	\$	

Total Saved This Year \$ _____

EMERGENCY FUND CHECK

How much do you currently have saved for emergencies?

\$ _____

I currently have:

- ☐ No emergency savings
- ☐ Less than 1 month of expenses
- ☐ 1-3 months of expenses
- ☐ 3-6 months of expenses
- ☐ More than 6 months of expenses



MY FINANCIAL PRIORITIES

Rank your top financial priorities (1 = Most Important)

- ☐ Build Emergency Fund _____
- ☐ Pay Off Debt _____
- ☐ Save for a Home _____
- ☐ Invest for the Future _____
- ☐ Start or Grow My Business _____
- ☐ Other Priority: _____



“A goal without a *plan* is just a *wish*.”

WRITE IT. PLAN IT. SAVE IT. ACHIEVE IT.



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PART I

DEBT INVENTORY WORKSHEET

Know What You Owe. Plan What You'll Eliminate.

INSTRUCTIONS

List all of your debts below. Be honest and thorough. This is the first step toward becoming debt free!

TOTAL DEBT

\$ _____



TIP:

Small payments + consistent effort = big results over time.

DEBT TYPE (e.g., Credit Card, Car Loan)	CREDITOR (Name of Company)	BALANCE (Current Amount)	INTEREST RATE (APR %)	MINIMUM PAYMENT (Monthly)	DUE DATE (Monthly)	NOTES (Optional)
1.		\$				
2.		\$				
3.		\$				
4.		\$				
5.		\$				
6.		\$				
7.		\$				
8.		\$				
9.		\$				
10.		\$				
TOTALS		\$ (This is your total amount owed)				

DEBT PAYOFF METHODS

Choose the method that works best for you.



DEBT SNOWBALL METHOD

Pay off the smallest debts first to build momentum and stay motivated.
Best for: Motivation & quick wins



DEBT AVALANCHE METHOD

Pay off the highest interest debts first to save the most money.
Best for: Saving money on interest

MONTHLY DEBT PAYMENT SUMMARY

Total Minimum Payments \$ _____

Extra Payment I Can Add \$ _____

Total Monthly Debt Payment \$ _____

“Discipline today creates freedom tomorrow.”

REFLECTION

What debt challenges me the most?

What will I gain when I become debt free?

My reason for staying committed:

MY DEBT FREEDOM JOURNEY



START
Acknowledge my debt.



ORGANIZE
List and understand it.



PLAN
Create a strategy.



REDUCE
Make extra payments.



ELIMINATE
Become debt free.



THRIVE
Build wealth and freedom!



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PART I

CREDIT HEALTH CHECK

Strong Credit. More Opportunities. Better Future.



CREDIT SCORE RANGE GUIDE

SCORE RANGE		RATING
300 - 579	Poor	Higher interest rates. Limited options.
580 - 669	Fair	Some options available. Room to improve.
670 - 739	Good	Better rates and more opportunities.
740 - 799	Very Good	Strong credit. Great opportunities.
800 - 850	Excellent	Top-tier credit. Best rates available.

MY CURRENT CREDIT SCORES

EQUIFAX	EXPERIAN	TRANSUNION
_____	_____	_____

CREDIT UTILIZATION GUIDE

Aim to keep your credit utilization below 30%.

UTILIZATION RATE	IMPACT ON CREDIT
0% - 10%	Excellent
11% - 30%	Good
31% - 50%	Fair
51% - 75%	Poor
76% - 100%	Very Poor

CREDIT UTILIZATION

Total Credit Card Balances

Total Credit Limits

= Utilization Rate
_____ %

CREDIT HEALTH CHECKLIST

Check the box if the statement is true for you.

- ☐ I know my current credit scores.
- ☐ I pay my bills on time.
- ☐ I keep my credit card balances low.
- ☐ I review my credit report regularly.
- ☐ I do not open unnecessary credit accounts.
- ☐ I have a mix of credit (if applicable).
- ☐ I avoid applying for multiple accounts at once.
- ☐ I correct errors on my credit report.
- ☐ I am building credit history.
- ☐ I have a plan to improve my credit.

TOP 3 WAYS TO IMPROVE MY CREDIT

- 1 _____
- 2 _____
- 3 _____

NEXT STEPS

One action I will take this month to improve my credit:



DID YOU KNOW?

Good credit can help you qualify for lower interest rates, better loan terms, and more financial freedom.

Take control today. Your future self will thank you.



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AWARENESS TODAY. FREEDOM TOMORROW. LEGACY FOREVER.

CREDIT BUILDING ACTION PLAN

Good Credit. More Doors. Bigger Opportunities.

“
STRONG
CREDIT TODAY
CREATES
FREEDOM
TOMORROW.
”



CREDIT REPAIR ACTION PLAN

List any negative items on your credit report that need attention.

NEGATIVE ITEM / ACCOUNT	CREDITOR	ACTION NEEDED	TARGET DATE
1.			
2.			
3.			
4.			
5.			

DISPUTE TRACKER

Track any items you dispute with the credit bureaus.

DISPUTED ITEM	DATE SENT	RESPONSE STATUS	RESOLVED (Y/N)

CREDIT MIX CHECK

A healthy mix of credit can help boost your score.

-  ☐ **Credit Cards**
Revolving credit—use less than 30% of limit.
-  ☐ **Installment Loans**
Auto loans, personal loans, student loans.
-  ☐ **Mortgage / Home Loan**
Long-term credit shows stability.
-  ☐ **Retail Accounts**
Store cards—use wisely and pay on time.
-  ☐ **Other Accounts**
Utility, phone, or other open accounts.



DID YOU KNOW?

Improving your credit can help you qualify for lower interest rates, better loan terms, and more financial freedom.

CREDIT BUILDING STRATEGIES



PAY ON TIME

Payment history is the most important factor in your credit score. Set up reminders or automate payments.



KEEP BALANCES LOW

Use less than 30% of your available credit whenever possible.



CHECK YOUR CREDIT REGULARLY

Review your credit reports at least 3 times a year at AnnualCreditReport.com.



BUILD CREDIT HISTORY

Keep older accounts open and active. Length of credit history matters.



USE SECURED CREDIT OPTIONS

Consider a secured credit card or credit builder loan if you are rebuilding your credit.

MY CREDIT GOALS



SHORT-TERM GOAL
(0–6 Months)



MID-TERM GOAL
(6–12 Months)



LONG-TERM GOAL
(1+ Year)



MY COMMITMENT

I commit to taking consistent action to build strong credit and create more financial opportunities for my future.

Signature: _____ Date: _____



AWARENESS TODAY.
FREEDOM TOMORROW.
LEGACY FOREVER.



EVERY ACTION YOU TAKE
TODAY BUILDS THE LIFE
YOU DESERVE TOMORROW.

CREDIT BUILDING ACTION PLAN

Good Credit. More Opportunities. Stronger Future.

“
Good credit today creates more choices and opportunities tomorrow.
”



CREDIT REPAIR ACTION PLAN

List any negative items on your credit report that need attention.

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1.			
2.			
3.			
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MY CREDIT GOALS



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(0-6 MONTHS)



MID-TERM GOAL
(6-12 MONTHS)



LONG-TERM GOAL
(1+ YEAR)



MY COMMITMENT

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Signature: _____ Date: _____



AWARENESS TODAY.
FREEDOM TOMORROW.
LEGACY FOREVER.



EVERY ACTION YOU TAKE TODAY
BUILDS THE LIFE YOU DESERVE
TOMORROW.

PREPARING FOR HOMEOWNERSHIP

Your Credit Today. Your Home Tomorrow.

“Strong credit builds the foundation for your dream home.”



HOMEOWNERSHIP READINESS CHECKLIST

Check each item that you have or are working on.

- ☐ I know my credit score and understand what it means.
- ☐ My credit score is 620 or higher. (Higher is better!)
- ☐ I have no late payments in the last 12 months.
- ☐ My debt-to-income ratio is below 43%.
- ☐ I have at least 3–6 months of expenses saved.
- ☐ I have money saved for a down payment.
- ☐ I am not applying for new credit.
- ☐ I have a stable source of income.
- ☐ I have reviewed my credit report for errors.
- ☐ I am working with a trusted tax or financial professional.



TIP: Lenders look at your credit, income, debt, and savings to determine how much you may qualify to borrow.

DOWN PAYMENT SAVINGS TRACKER

Start small. Stay consistent. Reach your goal.

My Down Payment Goal: \$

Target Date:



DATE	AMOUNT SAVED	TOTAL SAVED	NOTES

Every dollar saved gets you closer to homeownership!

HOMEOWNERSHIP ACTION STEPS

What can I do this month to move closer to buying my home?

- 1
- 2
- 3
- 4
- 5

CREDIT SCORE GUIDE FOR HOME BUYERS

CREDIT SCORE RANGE	RATING	WHAT IT MEANS	IMPACT ON HOME LOANS
300 – 579	Poor	High risk to lenders	Limited or no loan options. Higher interest rates.
580 – 669	Fair	Some risk	FHA loans may be an option. Higher interest rates.
670 – 739	Good	Lower risk	More loan options. Better interest rates.
740 – 799	Very Good	Low risk	Strong loan options. Better rates and terms.
800 – 850	Excellent	Very low risk	Best rates and loan terms available.

★ Goal: Work toward a score of 620 or higher to qualify for most home loans.

KEY FACTORS LENDERS CONSIDER



CREDIT SCORE
Shows how you manage credit.



DOWN PAYMENT
More down can mean better loan terms.



DEBT-TO-INCOME RATIO
Shows how much debt you have compared to income.



EMPLOYMENT HISTORY
Consistent income builds lender confidence.



CREDIT HISTORY
Lenders look at the length and quality of your credit history.



RESERVES
Savings after your down payment shows financial stability.

MY HOMEOWNERSHIP VISION



I see myself living in:

Why is homeownership important to me?

How will owning a home impact my future?



Owning a home is more than a milestone—it's a legacy. Prepare today, and open the door to possibilities tomorrow.



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**AWARENESS TODAY.
FREEDOM TOMORROW.
LEGACY FOREVER.**

PREPARING FOR BUSINESS FUNDING

Strong Credit. Strong Business. More Opportunities.

BUSINESS FUNDING READINESS CHECKLIST

Check each item you have in place or are working on.

- ☐ I have a clear business plan.
- ☐ My personal credit score is 680 or higher.
- ☐ My business bank accounts are separate.
- ☐ I have at least 6 months of business bank statements.
- ☐ I have up-to-date financial statements.
- ☐ My business has an EIN.
- ☐ I am current on all business taxes.
- ☐ I have a strong debt-to-income ratio.
- ☐ I have no recent collections or charge-offs.
- ☐ I understand the funding options available.
- ☐ I have a plan for how I will use the funds.



TIP: Lenders want to see a business that is organized, stable, and prepared. The more prepared you are, the more funding options you will have.

FUNDING READINESS SCORECARD

Rate yourself on each category.

CATEGORY	SCORE (1-5)	NOTES / ACTION NEEDED
Credit Health	1 2 3 4 5	
Business Structure	1 2 3 4 5	
Financial Records	1 2 3 4 5	
Cash Flow Stability	1 2 3 4 5	
Tax Compliance	1 2 3 4 5	
Debt Management	1 2 3 4 5	
Funding Knowledge	1 2 3 4 5	

Total Score: _____ / 35

Your Funding Readiness Level: _____

BUSINESS FUNDING ACTION PLAN

What actions will I take in the next 90 days to prepare for funding?

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____



“
Your business dreams deserve the funding to make them real.
”

BUSINESS CREDIT SCORE GUIDE

SCORE RANGE	RATING	WHAT IT MEANS	IMPACT ON FUNDING
300 – 579	Poor	High risk to lenders	Limited options. High interest rates.
580 – 669	Fair	Some risk	Fewer options. Higher rates.
670 – 739	Good	Lower risk	More options available. Better terms.
740 – 799	Very Good	Low risk	Strong options. Better rates and terms.
800 – 850	Excellent	Very low risk	Best rates and highest approval potential.

★ Goal: Work toward a score of 680 or higher to unlock more funding opportunities.

KEY FUNDING OPTIONS



Traditional Bank Loans



Business Lines of Credit



SBA Loans



Alternative Lenders



Investors & Grants

PREPARATION STEPS

- 1 Improve my credit score by: _____
- 2 Organize my financial documents: _____
- 3 Increase my business revenue by: _____
- 4 Reduce my business debt by: _____
- 5 Save cash for business growth by: _____



MY COMMITMENT

I commit to taking consistent action to strengthen my credit and prepare my business for funding opportunities.

Signature: _____ Date: _____



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PREPARE TODAY.
GET FUNDED TOMORROW.
BUILD YOUR LEGACY FOREVER.

BUILDING YOUR BORROWING POWER

Strong Credit Today. More Choices Tomorrow.

“
The power to borrow is the power to build wealth.
”

BORROWING POWER CHECKLIST

Check each item you have or are working on.

- ☐ I have reviewed my credit reports.
- ☐ I pay my bills on time.
- ☐ I keep my credit card balances low.
- ☐ I have a mix of revolving and installment accounts.
- ☐ I have established credit history.
- ☐ I do not have recent collections or charge-offs.
- ☐ I have stable income documentation.
- ☐ I have savings for emergencies.
- ☐ I have a plan for large purchases or investments.
- ☐ I understand my debt-to-income ratio.



TIP: Lenders look at your entire financial picture, not just your credit score. Strong habits today create more opportunities tomorrow.

TYPES OF CREDIT ACCOUNTS

A healthy mix of credit can strengthen your profile.

	TYPE	EXAMPLES	BENEFITS
	Revolving Credit	Credit Cards, Lines of Credit	Shows ability to manage ongoing credit responsibly
	Installment Credit	Auto Loans, Personal Loans	Shows ability to repay over time
	Mortgage Credit	Home Loans	Builds credit history and financial stability
	Business Credit	Business Loans, Credit Lines	Separates personal and business finances

CREDIT UTILIZATION REMINDER

Keep your credit card balances below 30% of your credit limit.

Lower is better!

Aim for 10% or less for the strongest impact.

DEBT-TO-INCOME RATIO GUIDE

Your DTI compares how much you owe each month to how much you earn.

DTI RANGE	RATING	WHAT IT MEANS	IMPACT ON LOANS
0% – 20%	Excellent	Low debt compared to income	Strong approval odds. Best interest rates.
21% – 36%	Good	Manageable debt levels	Good approval odds. Competitive rates.
37% – 43%	Fair	Higher debt levels	Approval possible. Rates may be higher.
44% and above	Poor	Too much debt compared to income	High risk. Limited loan options.

★ Goal: Keep your DTI below 36% for the best borrowing potential.

BORROWING POWER ACTION PLAN

What steps will you take in the next 60-90 days?

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

MAJOR PURCHASE OR INVESTMENT GOALS

What are you preparing to borrow for?

- ☐ Home Purchase
 ☐ Business Expansion
 ☐ Vehicle Purchase
☐ Education
 ☐ Real Estate Investment
 ☐ Other: _____

TARGET TIMELINE

When do you want to achieve this goal?

- ☐ Within 6 months
 ☐ 6-12 months
 ☐ 1-3 years
 ☐ 3+ years

MY BORROWING POWER COMMITMENT

I commit to building strong credit, managing debt wisely, and taking consistent action to increase my borrowing power.

Signature: _____ Date: _____



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**STRONG CREDIT.
MORE OPPORTUNITIES.
BRIGHTER FUTURE.**

CREDIT & BORROWING POWER SUMMARY

Strong Credit. More Choices. Greater Freedom.

“
Your credit
today shapes
your freedom
tomorrow.
”

CREDIT PROGRESS CHECKLIST

Review your progress in building strong credit and borrowing power.

- ☐ I understand how my credit score is calculated.
- ☐ I know my current credit score.
- ☐ I am making payments on time.
- ☐ I am keeping my balances low.
- ☐ I am checking my credit reports regularly.
- ☐ I have addressed any errors on my credit report.
- ☐ I am building a healthy mix of credit.
- ☐ I have a plan to improve my credit score.
- ☐ I understand my options for homeownership.
- ☐ I understand my options for business funding.



TIP: Consistency is the key to strong credit. Small actions today lead to big opportunities tomorrow.

MY CURRENT CREDIT SNAPSHOT

	My Current Credit Score	_____
	Total Debt I Owe	\$ _____
	My Credit Utilization	_____ %
	On-Time Payment Record	☐ Good ☐ Fair ☐ Needs Work
	Credit Mix (Types of Credit)	☐ Good ☐ Fair ☐ Needs Work
	Overall Credit Health	☐ Strong ☐ Fair ☐ Needs Improvement

KEY TAKEAWAYS

- Good credit opens doors to better interest rates, higher loan amounts, and more financial opportunities.
- Pay on time, every time. Payment history is the most important factor in your credit score.
- Keep balances low and avoid maxing out your credit cards.
- Check your credit reports regularly and dispute any errors.
- Build credit intentionally and protect your financial reputation.

MY NEXT STEPS

What are 3 actions I will take in the next 30 days to improve my credit and increase my borrowing power?

1. _____
2. _____
3. _____

OPPORTUNITIES I AM PREPARING FOR

Check all that apply and add your target date.

	☐ Buy a Home Target Date: _____		☐ Expand My Business Target Date: _____
	☐ Start a Business Target Date: _____		☐ Buy a Vehicle Target Date: _____
	☐ Invest in Education Target Date: _____		☐ Build Wealth Target Date: _____

MY CREDIT & BORROWING POWER VISION

Where do I see myself in 1 year? _____

Where do I see myself in 3 years? _____

Where do I see myself in 5 years? _____



I am building financial freedom for myself and my future.



MY COMMITMENT:

I commit to using my credit wisely, making smart financial decisions, and building a legacy of financial freedom.

Signature: _____

Date: _____



My future.
My freedom.
My legacy.



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AWARENESS TODAY.
FREEDOM TOMORROW.
LEGACY FOREVER.

EMERGENCY SAVINGS PLANNER

Be Prepared. Stay Protected. Build Peace of Mind.

“
Life happens.
Be ready
so you can
keep moving
forward.”



EMERGENCY FUND SELF-ASSESSMENT

Check the statement that best describes you.

- ☐ I do not have any emergency savings.
- ☐ I have less than 1 month of expenses saved.
- ☐ I have 1–3 months of expenses saved.
- ☐ I have 3–6 months of expenses saved.
- ☐ I have 6+ months of expenses saved.
- ☐ I have separate savings for emergencies.
- ☐ I am currently adding to my emergency fund regularly.
- ☐ I feel confident I could cover an unexpected expense.



TIP: Financial emergencies don't wait until it's convenient. Start small, stay consistent, and your future self will thank you.

MY EMERGENCY FUND GOAL

Monthly Essential Expenses

\$

Months of Expenses I Want to Save

- ☐ 3 Months ☐ 4 Months ☐ 6 Months ☐ Other _____

My Emergency Fund Goal
(Monthly Expenses X Months)

\$

EMERGENCY FUND SAVINGS TRACKER

DATE	AMOUNT SAVED	TOTAL SAVED	NOTES / MILESTONES

“ Discipline today creates security tomorrow.”



REMEMBER:

An emergency fund is not about if something will happen, it's about when.

HOW MUCH SHOULD YOU SAVE?

Experts recommend saving 3–6 months of essential living expenses.

HOUSEHOLD SITUATION	RECOMMENDED SAVINGS
Single with no dependents	3 months of expenses
Married / Partnered no dependents	3–4 months of expenses
One parent household or dependents	4–6 months of expenses
Homeowner with mortgage	6 months of expenses
Self-employed or variable income	6+ months of expenses

★ Goal: Build a financial cushion that protects your lifestyle and your peace of mind.

WHERE TO KEEP YOUR EMERGENCY FUND

Keep your money safe, accessible, and separate from everyday spending.



High-Yield Savings Account
Earns more interest while keeping your money accessible.



Money Market Account
Offers convenience with competitive interest.



Credit Union Savings
Often higher rates and lower fees.



Separate Account
Out of sight, out of mind—less temptation to spend.

EXAMPLES OF EMERGENCY EXPENSES

- ☐ Medical bills
- ☐ Car repairs
- ☐ Job loss
- ☐ Home repairs
- ☐ Unexpected travel
- ☐ Family emergencies
- ☐ Utility bills
- ☐ Other _____



MY COMMITMENT

I commit to building my emergency fund so I can handle life's unexpected moments with confidence and peace.

Signature: _____ Date: _____



FINANCIAL SECURITY
IS FINANCIAL FREEDOM.
PREPARE TODAY.



A SMALL STEP TODAY
CAN PROTECT YOUR
TOMORROW.

PROTECTING WHAT MATTERS

Protect Your Today. Secure Your Tomorrow.

“It's not about having more money. It's about keeping and protecting what you have built.”

FINANCIAL PROTECTION CHECKLIST

Check all that apply to your current situation.

- ☐ I have health insurance
- ☐ I have life insurance
- ☐ I have disability insurance
- ☐ I have property/renters insurance
- ☐ I have an emergency fund
- ☐ I have a will or estate plan
- ☐ I have beneficiaries named on my accounts
- ☐ I review my coverage regularly
- ☐ I have important documents organized
- ☐ I have a plan for long-term care
- ☐ I understand my employer benefits



TIP: Protection is not an expense, it's an investment in your peace of mind and your family's future.

TYPES OF INSURANCE: DO I HAVE ENOUGH?

Review your current coverage and identify any gaps.

TYPE OF INSURANCE	PURPOSE	DO I HAVE IT?	NEED MORE INFO	REVIEW DATE
Health Insurance	Covers medical expenses	☐	☐	_____
Life Insurance	Provides financial support to loved ones	☐	☐	_____
Disability Insurance	Replaces income if you can't work	☐	☐	_____
Property Insurance	Protects your home and belongings	☐	☐	_____
Liability Insurance	Helps cover legal and out-of-pocket costs	☐	☐	_____

★ Goal: Make sure your coverage protects your lifestyle and loved ones.

IMPORTANT DOCUMENTS CHECKLIST

Do I have the following documents organized and accessible?

- ☐ Birth certificate
- ☐ Social Security cards
- ☐ Driver's license / ID
- ☐ Insurance policies
- ☐ Bank account information
- ☐ Investment account information
- ☐ Property deed / lease
- ☐ Will / Trust documents
- ☐ Power of attorney
- ☐ Beneficiary designations



TIP: Store copies securely in a fireproof safe or a secure digital vault.

ESTATE PLANNING BASICS

Take steps now to protect your legacy.

- Will**
Ensures your assets go to the people you choose. ☐
- Power of Attorney**
Allows someone you trust to make decisions on your behalf if needed. ☐
- Healthcare Directive**
Lets your wishes be known for medical decisions. ☐
- Beneficiary Review**
Keep beneficiary information updated on all accounts. ☐

RISK ASSESSMENT

What risks could impact your financial future? Check all that apply.

- ☐ Loss of income
- ☐ Medical emergency
- ☐ Accidents or disability
- ☐ Natural disasters
- ☐ Job loss
- ☐ Market downturns
- ☐ Identity theft / fraud
- ☐ Other: _____



TIP: You can't predict the future, but you can prepare for it.

FINANCIAL PROTECTION ACTION PLAN

List 3 actions you will take in the next 60 days.

1. _____
2. _____
3. _____

Target Date: _____

WHO DEPENDS ON ME?

List the people who rely on you financially.

1. _____
2. _____
3. _____
4. _____
5. _____



Protecting them starts with planning today.



MY COMMITMENT

I commit to taking intentional steps to protect my income, my assets, and the people who matter most.

Signature: _____ Date: _____



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PROTECT TODAY.
SECURE TOMORROW.
BUILD A LEGACY THAT LASTS.

BUILDING GENERATIONAL WEALTH

What You Build Today Can Bless Tomorrow.

“
Wealth is
not just
what you
earn. It's
what you
build, protect,
and pass on.
”



GENERATIONAL WEALTH CHECKLIST

- ☐ I have a savings plan.
- ☐ I am reducing unnecessary debt.
- ☐ I am building or improving my credit.
- ☐ I have life insurance or plan to get coverage.
- ☐ I am saving for retirement.
- ☐ I am working toward homeownership.
- ☐ I want to start or grow a business.
- ☐ I have important documents organized.
- ☐ I understand the importance of estate planning.
- ☐ I want to create a financial legacy for my family.



TIP: Generational wealth begins with consistent habits, not overnight success.

WEALTH-BUILDING PILLARS



Savings: Creates stability and options.



Homeownership: Builds equity over time.



Retirement Accounts: Supports long-term security.



Business Ownership: Creates income and legacy opportunities.



Life Insurance: Helps protect loved ones financially.



Estate Planning: Helps direct and preserve assets.



Goal: Build assets that can support your future and the next generation.

ASSETS I WANT TO BUILD



Emergency Savings _____



Home Equity _____



Retirement Savings _____



Business Assets _____



Investments _____



Other: _____

MY LEGACY GOALS

What do I want my family to have because I planned wisely?

What financial lesson do I want to pass down?

What legacy do I want to build over the next 5–10 years?

WHO BENEFITS FROM MY PLANNING?

1. _____
2. _____
3. _____
4. _____
5. _____



90-DAY WEALTH ACTION PLAN

1. _____
2. _____
3. _____
4. _____

Target Date: _____



LEGENDARY
TAX PRO

MY COMMITMENT

I commit to taking intentional steps to build wealth, protect my assets, and create a stronger future for myself and the generations connected to me.

Signature _____

Date _____



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BUILD TODAY. PROTECT TOMORROW. CREATE A LEGACY FOREVER.



INVESTING BASICS FOR YOUR FUTURE

Small Steps Today. Long-Term Wealth Tomorrow.

“The best time to invest was yesterday. The next best time is today.”

INVESTING READINESS CHECKLIST

Check each statement that is true for you.

- ☐ I have an emergency fund.
- ☐ I have paid off or am managing high-interest debt.
- ☐ I have clear short-term and long-term financial goals.
- ☐ I understand my risk tolerance.
- ☐ I have money to invest regularly.
- ☐ I understand the basics of investing.
- ☐ I am ready to invest for the long term.
- ☐ I will not need this money for several years.
- ☐ I have a plan for my investments.



TIP: Investing is a marathon, not a sprint. Start where you are, use what you have, and keep going.

INVESTMENT ACCOUNT OPTIONS

Learn about common investment accounts and their benefits.

ACCOUNT TYPE	WHAT IT IS	TAX ADVANTAGE	BEST FOR
401(k)	Employer-sponsored retirement plan.	Tax-deferred growth.	Retirement saving through employer.
IRA	Individual retirement account.	Tax-deferred or tax-free growth.	Long-term retirement savings.
529 Plan	Education savings account.	Tax-free growth for education.	Saving for education expenses.
Brokerage Account	Taxable investment account.	No tax advantage.	General investing and wealth building.



Goal: Start investing early and consistently to take advantage of compound growth.

RISK & RETURN UNDERSTANDING

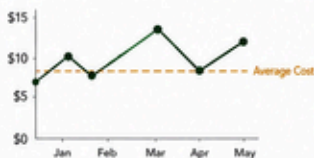
Generally, higher potential returns come with higher risk.



TIP: Diversification helps reduce risk by spreading your money across different investments.

DOLLAR-COST AVERAGING EXPLAINED

Invest a fixed amount regularly, regardless of market ups and downs.



Benefits:

- ✓ Reduces the impact of market volatility
- ✓ Builds the habit of consistent investing
- ✓ Helps you stay focused on the long term

INVESTMENT KNOWLEDGE BUILDER QUIZ

Test your understanding.

- The main benefit of starting to invest early is:
 - a) You can avoid taxes.
 - b) You get rich quickly.
 - c) You benefit from compound growth.
- Diversification means:
 - a) Putting all your money in one stock.
 - b) Spreading your money across different investments.
 - c) Only investing in bonds.
- Dollar-cost averaging helps investors:
 - a) Time the market perfectly.
 - b) Reduce the impact of market ups and downs.
 - c) Avoid paying any fees.



Answers: 1) c 2) b 3) b

MY INVESTING ACTION PLAN

Answer the questions below to get started.

What are my investing goals? _____

When do I want to achieve them? _____

How much can I invest each month? \$ _____

Which account(s) will I use? ☐ 401(k) ☐ IRA ☐ 529 Plan ☐ Brokerage

What is my risk tolerance? ☐ Conservative ☐ Moderate ☐ Growth ☐ Aggressive

My first step: _____

Target Start Date: _____



A plan today creates freedom tomorrow.



MY COMMITMENT

I commit to educating myself, starting my investment journey, and staying consistent in building wealth for my future and my legacy.

Signature: _____ Date: _____



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INVEST IN YOUR FUTURE.
BUILD WEALTH.
LIVE LEGENDARY.

PREPARING FOR RETIREMENT

Plan Today. Enjoy Tomorrow.



“
The goal is not to retire from something, but to retire to something.
”

RETIREMENT READINESS CHECKLIST

Check all that apply to your current situation.

- ☐ I know how much I need to retire comfortably.
- ☐ I am contributing to a retirement account.
- ☐ I understand my Social Security benefits.
- ☐ I have an idea of when I want to retire.
- ☐ I have multiple income sources for retirement.
- ☐ I have a plan to manage healthcare costs.
- ☐ I have paid off, or plan to pay off, major debt.
- ☐ I have an estate plan in place.
- ☐ I am on track to meet my retirement goals.
- ☐ I feel confident about my financial future.



TIP: The earlier you plan, the more freedom you'll have later. Time is your greatest asset.

RETIREMENT INCOME PLANNER

Estimate how much income you may have and need in retirement.

ESTIMATED ANNUAL INCOME IN RETIREMENT

	Social Security	\$ _____
	401(k) / IRA	\$ _____
	Pension / Annuities	\$ _____
	Rental Income	\$ _____
	Other Income	\$ _____
TOTAL ANNUAL INCOME		\$ _____

ESTIMATED ANNUAL EXPENSES IN RETIREMENT

	Housing	\$ _____
	Healthcare	\$ _____
	Living Expenses	\$ _____
	Travel / Leisure	\$ _____
	Other Expenses	\$ _____
TOTAL ANNUAL EXPENSES		\$ _____

★ Goal: Your income in retirement should be greater than or equal to your expenses.

YOUR RETIREMENT TIMELINE

Map out your plan.



HOW MUCH SHOULD I SAVE?

Use this as a general guide for retirement savings.

AGE	MULTIPLE OF ANNUAL SALARY (SAVED)	PERCENT OF ANNUAL SALARY (SAVED)
25-29	0.5x	15%
30-39	1x	15%
40-49	3x	15-20%
50-59	6x	20%
60+	8x+	20%+



TIP: These are guidelines. Your personal situation may vary.

ESTATE PLANNING BASICS

An estate plan ensures your wishes are honored.

- Will**
Specifies how your assets will be distributed after your passing. ☐
- Trust**
Helps manage assets and can reduce probate. ☐
- Beneficiary Designations**
Designates who receives your accounts and benefits. ☐
- Healthcare Directive**
States your medical wishes if you cannot communicate. ☐
- Power of Attorney**
Allows someone you trust to make financial or legal decisions for you. ☐

TIP: An estate plan is an act of love, not just for you, but for the people you care about.

MY LEGACY PLAN

What kind of legacy do I want to leave?

What values do I want to pass on?

How can I give back or make an impact?

WAYS TO LEAVE A LEGACY

- Mentor others
- Support a cause you care about
- Start a scholarship
- Build a family legacy
- Teach financial responsibility

TIP: Your legacy is written every day by the choices you make and the lives you touch.

MY COMMITMENT

I commit to preparing for retirement and creating a legacy that reflects my values, supports my loved ones, and makes a lasting impact.

Signature: _____ Date: _____



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PLAN FOR TOMORROW.
PREPARE TODAY.
LEAVE A LEGACY.

YEAR-END REFLECTION & SUCCESS REVIEW

Celebrate Progress. Refine the Vision.
Keep Building.

“
Progress is powerful.
Small steps repeated consistently create big results.
”

1. MY PROGRESS CHECKLIST

- ☐ I reduced debt.
- ☐ I improved my credit.
- ☐ I increased my savings.
- ☐ I built or grew my emergency fund.
- ☐ I improved my budgeting habits.
- ☐ I learned more about investing.
- ☐ I prepared for retirement.
- ☐ I protected my family financially.
- ☐ I grew my income or business.
- ☐ I made more intentional money decisions.



TIP: Celebrate every step forward—no matter how small. Progress compounds!

6. HABITS THAT HELPED ME MOST

- 1 _____
- 2 _____
- 3 _____

2. BIGGEST WINS THIS YEAR

4. CHALLENGES I OVERCAME

7. MY NEXT BIG GOALS

- 1 _____
- 2 _____
- 3 _____

3. LESSONS I LEARNED

5. MY GROWTH SNAPSHOT

AREA	WHERE I STARTED	WHERE I AM NOW	NEXT TARGET
Savings			
Debt			
Credit			
Income			
Business			
Retirement			
Protection / Insurance			

8. MY VISION FOR THE NEXT YEAR

★ 9. MY COMMITMENT ★

I commit to building on the progress I have made and continuing to create a stronger financial future.

SIGNATURE _____



DATE _____



EDUCATE | EMPOWER | ELEVATE



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REFLECT TODAY. GROW TOMORROW. BUILD YOUR LEGACY FOREVER.

MANAGING DEBT & BUILDING CREDIT

Smart Choices Today. Stronger Tomorrow.

“
The freedom from debt isn't just about money. It's about options and peace of mind.
”



DEBT CHECKLIST

Check all that apply to your current situation.

- ☐ I know how much debt I owe in total.
- ☐ I know my interest rates for each debt.
- ☐ I make payments on time.
- ☐ I pay more than the minimum when possible.
- ☐ I have a plan to pay off debt.
- ☐ I use credit responsibly.
- ☐ I review my debt regularly.
- ☐ I avoid taking on new debt.
- ☐ I am working to become debt free.



TIP: Good debt can help you grow (like a mortgage or education). Bad debt holds you back (like high-interest debt). Know the difference.

DEBT PAYOFF STRATEGIES

Choose the method that works best for you.



DEBT SNOWBALL METHOD

- Pay minimums on all debts.
- Pay extra on the smallest balance.
- Once paid off, roll that payment into the next smallest balance.

Best for: Motivation and quick wins.



DEBT AVALANCHE METHOD

- Pay minimums on all debts.
- Pay extra on the highest interest rate.
- Once paid off, move to the next highest rate.

Best for: Saving the most money.



TIP: Consistency is more important than speed. Every extra dollar makes a difference!

MY DEBT PAYOFF PLAN

Create your action plan to become debt free.

My chosen strategy: ☐ Snowball ☐ Avalanche

Step 1: I will pay extra \$ _____ each month toward my debt.

Step 2: I will start with debt # _____ (from my list above).

Step 3: I will make consistent payments and track my progress.

DEBT #	DEBT TYPE	TARGET PAYOFF DATE	PAID OFF (Y/N)
1			
2			
3			
4			
5			



My Debt Freedom Date Goal: _____



MY COMMITMENT

I commit to managing my debt wisely, building strong credit, and creating a future filled with financial freedom.

LIST YOUR DEBTS

List all your debts from smallest balance to largest balance.

DEBT TYPE	CREDITOR	BALANCE	INTEREST RATE	MINIMUM PAYMENT
Example: Credit Card	ABC Bank	\$1,250	18.99%	\$35
1				
2				
3				
4				
5				

★ **Goal:** Create a plan to pay off debt and keep it from coming back.

UNDERSTANDING YOUR CREDIT SCORE

The higher your score, the more financial doors open for you.

SCORE RANGE	RATING
300 – 579	Poor
580 – 669	Fair
670 – 739	Good
740 – 799	Very Good
800 – 850	Excellent

FACTORS THAT AFFECT YOUR SCORE

Payment History	35%
Amounts Owed	30%
Length of Credit History	15%
New Credit	10%
Credit Mix	10%



TIP: Check your credit report annually at AnnualCreditReport.com. It's free!

CREDIT BUILDING HABITS

Build good habits and watch your score grow.

- ✓ Pay all bills on time, every time.
- ✓ Keep credit card balances low (under 30% of your limit).
- ✓ Avoid opening too many new accounts.
- ✓ Keep old accounts open.
- ✓ Review your credit report regularly.
- ✓ Dispute errors immediately.
- ✓ Use a mix of credit types responsibly (cards, loans, etc.).



TIP: Good credit saves you money on loans, insurance, and even some jobs and housing opportunities.

DEBT FREE = BUILD WEALTH

What will you do with the money you free up?

Once I am debt free, I will:

- ☐ Build my emergency fund
- ☐ Invest for my future
- ☐ Save for a home
- ☐ Take a vacation
- ☐ Start a business
- ☐ Other _____



Paying off debt is not the end. It's the beginning of your wealth building journey.

MY PROGRESS TRACKER

Small steps lead to big changes.

This month, I will:

I will pay off: \$ _____

I will save: \$ _____

I will invest: \$ _____

This month, I will celebrate:



Signature: _____ Date: _____



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GET OUT OF DEBT.
BUILD WEALTH.
LIVE LEGENDARY.

BUILDING YOUR EMERGENCY SAFETY NET

Life is Unpredictable. Be Prepared.
Stay Ready. Stay Secure.

“
An emergency
fund today
is peace of
mind tomorrow.
”

EMERGENCY READINESS CHECKLIST

Check all that apply to your current situation.

- ☐ I have an emergency fund.
- ☐ I know how much I need for emergencies.
- ☐ I have a separate savings account for emergencies.
- ☐ I can cover 3-6 months of essential expenses.
- ☐ I have a plan for unexpected job loss.
- ☐ I have insurance to protect against major risks.
- ☐ I review and update my plan regularly.
- ☐ I feel prepared for unexpected events.



TIP: Being prepared doesn't mean you expect bad things. It means you are ready—so life's surprises don't knock you down.

HOW MUCH DO I NEED?

Most experts recommend saving 3-6 months of essential living expenses.

MONTHLY ESSENTIAL EXPENSES	AMOUNT (\$)
Housing (rent/mortgage)	\$ _____
Utilities	\$ _____
Food	\$ _____
Transportation	\$ _____
Healthcare	\$ _____
Insurance	\$ _____
Other _____	\$ _____
TOTAL MONTHLY ESSENTIAL EXPENSES	\$ _____

EMERGENCY FUND GOAL

- Monthly Expenses
\$ _____
 - Multiply by 3 (minimum)
\$ _____
 - Multiply by 6 (recommended)
\$ _____
- MY GOAL: \$ _____**

★ **Goal:** Save at least 3 months of essential expenses. Aim for 6 months for greater security.

WHERE SHOULD I KEEP MY EMERGENCY FUND?

Choose the best place to keep your emergency fund.

- High-Yield Savings Account**
Easy access, earns more interest than traditional savings. ☐
- Money Market Account**
Easy access, may allow limited check writing. ☐
- Certificates of Deposit (CDs)**
Higher interest, but early withdrawal may have penalties. ☐
- Cash on Hand (Small Amount)**
Keep a small amount of cash for immediate needs. ☐



TIP: Your emergency fund should be safe, liquid (easy to access), and separate from your everyday spending.

MY EMERGENCY PLAN

Plan ahead so you can act fast when needed.

If I lose my job, I will:

If I have a major car repair, I will:

If I have a medical emergency, I will:

Other situations I want to prepare for:



TIP: A plan + a fund = Financial peace of mind.

COMMON EMERGENCIES

What might come up unexpectedly?

- ☐ Job loss or reduced income
- ☐ Medical expenses
- ☐ Car repairs
- ☐ Home repairs
- ☐ Family emergencies
- ☐ Natural disasters
- ☐ Other: _____



TIP: You can't predict every emergency, but you can prepare for many of them.

BUILDING MY EMERGENCY FUND

Choose my savings strategy and stay consistent.

I will save by:

- ☐ Setting up automatic transfers
- ☐ Saving a fixed amount each week
- ☐ Saving a fixed amount each month
- ☐ Saving any extra income (bonuses, tax refunds, etc.)
- ☐ Cutting back on non-essential spending

How much will I save?

I will save \$ _____ ☐ each week ☐ each month

My target amount: \$ _____ Target date: _____



TIP: Small, consistent savings add up fast over time.

EMERGENCY FUND TRACKER

Track my progress toward my goal.

DATE	AMOUNT SAVED (\$)	TOTAL SAVED (\$)	NOTES



TIP: Celebrate progress, not perfection. Every dollar counts!

WHAT MY EMERGENCY FUND IS FOR (AND NOT FOR)

Use it for:

- ☒ Unexpected and necessary expenses
- ☒ True emergencies

Not for:

- ☒ Vacations
- ☒ Shopping
- ☒ Upgrades
- ☒ Non-essential wants



TIP: Protect your fund so it's there when you truly need it.



MY COMMITMENT

I commit to building my emergency fund and being prepared for life's unexpected moments.
I understand that preparation today leads to peace of mind tomorrow.

Signature: _____ Date: _____



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**PREPARE TODAY.
PROTECT TOMORROW.
BUILD WEALTH THAT LASTS.**

GROWING YOUR INCOME TRACKER & ACTION PLAN

Earn More. Plan Better. Build Bigger Goals.

“
Your income
can grow
when your
skills, strategy,
and consistency
grow with it.
”

1. INCOME GROWTH CHECKLIST

- ☐ I know how much income I currently earn each month.
- ☐ I have a target monthly income goal.
- ☐ I know where my income comes from.
- ☐ I am exploring ways to increase my income.
- ☐ I have at least one skill I can monetize.
- ☐ I am tracking my progress consistently.
- ☐ I am open to learning new skills.
- ☐ I have a plan for the next 90 days.



TIP: Income growth often starts with clarity, consistency, and one strategic next step.

2. CURRENT INCOME SNAPSHOT

	Primary Job Income	\$ _____
	Side Hustle Income	\$ _____
	Business Income	\$ _____
	Other Income	\$ _____
TOTAL MONTHLY INCOME		\$ _____
TARGET MONTHLY INCOME		\$ _____

3. WAYS I CAN GROW MY INCOME

- ☐ Ask for a raise
- ☐ Start a side hustle
- ☐ Add a new service
- ☐ Get more clients
- ☐ Sell digital products
- ☐ Freelance / consulting
- ☐ Learn a new skill
- ☐ Apply for higher-paying opportunities
- ☐ Other: _____



4. MY SKILLS & OPPORTUNITIES

Skills I already have:

Services I could offer:

Knowledge I could teach:



5. 90-DAY INCOME ACTION PLAN

TARGET DATE

Action 1:	_____
Action 2:	_____
Action 3:	_____
Action 4:	_____
Action 5 (Optional):	_____



TIP: Small daily actions create massive income momentum over time.



6. INCOME GROWTH TRACKER

MONTH	INCOME GOAL	ACTUAL INCOME	NOTES
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			



7. MY INCOME VISION

- What would increased income change for me and my family? _____
- What is my next big income goal? _____
- What will I do with the extra income I earn? _____



8. MY COMMITMENT

I commit to taking intentional action to increase my income, grow my opportunities, and build a stronger financial future.

Signature: _____ Date: _____



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**GROW TODAY.
EARN TOMORROW.
BUILD YOUR LEGACY FOREVER.**

GROWING WEALTH FOR GENERATIONS

Build It. Grow It. Pass It On.

“ We don't just build wealth for ourselves. We build it for those who come next. ”

WEALTH BUILDING MINDSET CHECKLIST

Check all that reflect your mindset today.

- ☐ I believe I can build wealth.
- ☐ I set goals and take consistent action.
- ☐ I live below my means.
- ☐ I invest in my future.
- ☐ I learn about money regularly.
- ☐ I surround myself with positive influences.
- ☐ I think long-term, not just short-term.
- ☐ I want to leave a legacy.



TIP: Wealth starts with your mindset. Think like a builder, not a spender.

MULTIPLE STREAMS OF INCOME

Don't rely on just one source.

CURRENTLY HAVE WANT TO BUILD

☐	Earned Income (Job / Business)	☐
☐	Real Estate Income (Rentals, REITs)	☐
☐	Investment Income (Dividends, Interest)	☐
☐	Business or Side Income (Products / Services)	☐
☐	Other Income (Royalties, Licensing)	☐



TIP: More streams = More security. Build and diversify.

THE WEALTH BUILDING FORMULA

A proven formula to create lasting financial security.



SAVE

Save consistently and build a strong foundation.



INVEST

Invest for growth and make your money work.



PROTECT

Protect your assets, income, and loved ones.



MULTIPLY

Increase your assets and create multiple streams.



LEGACY

Pass on values, knowledge, and financial security.



Goal: Apply the formula consistently to build wealth that lasts for generations.

MY NET WORTH TRACKER

Track your progress over time.

DATE	TOTAL ASSETS (WHAT YOU OWN)	TOTAL LIABILITIES (WHAT YOU OWE)	NET WORTH (ASSETS - LIABILITIES)
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$



TIP: Your net worth is a snapshot of your financial health. Grow it consistently.

ASSET ALLOCATION GUIDE

Diversify your investments for long-term growth.

ASSET CLASS	TARGET %	PURPOSE
Cash & Savings	5-10%	Liquidity & emergencies
Bonds / Fixed Income	20-30%	Stability & income
Stocks / Equities	40-60%	Growth & wealth
Real Estate	10-20%	Income & appreciation
Alternatives	5-10%	Diversification
TOTAL	100%	



TIP: Allocation should match your goals, risk tolerance, and time horizon.

WEALTH ACCELERATORS

Speed up your path to financial freedom.

- ☒ Increase your income.
- ☒ Live below your means.
- ☒ Save and invest the difference.
- ☒ Avoid lifestyle inflation.
- ☒ Invest consistently over time.
- ☒ Take smart, calculated risks.
- ☒ Keep learning and evolving.



TIP: Small, consistent actions compounded over time lead to extraordinary results.

TEACH & INVOLVE YOUR FAMILY

Build a legacy by teaching future generations.

- ☐ Talk about money openly.
- ☐ Teach kids about saving and spending.
- ☐ Give an allowance with purpose.
- ☐ Involve them in age-appropriate decisions.
- ☐ Share your values and vision.
- ☐ Encourage education and skills.
- ☐ Model good financial habits.



TIP: Values + Knowledge = Legacy. Start the conversation early.

GIVING BACK

Use your wealth to make a difference.

- ☐ Support causes you care about.
- ☐ Give your time and talents.
- ☐ Mentor others.
- ☐ Create scholarships.
- ☐ Invest in your community.
- ☐ Leave a positive impact.



TIP: True wealth is measured by the lives you touch and the impact you leave behind.

MY LEGACY IN ACTION

What kind of impact do I want to leave?

- ☐ My Values _____
- ☐ My Legacy Goals _____
- ☐ Who I Want to Impact _____



TIP: A clear legacy starts with clarity about what matters most.

10-YEAR WEALTH PLAN

Vision + Action = Freedom.

- Where do I want to be in 10 years? _____
- What income do I want to have? _____
- How much do I want my net worth to be? _____
- What milestones will get me there? _____
- What will I do differently starting today? _____



WHAT I WILL START TODAY

Small actions taken today create a different tomorrow.

- _____
- _____
- _____
- _____
- _____



Don't wait for the perfect time. Start where you are.



MY COMMITMENT

I commit to building wealth for myself and my family. I will take action, stay consistent, and create a legacy that lasts.

Signature: _____ Date: _____



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**BUILD WEALTH.
SECURE TOMORROW.
LEAVE A LEGACY.**

MY 12-MONTH WEALTH ACTION PLAN

Plan with purpose. Build with consistency.
Leave a legacy.

“
Small
actions
repeated
consistently
build
powerful
results over
time.
”



1. WEALTH PRIORITIES CHECKLIST

- ☐ Build my emergency fund
- ☐ Pay down debt
- ☐ Improve my credit
- ☐ Increase my income
- ☐ Start investing
- ☐ Save for retirement
- ☐ Protect my family
- ☐ Create an estate plan
- ☐ Start or grow a business
- ☐ Build generational wealth



TIP: Focus on progress, not perfection.
Start with the priority that creates
the most stability.



3. QUARTERLY ACTION PLAN

QUARTER 1

Action Steps:

QUARTER 2

Action Steps:

QUARTER 3

Action Steps:

QUARTER 4

Action Steps:



5. MONTHLY WEALTH HABITS

- ☐ Review my budget
- ☐ Track my spending
- ☐ Save automatically
- ☐ Make an extra debt payment
- ☐ Learn something new about money
- ☐ Review progress

This month I will improve by: _____



7. LEGACY CONVERSATIONS

What money lesson do I want my family to remember?

What am I building that can outlive me?

What does financial freedom look like for my household?



2. MY TOP 5 WEALTH GOALS

#	GOAL	TARGET DATE	WHY IT MATTERS
1			
2			
3			
4			
5			



4. WEALTH BUILDING TRACKER

CATEGORY	START	CURRENT	GOAL
Savings			
Debt Reduction			
Credit Score			
Investments			
Retirement			
Insurance / Protection			
Business / Side Income			



6. MY SUPPORT SYSTEM

People who support my financial growth

Professionals / resources I can use



8. MY COMMITMENT



I commit to taking intentional action over the next 12 months to strengthen my finances, build lasting wealth, and create a stronger future for myself and my family.



SIGNATURE

DATE



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**BUILD WEALTH.
SECURE TOMORROW.
LEAVE A LEGACY.**

★ **PLAN TODAY. BUILD TOMORROW. LEAVE A LEGACY FOREVER.** ★

PROTECTING WHAT MATTERS MOST

Protect Your Loved Ones.
Protect Your Future.

“
The right protection today can prevent problems tomorrow.
”



PROTECTION READINESS CHECKLIST

Check all that apply to your current situation.

- ☐ I have health insurance.
- ☐ I have life insurance (or plan to get it).
- ☐ I have disability income protection.
- ☐ I have an emergency fund.
- ☐ I have a will.
- ☐ I have designated beneficiaries on my accounts.
- ☐ I have reviewed my coverage recently.
- ☐ I understand my insurance policies.
- ☐ I have a plan to care for my family if needed.



TIP: Protection is not about fear.
It's about love and responsibility.

DO I NEED LIFE INSURANCE?

Use this simple guide.

Annual Income Needed by Family	\$ _____
Number of Years Needed	x _____
Final Expenses Estimate	+ _____
Debt (Mortgage, Loans, etc.)	+ _____
Education Expenses (if any)	+ _____
Other (Childcare, etc.)	+ _____
ESTIMATED COVERAGE NEEDED	\$ _____



TIP: A good rule is 10-15 times your annual income.

ESTATE PLANNING BASICS

An estate plan ensures your wishes are honored.

- ☐ **Will**
Decides who gets your assets.
- ☐ **Trust**
Helps manage assets and avoid probate.
- ☐ **Power of Attorney**
Allows someone to handle your finances if you can't.
- ☐ **Healthcare Directive**
Lets others know your medical wishes.
- ☐ **Beneficiary Designations**
Make sure all accounts have updated beneficiaries.



TIP: No matter your age or wealth,
everyone needs an estate plan.

MY PROTECTION ACTION PLAN

Small steps today = big peace of mind tomorrow.

- I will _____
- I will _____
- I will _____
- I will _____
- I will _____



**A plan today.
Peace of mind tomorrow.
Security always.**



MY COMMITMENT

I commit to taking action to protect myself and my loved ones.
I will review, prepare, and plan so we can live with confidence and security.



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**PROTECT WHAT MATTERS.
PLAN. PREPARE.
LIVE LEGENDARY.**

INSURANCE ESSENTIALS

Insurance helps protect you and your family from life's unexpected events.

TYPE OF INSURANCE	WHAT IT COVERS	WHY IT MATTERS	WHO NEEDS IT?
Health Insurance	Medical expenses and care	Protects your health and finances	Everyone
Life Insurance	Provides money to beneficiaries	Helps loved ones financially	Income earners, parents
Disability Insurance	Replaces income if you can't work	Helps cover living expenses	Anyone who works
Home/Renters Insurance	Protects your home and belongings	Covers damage, theft, liability	Homeowners, renters
Auto Insurance	Covers vehicle damage, injury, liability	Required by law, protects you	Drivers



Goal: Have the right protection in place for every season of life.

IMPORTANT CONTACTS

Keep this information up to date.

Primary Care Doctor: _____
 Phone: _____
 Health Insurance Provider: _____
 Policy/ID #: _____
 Life Insurance Company: _____
 Policy #: _____
 Home/Renters Insurance Company: _____
 Policy #: _____
 Auto Insurance Company: _____
 Policy #: _____
 Emergency Contact Name: _____
 Phone: _____

REVIEW YOUR COVERAGE

Review your policies at least once a year.

Date of Last Review: _____
 Do I have enough coverage?
☐ Yes ☐ No
 Do my beneficiaries need updating?
☐ Yes ☐ No
 Have my life changes been reflected?
☐ Yes ☐ No
 Life changes to consider:
☐ Marriage / Divorce
☐ New baby or adoption
☐ New home purchase
☐ Change in income
☐ Career change / Job loss
☐ Other: _____

TIP: Life changes, and so should your coverage.

MY WILL & WISHES

Share your wishes with someone you trust.

My estate should go to:
 1. _____
 2. _____
 3. _____
 Special instructions:



TIP: Communicate your wishes
and keep documents in a safe place.

BENEFICIARY CHECKLIST

Review and update beneficiaries.

ACCOUNT / POLICY	PRIMARY BENEFICIARY	CONTINGENT BENEFICIARY
Life Insurance		
Retirement Accounts (401k, IRA)		
Bank Accounts		
Investment Accounts		
Annuities		
Payable on Death (POD)		
Transfer on Death (TOD)		
Other: _____		



TIP: Outdated beneficiaries can
cause delays and family disputes.

MY PROGRESS TRACKER

I am making progress toward protecting my future.

This month, I will focus on: _____

 I will celebrate when I: _____



TIP: Progress isn't perfect.
Consistency creates security.

Signature: _____ Date: _____

PLANNING FOR MAJOR LIFE EVENTS

Big Milestones. Smart Planning.
Stronger Financial Future.

“Life happens in chapters. Plan ahead so you can live fully in every one.”

LIFE EVENTS CHECKLIST

Which events are on your horizon?

- ☐ Buying a Home
- ☐ Getting Married
- ☐ Starting a Family
- ☐ Child's Education
- ☐ Career Change
- ☐ Caring for Aging Parents
- ☐ Starting a Business
- ☐ Retirement
- ☐ Other: _____



TIP: Planning ahead reduces stress and helps you make confident decisions when the time comes.

HOME GOAL CALCULATOR

Estimate what you need to buy a home.

Estimated Home Price \$ _____
 Down Payment (____%) \$ _____
 Closing Costs (2–5%) \$ _____
 Moving Costs \$ _____
 Emergency Fund (3–6 months) \$ _____
TOTAL AMOUNT NEEDED \$ _____



TIP: Start saving early. Even small amounts today can lead to big results.

CAREGIVING FINANCIAL PLAN

Planning for loved ones is an act of love.

Caregiver for: _____
 Relationship: _____
 Possible Expenses to Consider:
 • Medical expenses \$ _____
 • Home modifications \$ _____
 • In-home care \$ _____
 • Assisted living / Nursing care \$ _____
 • Transportation \$ _____
 • Other \$ _____
TOTAL ESTIMATED COST \$ _____



TIP: Explore long-term care insurance and other resources to reduce future financial strain.

LIFE EVENTS ACTION PLAN

Three things I will do right now to prepare:

1. _____
2. _____
3. _____



Don't just react to life events. Prepare for them and enjoy them fully.

MAJOR LIFE EVENTS PLANNER

Map out key events and how you will prepare financially.

LIFE EVENT	WHEN DO I EXPECT THIS?	ESTIMATED COST	WHAT I NEED TO DO NOW	SAVINGS GOAL FOR THIS EVENT
Buying a Home	_____	\$ _____	_____	_____
Getting Married	_____	\$ _____	_____	_____
Starting a Family	_____	\$ _____	_____	_____
Child's Education	_____	\$ _____	_____	_____
Career Change	_____	\$ _____	_____	_____
Retirement	_____	\$ _____	_____	_____
Other	_____	\$ _____	_____	_____



Goal: Plan today so you're prepared for tomorrow's milestones.

EDUCATION SAVINGS PLANNER

Plan for the gift of education.

Child's Name: _____
 Current Age: _____ Years Until College: _____
 Estimated Cost of Education (Today's Dollars): \$ _____
 Expected Inflation Rate: _____ %
 Estimated Future Cost: \$ _____
 Monthly Savings Needed: \$ _____
 Savings Account / Plan: _____



TIP: Use tax-advantaged accounts like 529 Plans to grow your education savings.

RETIREMENT READINESS CHECK

How prepared are you for retirement?

- ☐ I know how much I need to retire.
- ☐ I am saving consistently for retirement.
- ☐ I have an emergency fund.
- ☐ I understand my retirement benefits.
- ☐ I know my estimated retirement age.
- ☐ I have a plan to manage healthcare in retirement.
- ☐ I am reducing debt.
- ☐ I have a retirement income strategy.



TIP: The earlier you plan, the more options you'll have for a comfortable retirement.

STARTING A BUSINESS CHECKLIST

Turn your vision into a plan.

- ☐ Define your business idea
- ☐ Research your market
- ☐ Create a business plan
- ☐ Estimate startup costs
- ☐ Secure financing
- ☐ Register your business
- ☐ Set up business accounts
- ☐ Get required licenses/permits
- ☐ Build your team
- ☐ Launch and grow!



TIP: A solid plan and financial foundation increase your chances of success.

MAJOR LIFE EVENTS FUND

Create a fund for life's big moments.

Monthly Contribution: \$ _____
 Current Balance: \$ _____
 Target Amount: \$ _____
 Target Date: _____



WAYS TO BUILD YOUR FUND



Automate savings



Cut unnecessary spending



Use windfalls wisely



Increase income

MY PROGRESS TRACKER

Review your plan quarterly and stay on track.

DATE	EVENT PREPARING FOR	ACTION TAKEN	AMOUNT SAVED	NOTES



MY COMMITMENT

I commit to planning ahead for major life events so I can enjoy each milestone with confidence and financial peace of mind.

Signature: _____ Date: _____



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**PLAN FOR LIFE'S BIG MOMENTS.
PREPARE TODAY.
ENJOY TOMORROW.**

CREATING FINANCIAL FREEDOM

Discipline Today. Freedom Tomorrow.
Live Life on Your Terms.

“Financial freedom is having choices. Build the life you want and help others do the same.”



FINANCIAL FREEDOM CHECKLIST

Check all that apply to your current situation.

- ☐ I have an emergency fund.
- ☐ I am debt free (or have a plan to be).
- ☐ I live below my means.
- ☐ I invest consistently for the future.
- ☐ I have multiple streams of income.
- ☐ I am on track to meet my goals.
- ☐ I have insurance to protect my family.
- ☐ I have a plan for retirement.
- ☐ I give and help others.
- ☐ I am building a legacy.

TIP: Financial freedom is a journey, not a destination. Keep going!

FINANCIAL FREEDOM BUDGET

Use the 50/30/20 rule as a guide.

CATEGORY	PERCENTAGE	AMOUNT (\$)
Needs	50%	\$ _____
Housing, utilities, food, transportation, insurance, minimum debt payments		
Wants	30%	\$ _____
Entertainment, dining out, hobbies, vacations, shopping		
Savings & Investing	20%	\$ _____
Emergency fund, retirement, investments, extra debt payments		
TOTAL	100%	\$ _____

TIP: Pay yourself first. Make savings and investing non-negotiable.

INVESTING FOR THE FUTURE

Where will your investments take you?

GOAL	TIME HORIZON	INVESTMENT ACCOUNT	ESTIMATED VALUE
Retirement	Long-term		\$ _____
Home	Mid-term		\$ _____
Education	Mid-term		\$ _____
Financial Freedom	Long-term		\$ _____
Legacy / Giving	Long-term		\$ _____

TIP: The best time to invest was yesterday. The second best time is today.

FINANCIAL FREEDOM CALCULATOR

Project your future.

Current Age: _____ Retirement Age Goal: _____
Years to Invest: _____ Annual Investment: \$ _____
Expected Annual Return: _____%

PROJECTED FUTURE VALUE
\$ _____

TIP: Time + Consistency + Compound Interest = Freedom

FINANCIAL FREEDOM ROADMAP

Map your path to financial freedom.



★ **Goal:** Follow the roadmap and create the freedom to live the life you choose.

MY DEBT FREEDOM PLAN

List your debts and create a plan to become debt free.

DEBT	BALANCE	INTEREST RATE	MIN PAYMENT
	\$ _____	%	
	\$ _____	%	
	\$ _____	%	
	\$ _____	%	

My payoff strategy:

- ☐ Snowball (smallest balance first)
- ☐ Avalanche (highest interest rate first)

I will be debt free by: _____

TIP: Every payment brings you closer to freedom. Stay focused and don't give up!

MY GIVING PLAN

Use your resources to make a difference.

I give because: _____

Organizations / Causes I Support:

- _____
- _____
- _____

How I will give:

- ☐ Financially ☐ Volunteer Time ☐ Skills / Talents
- ☐ Other: _____

I will give: \$ _____ or _____% of my income.

TIP: Giving enriches your life and the lives of others.

WHAT FREEDOM LOOKS LIKE TO ME

List the things you will do when you have financial freedom.

- _____
- _____
- _____
- _____
- _____
- _____

TIP: Freedom gives you the time to do what you live with the people you love.

BUILD MULTIPLE STREAMS OF INCOME

What additional income streams can you create?

- _____
- _____
- _____
- _____
- _____
- _____

TIP: Multiple streams of income create stability and more opportunities.

MY LEGACY LETTER

What do you want your legacy to say?

I want to be remembered for: _____

The values I want to pass on: _____

The difference I want to make: _____

TIP: Your legacy is written by how you live today.

MY FREEDOM DATE

When will you reach financial freedom?

Estimate your freedom date based on your plan.

I will reach financial freedom on: _____



TIP: Write it down. Believe it. Plan for it. Make it happen.

MY COMMITMENT

I commit to taking consistent action to build wealth and create financial freedom.

I will live intentionally, give generously, and leave a legacy that lasts.

Signature: _____

Date: _____



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**FREEDOM IS A CHOICE.
PLAN FOR IT. WORK FOR IT.
LIVE IT.**

INVESTING IN YOUR FUTURE

Your Future Is Built Today.
Invest. Grow. Thrive.

“
The best investment you can make is in your future.
”



INVESTING MINDSET CHECKLIST

Check all that apply to your current mindset.

- ☐ I understand investing is for the long term.
- ☐ I am willing to be patient for future results.
- ☐ I understand risk is part of growth.
- ☐ I focus on progress, not perfection.
- ☐ I invest in my knowledge and skills.
- ☐ I don't try to time the market.
- ☐ I stay consistent with my investments.
- ☐ I review my investments regularly.
- ☐ I invest for freedom, not just for things.

TIP: Time, consistency, and compound growth are your greatest advantages.

MY INVESTMENT GOALS

What are you investing for?

1. _____ Target Date: _____
2. _____ Target Date: _____
3. _____ Target Date: _____
4. _____ Target Date: _____
5. _____ Target Date: _____

TIP: Goals with dates become plans. Plans with action become reality.

DOLLAR-COST AVERAGING PLAN

Invest a fixed amount regularly, regardless of market conditions.

Investment Account: _____

Amount to Invest: \$ _____

Frequency:

☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Quarterly

Start Date: _____

TIP: Consistency beats timing. Stay steady and let compounding do the work.

INVESTING EDUCATION PLAN

Knowledge is power. Keep learning!

Topics I want to learn more about:

1. _____
2. _____
3. _____

How will I learn?

☐ Books ☐ Courses ☐ Podcasts ☐ Mentors

Other: _____

TIP: The more you learn, the more you earn. Never stop improving.

INVESTING BASICS

Different investments serve different purposes.

INVESTMENT TYPE	WHAT IT IS	POTENTIAL RETURN	RISK LEVEL	BEST FOR
Savings Account	Cash in the bank	Low	Low	Emergency fund, short-term goals
Bonds	Loans to companies or government	Low to Moderate	Low to Moderate	Stability, fixed income
Stocks	Ownership in companies	Moderate to High	Moderate to High	Long-term growth
Mutual Funds	Diversified basket of investments	Moderate to High	Moderate	Balanced growth
Real Estate	Property ownership or REITs	Moderate to High	Moderate to High	Income, appreciation, diversification
Retirement Accounts (401k, IRA)	Tax-advantaged retirement savings	Moderate to High	Varies	Retirement security

★ **Goal:** Invest consistently in the right mix to grow wealth and reach financial freedom.

RISK TOLERANCE CHECK

How comfortable are you with investment risk?

Check one:

- ☐ **Conservative** – I prefer stability and low risk.
- ☐ **Moderate** – I accept some risk for growth.
- ☐ **Aggressive** – I am comfortable with higher risk for higher potential returns.

TIP: Match your investments to your comfort level and time horizon.

DIVERSIFICATION WORKSHEET

A diversified portfolio spreads risk.

Target Allocation (must total 100%)

Stocks: _____ %
 Bonds: _____ %
 Real Estate: _____ %
 Cash / Cash Equivalents: _____ %
 Other: _____ %
 TOTAL: _____ %

TIP: Don't put all your eggs in one basket. Diversify for protection and growth.

COMPOUNDING POWER

Small amounts today can grow into big results.

MONTHLY INVESTMENT	YEARS	ESTIMATED RETURN (7% AVERAGE)	ESTIMATED FUTURE VALUE
\$100	10	\$16,795	\$ _____
\$100	20	\$42,614	\$ _____
\$100	30	\$92,586	\$ _____
\$250	20	\$106,536	\$ _____
\$500	30	\$462,930	\$ _____

TIP: Time is your greatest investment asset. Start early and let time work for you.

REVIEW & REBALANCE

Regular reviews keep you on track.

How often will you review your portfolio?

☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

What adjustments will you make if needed?

TIP: Rebalance to stay aligned with your goals and risk tolerance.

INVESTMENT ACTION PLAN

My next steps:

1. _____
2. _____
3. _____
4. _____
5. _____

You don't invest to get rich quick. You invest to build long-term wealth and create a life of freedom.

MY INVESTMENT COMMITMENT

I commit to investing in my future by:

- ☐ Investing consistently.
- ☐ Staying focused on my long-term goals.
- ☐ Continuing to learn and grow.
- ☐ Reviewing and adjusting as needed.
- ☐ Building wealth for me and my family.

Signature: _____ Date: _____

TIP: Your future is created by what you do today, not tomorrow.

MY COMMITMENT

I commit to investing consistently, staying disciplined, and building wealth for my future and the future of my family.

Signature: _____ Date: _____



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INVEST IN YOUR FUTURE.
BUILD WEALTH.
LIVE LIFE ON YOUR TERMS.

DEBT MANAGEMENT & FINANCIAL HEALTH

Manage Debt. Build Wealth.
Achieve True Financial Freedom.

“Financial wellness is living below your means, eliminating debt, and building wealth that lasts.”

DEBT HEALTH CHECKLIST

Check all that apply to your current situation.

- ☐ I know how much debt I have.
- ☐ I make at least minimum payments on time.
- ☐ I have a plan to pay off my debt.
- ☐ I avoid taking on new unnecessary debt.
- ☐ I understand the difference between good debt and bad debt.
- ☐ I review my debt and credit regularly.
- ☐ I am working toward becoming debt free.



TIP: Debt is normal, but staying in debt is a choice. Choose freedom.

DEBT INVENTORY

List all of your debts from smallest balance to largest balance.

CREDITOR	TYPE OF DEBT (e.g., CC, Loan)	BALANCE	INTEREST RATE	MINIMUM PAYMENT	DUE DATE
1.		\$	%	\$	___/___/___
2.		\$	%	\$	___/___/___
3.		\$	%	\$	___/___/___
4.		\$	%	\$	___/___/___
5.		\$	%	\$	___/___/___
6.		\$	%	\$	___/___/___
7.		\$	%	\$	___/___/___
8.		\$	%	\$	___/___/___



Goal: Get clear on what you owe so you can create a plan to get out of debt.

DEBT PAYOFF STRATEGIES

Choose your payoff strategy.



DEBT SNOWBALL

Pay off the smallest balances first for quick wins and motivation. ☐



DEBT AVALANCHE

Pay off the highest interest rates first to save the most money. ☐



TIP: Consistency + Strategy = Freedom

MY DEBT PAYOFF PLAN

Map out your plan to become debt free.

Chosen Strategy: ☐ Snowball ☐ Avalanche

Extra Payment I Can Make Each Month: \$ _____

Target Debt Freedom Date: _____

My Action Steps: _____ DONE

- _____ ☐
- _____ ☐
- _____ ☐
- _____ ☐
- _____ ☐



TIP: Small extra payments lead to big breakthroughs.

CREDIT SCORE BUILDER

Build and protect your credit.

- ☐ I pay my bills on time.
- ☐ I keep credit card balances low (under 30%).
- ☐ I avoid closing old accounts.
- ☐ I only apply for credit when needed.
- ☐ I check my credit report regularly.

Credit Score Range	What It Means
800 - 850	Excellent
740 - 799	Very Good
670 - 739	Good
580 - 669	Fair
300 - 579	Poor



TIP: Good credit today = More opportunities tomorrow.

MONTHLY DEBT TRACKER

Track your progress each month.

MONTH	TOTAL DEBT AT START	EXTRA PAYMENT MADE	TOTAL PAYMENTS MADE	TOTAL DEBT AT END
Month 1	\$	\$	\$	\$
Month 2	\$	\$	\$	\$
Month 3	\$	\$	\$	\$
Month 4	\$	\$	\$	\$
Month 5	\$	\$	\$	\$
Month 6	\$	\$	\$	\$



TIP: Track it. See it. Change it.

GOOD DEBT vs BAD DEBT

Use debt wisely.



GOOD DEBT

- Helps you build wealth
- Invests in your future
- Examples: Mortgage, Student Loans, Business Loans



BAD DEBT

- Loses value over time
- Drains your income
- Examples: High-interest credit cards, Payday loans, Buy now pay later



TIP: Take on debt that builds your future, not debt that destroys it.

EMERGENCY FUND BUILDER

Your safety net for life's surprises.

Monthly Savings Goal: \$ _____

Target Fund Amount: \$ _____

Target Date: _____

Fund Progress



TIP: Save 3-6 months of expenses for true peace of mind.

SPENDING AUDIT

Where is your money going?

CATEGORY	MONTHLY AMOUNT (\$)	NEED or WANT?
Housing	\$	
Transportation	\$	
Food	\$	
Utilities	\$	
Insurance	\$	
Debt Payments	\$	
Entertainment	\$	
Shopping	\$	
Other	\$	
TOTAL	\$	



TIP: Awareness is the first step to change.

FINANCIAL WELLNESS SCORECARD

Rate yourself honestly (1-10).

CATEGORY	SCORE (1-10)	NOTES
Budgeting		
Saving		
Debt Management		
Investing		
Insurance & Protection		
Planning for the Future		
TOTAL SCORE (plus 20)		

SCORE GUIDE

- 26 - 30 Excellent! Keep it up!
- 20 - 25 Good! Room to grow.
- 13 - 19 Fair. Focus and improve.
- 12 or less Needs attention.



TIP: Small improvements each month create long-term financial success.

DEBT FREEDOM CELEBRATION PLAN

Celebrate your freedom!

When I become debt free, I will:

How I will celebrate (Budget-friendly):

How I will stay debt free:



TIP: Celebrate milestones. Freedom is worth it!



MY COMMITMENT

I commit to managing debt wisely, building wealth, and living a financially healthy life. I choose discipline today for freedom tomorrow.

Signature: _____ Date: _____



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DEBT FREE. FINANCIALLY HEALTHY. WEALTHY.
THAT'S THE LEGENDARY WAY.

BUILDING WEALTH THROUGH SMART HABITS

Small Habits. Big Results.
Build Today. Enjoy Tomorrow.



“Wealth is not about how much you make, it's about how much you keep, grow, and give.”

WEALTH HABITS CHECKLIST

Check all the habits you are committed to building.

- ☐ I pay myself first and save consistently.
- ☐ I live below my means.
- ☐ I invest for the long term.
- ☐ I avoid unnecessary debt.
- ☐ I protect what matters most.
- ☐ I learn and grow financially.
- ☐ I give generously.
- ☐ I review and adjust my plan regularly.
- ☐ I surround myself with positive influences.

TIP: Habits today build the life you want tomorrow.

INCOME GROWTH PLAN

Identify ways to grow your income.

- _____
 - _____
 - _____
 - _____
 - _____
- Timeline to implement: _____

TIP: More income gives you more options. More value gives you more income.

PROTECT YOUR WEALTH

Make sure you have the right protection in place.

- | | | |
|---|------------------------------|-----------------------------|
| Do I have adequate health insurance? | ☐ Yes | ☐ No |
| Do I have life insurance? | ☐ Yes | ☐ No |
| Do I have disability insurance? | ☐ Yes | ☐ No |
| Do I have an emergency fund? | ☐ Yes | ☐ No |
| Do I have homeowners/renters insurance? | ☐ Yes | ☐ No |
| Do I have auto insurance? | ☐ Yes | ☐ No |
| Do I have a will/estate plan? | ☐ Yes | ☐ No |

TIP: Protection today prevents problems tomorrow. Secure your future and your family's.

NET WORTH TRACKER

Track your net worth to measure your progress.

ASSETS	AMOUNT (\$)
Cash & Savings	
Investments	
Retirement Accounts	
Real Estate	
Other Assets	
TOTAL ASSETS	\$
LIABILITIES	AMOUNT (\$)
Mortgages	
Loans	
Credit Cards	
Other Liabilities	
TOTAL LIABILITIES	\$
NET WORTH (ASSETS - LIABILITIES)	\$

Review Date: _____

TIP: Your net worth is your financial report card. Focus on progress, not perfection.

THE WEALTH EQUATION

Follow the formula to build lasting wealth.



EARN

Increase your income and skills.



SAVE

Pay yourself first and build reserves.



INVEST

Put your money to work for you.



PROTECT

Guard your wealth and your future.



WEALTH

Live the life you want and leave a legacy.

★ **Goal:** Use the equation daily to make smart financial decisions.

SAVE AUTOMATICALLY

Set up automatic transfers to make saving effortless.

- Savings Goal: _____
- Monthly Amount to Save: \$ _____
- Transfer Date: _____
- Account: _____
- Purpose of This Savings:
- ☐ Emergency Fund
 - ☐ Short-term Goal
 - ☐ Long-term Wealth
 - ☐ Other: _____

TIP: Automate it. Don't rely on willpower. Make saving simple.

INVESTMENT GROWTH TRACKER

Track your investments over time.

INVESTMENT	STARTING VALUE	CURRENT VALUE	GAIN/LOSS (\$)	GAIN/LOSS (%)
	\$	\$		%
	\$	\$		%
	\$	\$		%
	\$	\$		%
	\$	\$		%
	\$	\$		%

Review Date: _____

TIP: Time in the market beats timing the market. Stay invested. Stay patient.

GIVE & MAKE AN IMPACT

Giving brings purpose and creates legacy.

- I will give to: _____
- Amount / Percentage: _____
- Frequency: ☐ Monthly ☐ Quarterly ☐ Annually
- Cause / Organization: _____
- Why it matters to me: _____

TIP: Wealth is more meaningful when you help others.

FINANCIAL CHECK-IN

Regular check-ins keep you on track.

- Date of Review: _____
- ☐ I reviewed my budget.
 - ☐ I checked my debt progress.
 - ☐ I checked my investments.
 - ☐ I reviewed my insurance coverage.
 - ☐ I assessed my progress toward goals.
 - ☐ I made adjustments if needed.

TIP: Small adjustments today lead to big results tomorrow.

90-DAY WEALTH ACTION PLAN

Take intentional action in the next 90 days.

- NEXT 30 DAYS**
- _____
 - _____
 - _____
- DAYS 31 - 60**
- _____
 - _____
 - _____
- DAYS 61 - 90**
- _____
 - _____
 - _____

TIP: Momentum comes from action. Plan it. Do it. Review it.

MY LEGACY PLAN

What do you want your legacy to be?

- I want to be remembered for: _____
- The values I want to pass on: _____
- How I want to impact the world: _____
- The life I want to leave behind: _____

TIP: Your legacy is written every day. Live intentionally.

MY COMMITMENT

I commit to building wealth, living below my means, making smart choices, and creating a legacy that lasts.

Signature: _____ Date: _____



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**BUILD WEALTH.
PROTECT IT.
LIVE YOUR LEGACY.**

PREPARE FOR LIFE'S SURPRISES

Plan Ahead. Stay Protected.
Keep Moving Forward.



“
Being prepared
isn't about
expecting the
unexpected.
It's about making
sure you and your
loved ones are
taken care of
no matter what.
”

FINANCIAL PROTECTION CHECKLIST

Check all that apply to your current situation.

- ☐ I have health insurance.
- ☐ I have life insurance.
- ☐ I have disability insurance.
- ☐ I have homeowners/renters insurance.
- ☐ I have auto insurance.
- ☐ I have an emergency fund.
- ☐ I have important documents organized.
- ☐ I have a plan for my loved ones.
- ☐ I review my coverage annually.
- ☐ I feel financially prepared for surprises.

TIP: Protection today brings peace of mind tomorrow.

EMERGENCY FUND PLANNER

Be ready for life's unexpected moments.

Monthly Expenses: \$ _____

Recommended Fund:
(3 - 6 months of expenses) \$ _____

Current Savings: \$ _____

SHORTFALL / SURPLUS: \$ _____

TIP: An emergency fund keeps small problems from becoming big disasters.

RISK MANAGEMENT PLAN

How will you handle life's unexpected events?

POTENTIAL RISKS	MY PLAN
Job Loss	_____
Sickness / Injury	_____
Major Car Repair	_____
Home Repair	_____
Market Downturn	_____
Other	_____

TIP: Identify the risk. Plan your response. Protect your progress.

ANNUAL PROTECTION REVIEW

Review your plan at least once a year.

LAST REVIEW DATE: ____/____/____

What I need to review:

- ☐ Insurance coverage
- ☐ Beneficiaries
- ☐ Emergency fund
- ☐ Important documents
- ☐ Estate plan
- ☐ Financial goals

NEXT REVIEW DATE: ____/____/____

TIP: Life changes. Make sure your plan changes with it.

MY COMMITMENT

I commit to preparing for life's surprises, protecting my loved ones.

Signature: _____ Date: _____

INSURANCE COVERAGE SUMMARY

Make sure you have the right coverage in place.

TYPE OF INSURANCE	HAVE IT? (YES / NO)	COVERAGE AMOUNT	BENEFICIARY / INSURED	REVIEW DATE
Health Insurance				____/____/____
Life Insurance				____/____/____
Disability Insurance				____/____/____
Homeowners / Renters				____/____/____
Auto Insurance				____/____/____
Umbrella Liability				____/____/____
Long-Term Care				____/____/____
Other:				____/____/____

★ **Goal:** Make sure your coverage protects your income, your family, and your future.

IMPORTANT DOCUMENTS CHECKLIST

Keep your important documents organized and easy to access.

- ☐ Will / Trust
- ☐ Power of Attorney
- ☐ Healthcare Directive
- ☐ Birth Certificates
- ☐ Social Security Cards
- ☐ Marriage Certificate
- ☐ Insurance Policies
- ☐ Tax Returns
- ☐ Bank / Investment Statements
- ☐ Other:

TIP: A well-organized file today saves time, stress, and confusion tomorrow.

WHO DEPENDS ON YOU?

List the people who rely on you financially or emotionally.

NAME	RELATIONSHIP	HOW YOU SUPPORT THEM

TIP: They count on you today. Plan so you can always be there for them.

ESTATE PLANNING BASICS

Plan today for the legacy you want to leave.

I have a will or trust: ☐ Yes ☐ No

My executor / trustee is:

I have named guardians for my children: ☐ Yes ☐ No

Guardian(s) Name:

I have discussed my plan with my family: ☐ Yes ☐ No

Other notes:

TIP: A clear plan today prevents confusion tomorrow and protects your legacy.

GIVING & LEGACY PLANNING

How do you want to be remembered?

Causes / Organizations I Care About:

- _____
- _____
- _____

I plan to give through:

☐ Will / Trust ☐ Donations ☐ Volunteering

☐ Other:

Legacy I Want to Leave:

TIP: Your legacy is more than money. It's the impact you leave behind.

FINANCIAL RESILIENCE SCORECARD

Rate how prepared you feel today (1-5).

CATEGORY	SCORE (1-5)	NOTES
Emergency Preparedness		
Insurance Coverage		
Debt Management		
Savings & Investments		
Estate Planning		
Overall Readiness		

SCORE GUIDE

26 - 30 Very Prepared! Keep it up.
18 - 25 On Track. Keep Improving.
10 - 17 Good Start. Focus on weak areas.
Below 10 Take action today.

TIP: Measure your readiness. Improve what matters most.

MY PROTECTION COMMITMENT

I commit to protecting my future and my loved ones by:

- _____
- _____
- _____

I will review my plan and stay prepared because:

Signature: _____ Date: ____/____/____

TIP: Prepared today. Protected always. Peace of mind is priceless.



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**PREPARED TODAY.
PROTECTED ALWAYS.
BUILD THE LIFE YOU DESERVE.**

FINANCIAL FREEDOM IS A LIFESTYLE

Discipline. Planning. Patience.
You Build It. You Keep It. You Enjoy It.



“
The freedom
to live life on
your terms
is the ultimate
wealth.
”

FINANCIAL FREEDOM CHECKLIST

Check all that you have achieved or are working on.

- ☐ I live below my means.
- ☐ I have an emergency fund.
- ☐ I am debt free (or have a plan to be).
- ☐ I invest consistently.
- ☐ I have multiple streams of income.
- ☐ I have insurance to protect my family.
- ☐ I give generously.
- ☐ I have a plan for retirement.
- ☐ I am building a legacy.
- ☐ I review and adjust my plan regularly.

TIP: Freedom is built daily through small, consistent actions.

FREEDOM MILESTONES

Check the milestones as you reach them.



**\$1,000
SAVED**

☐ Date: _____



**\$10,000
SAVED**

☐ Date: _____



**\$25,000
INVESTED**

☐ Date: _____



**DEBT
FREE**

☐ Date: _____



**FINANCIALLY
INDEPENDENT**

☐ Date: _____



**FINANCIAL
FREEDOM**

☐ Date: _____

TIP: Celebrate every milestone. Each step gets you closer to freedom!

RETIREMENT PLANNER

Plan today for the retirement you want tomorrow.

Target Retirement Age: _____
Years Until Retirement: _____
Estimated Annual Retirement Income Needed: \$ _____
Current Retirement Savings: \$ _____

How will I fund my retirement? (Check all that apply)

- ☐ Employer 401(k) / 403(b)
- ☐ IRA / Roth IRA
- ☐ Investments
- ☐ Real Estate
- ☐ Business / Side Hustle
- ☐ Other: _____

TIP: Time is your greatest asset. Start early and let it grow.

CASH FLOW SUMMARY

Review your monthly cash flow.

INCOME
Total Monthly Income \$ _____

EXPENSES
Total Monthly Expenses \$ _____

CASH FLOW
Income - Expenses \$ _____

Is your cash flow positive? ☐ Yes ☐ No
If no, what will you change? _____

TIP: Positive cash flow gives you options. Negative cash flow takes your options away.

FINANCIAL FREEDOM NUMBER

Calculate the number you need to be financially free.

Annual Expenses (what you need to live on): \$ _____
Freedom Multiplier (25x is a good goal) x _____

Your Financial Freedom Number: \$ _____

Example: \$40,000 annual expenses x 25 = \$1,000,000

What will you do when you reach your number?

1. _____
2. _____
3. _____
4. _____

TIP: Know your number. Then build your plan to reach it.

INCOME STREAMS INVENTORY

List your current and potential income streams.

INCOME STREAM	CURRENT TYPE	MONTHLY AMOUNT	POTENTIAL MONTHLY
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$
6.		\$	\$

TIP: More income streams = More freedom. Don't rely on just one.

INVESTMENT ALLOCATION REVIEW

Review your current investment mix.

ASSET CLASS	CURRENT %	TARGET %
Stocks	%	%
Bonds	%	%
Real Estate	%	%
Cash / Money Market	%	%
Alternative Investments	%	%
TOTAL	100%	100%

TIP: Diversify to reduce risk and increase long-term stability.

PERSONAL VALUES CHECK

Make sure your money aligns with your values.

What matters most to me? _____

How do I want my money to reflect my values? _____

Am I living in alignment with my values? ☐ Yes ☐ No

What will I do to improve? _____

TIP: Wealth without purpose is empty. Align your money with what matters.

10-YEAR VISION PLAN

Where do you see yourself in 10 years?

In 10 years, I will... _____

Financially, I will have... _____

My lifestyle will look like... _____

How I will give back... _____

TIP: A clear vision gives you direction and motivation.

ACTION PLAN (NEXT 12 MONTHS)

Break your big goals into steps.

GOAL	ACTION STEP	TARGET DATE
1.		____/____/____
2.		____/____/____
3.		____/____/____
4.		____/____/____
5.		____/____/____

COMMIT TODAY

Small steps taken consistently lead to big results.
Don't wait. The time will never be perfect.

TIP: Action turns plans into progress. Start now. Keep going.

MY FREEDOM DECLARATION

I commit to taking control of my financial future.

I WILL:

- Live below my means.
- Save and invest consistently.
- Protect what matters most.
- Create multiple streams of income.
- Give generously.
- Build wealth and leave a legacy.
- Live with purpose and enjoy life.

I choose financial freedom. I choose a better life.

Signature: _____

Date: _____

TIP: Your commitment today creates your freedom tomorrow.



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PLAN FOR IT.
WORK FOR IT.
LIVE YOUR LEGACY.

LEAVE A LEGACY. CHANGE GENERATIONS.

Your Legacy Starts With You.
Inspire Today. Impact Forever.

“
A legacy
isn't left
to people.
It's left
in people.
”



LEGACY MINDSET CHECKLIST

Check all that apply to your legacy mindset.

- ☐ I want to be remembered for who I am.
- ☐ I want to leave my family better than I found them.
- ☐ I teach my values through my actions.
- ☐ I invest in my family's education.
- ☐ I plan to pass down financial knowledge.
- ☐ I support causes that matter to me.
- ☐ I want to build generational wealth.
- ☐ I document my wishes and plans.
- ☐ I want my legacy to outlive me.

TIP: Your legacy begins with intention and grows through consistency.

LEGACY PILLARS

Build your legacy on a strong foundation.



FAMILY

Love, time, and support for your loved ones.



EDUCATION

Empower through knowledge and learning.



VALUES

Lead with integrity, faith, and character.



WEALTH

Create, grow, and protect financial resources.



GIVING

Make a difference and bless others intentionally.



FUTURE GENERATIONS

Build a lasting impact for those who come after you.

★ **Goal:** Strengthen each pillar to build a legacy that lasts for generations.

VALUES LEGACY BUILDER

What values are most important to you?

1. _____
2. _____
3. _____
4. _____
5. _____

How will you pass these values on?

- ☐ Lead by example
- ☐ Family conversations
- ☐ Stories and experiences
- ☐ Written letters / journals
- ☐ Other: _____

TIP: Values are caught, not taught. Live the legacy you want to leave.

EDUCATION LEGACY PLAN

How will you invest in education?

- ☐ Children / Grandchildren
- ☐ Mentoring
- ☐ Scholarships / Funds
- ☐ Books / Resources
- ☐ Life Skills Training
- ☐ Other: _____

What financial contribution will you make?

One-time Gift: \$ _____
Annual Gift: \$ _____
Education Fund Goal: \$ _____

TIP: Education is a gift that appreciates forever.

WEALTH TRANSFER PLAN

How do you plan to transfer your wealth?

- ☐ Will or Trust
- ☐ Beneficiary Designations
- ☐ Family Limited Partnership
- ☐ Gifting Strategy
- ☐ Charitable Giving
- ☐ Other: _____

Who will be involved in your plan?

1. _____
2. _____
3. _____

TIP: A plan today prevents problems tomorrow for your loved ones.

LEGACY LETTER OUTLINE

Write a letter that shares your love, wisdom, and wishes.

I am proud of you because:

Life lessons I want you to remember:

My hopes for your future:

I love you because:

TIP: Your words today become their strength tomorrow.

CHARITABLE GIVING PLAN

What causes matter most to you?

1. _____
2. _____
3. _____

How will you give?

- ☐ Time (Volunteer)
- ☐ Talent (Skills)
- ☐ Treasure (Money)
- ☐ Monthly Giving
- ☐ Annual Giving
- ☐ Other: _____

TIP: Give with purpose. Your giving is your legacy in action.

GENEROSITY CALCULATOR

A simple way to plan your giving.

ANNUAL INCOME	GIVE (%)	ANNUAL GIFT
\$30,000	2%	\$600
\$50,000	3%	\$1,500
\$75,000	4%	\$3,000
\$100,000	5%	\$5,000
\$150,000	4%	\$9,000
\$200,000+	10%	\$20,000+

TIP: Start small. Stay consistent. Multiply impact.

LEGACY TIMELINE

Map out your legacy journey.

AGE RANGE	FOCUS AREA
20s	Build foundation and skills
30s	Grow income and assets
40s	Protect and invest wisely
50s	Prepare and give more
60s+	Transfer and leave legacy

TIP: Every season has a purpose. Plan for each chapter.

LEGACY IMPACT ASSESSMENT

How will you measure your legacy?

Rate your current impact (1-5).

AREA	RATING
Family	___ / 5
Financial Impact	___ / 5
Values Passed Down	___ / 5
Community / Giving	___ / 5
Future Generations	___ / 5

What will you improve this year?

TIP: Measure what matters. Improve what you measure.

FAMILY MEETING PLANNER

Plan regular meetings to keep your legacy plan on track.

Meeting Frequency: _____

Next Meeting Date: _____

Topics to Discuss:

- ☐ Goals & Progress
- ☐ Finances
- ☐ Values & Lessons
- ☐ Giving & Impact
- ☐ Other: _____

TIP: Talk today. Align together. Thrive together.

LEGACY PHOTO & MEMORY BOX

Preserve memories and meaningful items for future generations.

Include items like:

- ☐ Photos
- ☐ Letters
- ☐ Certificates
- ☐ Stories
- ☐ Keepsakes
- ☐ Other: _____

Location of Box: _____

Who will receive it? _____

TIP: Memories today become treasures tomorrow.

MY LEGACY PROMISE

I commit to building a legacy that...

I will start by...

The first step I will take is...

My legacy matters because...

★ **TIP:** A promise written is a legacy in progress.

LEGACY REVIEW & UPDATE

Review your legacy plan regularly.

Last Review Date: ___ / ___ / ___

What needs updating?

Next Review Date: ___ / ___ / ___

TIP: Keep your plan alive. Review. Adjust. Continue.



MY LEGACY COMMITMENT

I commit to living with purpose, leading with love, and leaving a legacy that honors God, my values, and my loved ones.

Signature: _____ Date: _____



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**YOUR LEGACY TODAY.
THEIR FUTURE TOMORROW.
BUILD IT. PROTECT IT. PASS IT ON.**

You're building wealth. You're building legacy. You're living Legendary.

THE LEGACY CONTINUES. YOUR JOURNEY NEVER ENDS.

Keep Growing. Keep Giving. Keep Building.
Your Legacy. Their Future. Our Impact.



“
A legacy
that lives on
is a life well
lived.
Keep going.
The best is
yet to come.
”



LEGACY CHECK-IN

Schedule regular check-ins with yourself.

Monthly ☐
Quarterly ☐
Annually ☐

What date will you set for your next review?

____/____/____



TIP: Consistent reviews keep you on track.



COMMUNITY IMPACT PLAN

How will I give back to my community?

- ☐ Volunteer My Time
☐ Support Local Businesses
☐ Mentor Youth
☐ Donate to Causes I Care About
☐ Create Jobs
☐ Other: _____



TIP: Strong communities build strong legacies.



LEGACY BUCKET LIST

What do I still want to do in this life?

1. _____
2. _____
3. _____
4. _____
5. _____



TIP: Don't just dream your legacy. Live it.



LEGACY TIMELINE BUILDER

Map out your legacy milestones.

TIMEFRAME	MILESTONE	ACTION STEPS	COMPLETION DATE
Next 1 Year			____/____/____
Next 3 Years			____/____/____
Next 5 Years			____/____/____
Next 10 Years			____/____/____
Beyond 10 Years			____/____/____



TIP: A timeline turns dreams into deadlines.



LEGACY CELEBRATION PLAN

Celebrate milestones along the way.

Milestone I will celebrate next:

When: ____/____/____

How I will celebrate:



TIP: Celebrate progress. It builds momentum.



TEACH & TRANSFER PLAN

How will I teach others what I've learned?

- ☐ Teach my children
☐ Mentor others
☐ Create courses or workshops
☐ Write a book or guide
☐ Share on social media
☐ Other: _____

Who are 3 people I will invest in?

1. _____
2. _____
3. _____



TIP: The greatest wealth is shared.



NEXT GENERATION MESSAGE

Words of wisdom for the next generation:



TIP: Your words today are their guidance tomorrow.



LEGACY STORY

Your story inspires generations.

My legacy story begins with:

The turning point in my life was:

The legacy I want to be remembered for:



TIP: Share your story. Inspire the world.



LEGACY GUARANTEE

I commit to protecting my legacy.

- My Will is updated ☐ Yes ☐ No
My Beneficiaries are current ☐ Yes ☐ No
My Documents are organized ☐ Yes ☐ No
My Digital Assets are planned ☐ Yes ☐ No
I have a Powers of Attorney ☐ Yes ☐ No
I have a Healthcare Directive ☐ Yes ☐ No



TIP: A protected legacy is a lasting legacy.



MY LEGACY PLEDGE

I pledge to...

- ☒ Live with purpose
☒ Build wealth wisely
☒ Give generously
☒ Lead with integrity
☒ Leave a legacy that lasts

Signature: _____

Date: ____/____/____



TIP: A pledge kept is a legacy earned.



LEGACY IMPACT VISION BOARD

What does the future look like because of your legacy?



Add photos, words, and reminders of the impact you will create.



TIP: See it. Believe it. Build it.



Stay Committed.
Stay Focused.
Stay Legendary.



Your Legacy
Is Your Greatest
Achievement.



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BUILD WEALTH.
SECURE YOUR FUTURE.
LEAVE A LEGEND.

Next up: Final Words & Congratulations!

FINAL WORDS & CONGRATULATIONS

You Did The Work. Now Live The Legacy.

Reflect. Celebrate. Commit. Continue building the life, wealth, and impact you deserve.

“
Your future
is built by
what you do
consistently,
not
occasionally.
”

1 WHAT I'M TAKING WITH ME

1. _____
2. _____
3. _____
4. _____
5. _____



2 MY BIGGEST BREAKTHROUGH

1. _____
2. _____
3. _____
4. _____



3 THE TOP 5 LESSONS I LEARNED

1. _____
2. _____
3. _____
4. _____
5. _____



4 MY NEXT 90 DAYS

ACTION	WHY IT MATTERS	TARGET DATE
		___/___/___
		___/___/___
		___/___/___
		___/___/___



MY SUPPORT & SUCCESS TEAM

Tax Professional: _____
 Mentor / Coach: _____
 Accountability Partner: _____
 Family Support: _____
 Other: _____

6 MY FUTURE VISION

One year from now, I want my life to look like...

The legacy I am building is...

7 FINAL AFFIRMATION

“

 I am capable of building
 wealth, protecting my peace,
 serving my family, and
 creating a legacy that lasts.”



MY LEGENDARY COMMITMENT

I commit to using what I have learned,
 taking action consistently, and continuing
 to build a life of financial confidence,
 purpose, and impact.

Signature: _____
 Date: ___/___/___

9 CELEBRATE THIS MOMENT

- ☐ I completed the workbook
- ☐ I set my next goals
- ☐ I know my next step
- ☐ I am ready to take action

10 NEXT STEPS WITH LEGENDARY TAX PRO



FILE MY TAXES
 Maximize my refund.
 Stay compliant.
 Build wealth.



PLAN MY FINANCES
 Budget smarter.
 Invest wisely.
 Grow steadily.



BUILD MY BUSINESS
 Start strong.
 Scale smart.
 Create impact.



PROTECT MY LEGACY
 Plan ahead.
 Protect what matters.
 Leave a legacy.



**CONGRATULATIONS — YOU'VE COMPLETED
 THE FINANCIAL EMPOWERMENT BLUEPRINT!**

Keep building. Keep growing. Keep becoming.



www.LegendaryTaxPro.com



Info@LegendaryTaxPro.com



**YOUR LEGACY TODAY.
 THEIR FUTURE TOMORROW.
 BUILD IT. PROTECT IT. PASS IT ON.**

Congratulations! You've completed your workbook.

Your legacy is just getting started.

KEEP BUILDING YOUR LEGACY

Your journey continues. Stay connected.
Stay prepared. Stay empowered.



1 THANK YOU

Thank you for spending time with
The Financial Empowerment Blueprint.
Every step you take toward financial
confidence, tax readiness, and
long-term security matters.

2 WAYS WE CAN SUPPORT YOU



Tax Preparation



Tax Planning



IRS Account Guidance



Small Business Support



Financial Education Resources

3 STAY CONNECTED



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4 YOUR NEXT STEP



ORGANIZE

Gather and keep your
important financial
documents in one place.



PLAN

Set clear goals and create
a plan that supports your
future.



BUILD

Take consistent action to
grow your wealth and
create opportunities.



PROTECT

Stay prepared, reduce risk,
and protect what matters
most.

5 A FINAL REMINDER

“
‘Small consistent
actions create
lasting financial
change.’
”



**THE BLUEPRINT IS COMPLETE.
NOW GO LIVE IT.**

Educate. Empower. Elevate.



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**YOUR LEGACY TODAY.
THEIR FUTURE TOMORROW.
BUILD IT. PROTECT IT. PASS IT ON.**

Thank you for being part of The Financial Empowerment Blueprint.

Your legacy is just getting started.

BONUS SECTION

★
Legendary Tax Pro Resources

Bonus Resources & Next Steps



1 WHAT'S INSIDE THIS SECTION

- Services Guide
- Tax Season Calendar
- Business Startup Checklist
- IRS Resource Directory
- Financial Resource Directory
- Funding & Opportunity Resources
- Next Steps & Contact Information

2 HOW TO USE THESE RESOURCES

- REVIEW**
Explore each resource and understand what is available.
- SELECT**
Choose the resources that fit your goals and current needs.
- APPLY**
Take action using the tools, checklists, and guides provided.
- REVISIT**
Return often to stay organized, informed, and on track.

3 MY TOP 3 NEXT STEPS

- 1 _____
- 2 _____
- 3 _____

4 BEST FOR

- Taxpayers**
Maximize refunds and build financial stability.
- Families**
Plan with confidence. Protect what matters most.
- Entrepreneurs**
Build smarter businesses. Unlock new opportunities.
- Self-Employed Individuals**
Stay compliant. Save more. Grow your income.
- Community Learners**
Gain knowledge. Create a stronger future.

5 A REMINDER FOR YOUR JOURNEY

“
Small consistent actions create lasting financial change.
”

★ **USE THE TOOLS. TAKE THE STEPS. BUILD YOUR LEGACY.** ★



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LEGENDARY TAX PRO SERVICES GUIDE

★
Professional support. Practical solutions.
A clearer path toward financial confidence.



- #### 1 TAX PREPARATION
- Personal and small business filing support.



- #### 2 TAX PLANNING
- Plan ahead and reduce surprises.



- #### 3 IRS ACCOUNT GUIDANCE
- Online account setup and transcript access.



- #### 4 IRS LETTER REVIEW
- Understand notices and next steps.



- #### 5 SMALL BUSINESS SUPPORT
- Business readiness, EIN, records, and organization.



- #### 6 FINANCIAL EDUCATION RESOURCES
- Worksheets, checklists, and tools.

WHICH SERVICE FITS YOU?

- Filing taxes
- Owning the IRS
- Starting a business
- Getting organized
- Building confidence



**NEED HELP CHOOSING THE RIGHT NEXT STEP?
START WITH THE RESOURCE THAT MATCHES YOUR CURRENT GOAL.**



TAX SEASON PREPARATION CALENDAR

Plan ahead. Stay organized. Keep more of what you earn.

1 JANUARY Gather W-2s, 1099s, and other income documents. Start a tax folder for the new year.	2 FEBRUARY Organize last year's records and receipts. Verify all income forms are complete and accurate.	3 MARCH Schedule your tax preparation appointment. Estimate your tax situation.	4 APRIL File your tax return by the deadline. Or file an extension if needed.	★ KEY TAX SEASON HABITS ✓ Stay Organized Year-Round ✓ Track Income and Expenses ✓ Save and Back Up Documents ✓ Review Tax Law Changes ★ WHAT TO KEEP IN YOUR TAX FOLDER 📄 Government Photo ID 📄 Prior Year Tax Return 📄 W-2s and 1099s 📄 Receipts and Expense Records 📄 Bank Statements and Account Info
5 MAY Store tax documents securely. Keep copies of your filed return.	6 JUNE Review withholding and estimated payments. Adjust if needed.	7 JULY Check on savings goals and major expenses. Stay on track financially.	8 AUGUST Organize business records and expenses. Review bookkeeping and receipts.	
9 SEPTEMBER Review potential deductions and credits. Plan for year-end opportunities.	10 OCTOBER Review retirement contributions. Consider year-end tax planning strategies.	11 NOVEMBER Identify tax-saving opportunities. Use your plan to minimize tax liability.	12 DECEMBER Finalize records and receipts. Prepare for a smooth tax season next year.	

“Prepared taxpayers file with more confidence.”



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BUSINESS STARTUP CHECKLIST

A step-by-step roadmap to help you build a strong, compliant, and profitable business from the ground up.

1 FOUNDATION ☐ Choose a business name ☐ Choose a business structure ☐ Obtain an EIN	2 BANKING ☐ Open a business checking account ☐ Open a business savings account ☐ Keep business and personal records separate	3 COMPLIANCE ☐ Identify required licenses ☐ Obtain necessary permits ☐ Secure business insurance ☐ Stay on top of annual filings
4 FINANCIAL SETUP ☐ Set up bookkeeping system ☐ Create a budget ☐ Implement expense tracking ☐ Plan for taxes	5 BRANDING ☐ Create a professional logo ☐ Build a website ☐ Set up a business email ☐ Establish a social media presence	6 LAUNCH READY ☐ Define your offers or services ☐ Set your pricing strategy ☐ Create a client workflow ☐ Build a marketing plan

★ MY STARTUP PRIORITIES

- ☐ _____
- ☐ _____
- ☐ _____

You don't build a business by chance.
You build it by preparation.”



IRS RESOURCE DIRECTORY

Trusted tools. Reliable information. Confident you.

The IRS offers secure online tools and resources to help you manage your tax responsibilities with confidence.

IRS ONLINE ACCOUNT View your tax records, check balances, make payments, update information, and more — all in one secure account.	GET TRANSCRIPT Access your tax transcripts instantly to verify income, review account activity, and support accuracy.	WHERE'S MY REFUND? Check the status of your refund online using your information for real-time updates.	W-4 TAX WITHHOLDING ESTIMATOR Estimate your withholding and adjust your W-4 to help avoid refund surprises or underpayment.
APPLY FOR AN EIN Apply for an Employer Identification Number (EIN) to start a business, hire employees, or open a business account.	IRS PAYMENT PLANS Set up a payment plan if you owe taxes and need more time to pay. Explore options that fit your situation.	IDENTITY PROTECTION PIN (IP PIN) Help protect your tax account from identity theft with an IP PIN — a unique code only you know.	IRS NOTICES & LETTERS Understand IRS notices and letters you receive and know the steps to take if you need to respond.

HOW THESE TOOLS HELP

MONITOR RECORDS Keep track of your information and account activity.	PREPARE TO FILE Gather what you need and reduce stress during tax season.	RESOLVE ISSUES Address notices, balances, and errors with confidence.	STAY INFORMED Get the latest updates and tools straight from the IRS.
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CAUTION

Always use official IRS resources and keep records organized.

USE THESE TOOLS TO BECOME A MORE INFORMED TAXPAYER.

Knowledge today. Confidence every day.



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WORKBOOK LEGENDARY TAX PRO

FINANCIAL RESOURCE DIRECTORY

Helpful tools. Trusted support. Stronger financial future.

BUDGETING & CASH FLOW TOOLS Track income and expenses, create budgets, and build healthier money habits.	CREDIT REPORT ACCESS Check your credit report, understand your score, and monitor changes over time.	SAVINGS & BANKING RESOURCES Find savings tools, bank options, and information to help you build financial security.	HOUSING COUNSELING RESOURCES Get guidance on renting, buying, or keeping your home. Explore available assistance programs.	★ WHAT TO LOOK FOR ✓ Trusted source ✓ Low cost or free ✓ Easy to use ✓ Supports your goal
STUDENT AID & EDUCATION RESOURCES Find grants, scholarships, FAFSA help, and repayment options to support your education goals.	CONSUMER PROTECTION RESOURCES Learn your rights, avoid scams, and report fraud. Get help resolving consumer issues.	COMMUNITY LEARNING RESOURCES Access free classes, financial literacy workshops, and mentorship programs in your community.	SMALL BUSINESS EDUCATION RESOURCES Find training, planning tools, funding guidance, and support to grow your business.	WHICH 3 RESOURCES COULD HELP ME MOST RIGHT NOW? 1 _____ 2 _____ 3 _____



"The right resource at the right time can change your financial path."



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WORKBOOK

FUNDING & OPPORTUNITY RESOURCES

Explore funding. Build connections. Grow with purpose.



BUSINESS GRANTS

Explore federal, state, and private grants designed to support small business growth.



SBA LOAN PROGRAMS

Access low-interest loans and backed financing through SBA programs.



CDFIs & MICROLOANS

Connect with mission-driven lenders offering microloans and flexible financing options.



LOCAL SMALL BUSINESS DEVELOPMENT CENTERS

Get free counseling, training, and tools to start, grow, and scale your business.

FUNDING READINESS REMINDERS

- ☒ Separate business finances
- ☒ Maintain records
- ☒ Know your purpose
- ☒ Track revenue
- ☒ Build credibility



WOMEN'S BUSINESS CENTERS

Find resources, funding support, and networks tailored for women entrepreneurs.



COMMUNITY GRANTS & WORKFORCE PROGRAMS

Discover local programs that invest in businesses and build stronger communities.



CROWDFUNDING OPTIONS

Raise capital and build community support through online crowdfunding platforms.



NETWORKING & CHAMBER OPPORTUNITIES

Build relationships, find mentors, and unlock new opportunities through chambers and events.

BEFORE YOU APPLY

- ☐ Define your budget
- ☐ Clarify your goal
- ☐ Gather required documents
- ☐ Prepare a business summary
- ☐ Set your timeline



FUND YOUR VISION. FUEL YOUR IMPACT.
OPPORTUNITY IS OUT THERE. TAKE THE NEXT STEP.



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NEXT STEPS & CONTACT INFORMATION

You've taken an important step toward your financial future.
Let's keep the momentum going—together.

1 STAY CONNECTED



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2 NEXT STEPS



ORGANIZE

Gather and keep your important financial documents in one place.



PLAN

Set clear goals and create a plan that supports your future.



BUILD

Take consistent action to grow your wealth and create opportunities.



PROTECT

Stay prepared, reduce risk, and protect what matters most.

3 WAYS WE CAN SUPPORT YOU



Tax Preparation



Tax Planning



IRS Account Guidance



Small Business Support



Financial Education Resources

4 MY ACTION PLAN

My next 3 steps:

- 1 _____
- 2 _____
- 3 _____

5 A FINAL REMINDER

Progress beats perfection.
Start where you are and
keep building.



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YOUR FINANCIAL SUCCESS IS OUR LEGACY.