



FINANCIAL FREEDOM STARTER KIT

Your simple start to
rebuilding confidence with money

LaKeishaEmpowers.com

MONTHLY BUDGET

income	budget	actual
total		

savings	budget	actual
total		

[illegible]

sinking funds	budget	actual
total		

debt	budget	actual
total		

summary	budget	actual
total income		
total expenses		
total savings		
total funds		
total debt		
remaining		

7-Step FINANCIAL LITERACY Checklist

☐

Write down your income, debt,
and expenses

☐

Create a realistic budget

☐

Check your credit score

☐

Build an emergency fund

☐

Review your insurance coverage

☐

Make a debt payoff plan

☐

Schedule a financial wellness session

STARTING OVER INSURANCE CHEAT SHEET

By Lakeisha Baker

Financial Educator
& Founder ,
L3 Financial Services



WAIT – DO I REALLY NEED INSURANCE RIGHT NOW?

- ✓ YES, especially if you're :
- The only one bringing in income
 - Starting over financially after divorce or loss
 - Raising children or helping care for grandkids
 - Rebuilding your credit & trying to do it right this time
 - Living the soft life but still covering the hard bills

HERE'S WHAT YOU ACTUALLY NEED TO KNOW

TERM INSURANCE

AFFORDABLE + HIGH COVERAGE

Great for protecting your income
and kids while rebuilding



"If something happened to me, would they have time to breathe-- or be stressed trying to figure it all out?"

PERMANENT INSURANCE

LEGACY + LONG -TERM LOVE

Builds cash value over time. Great for covering
final expenses & leaving something behind.



It's like GoFundMe..but in your name, before the crisis hit."

LIVING BENEFITS

THE SECRET WEAPON

Your Backup Plan for the Unexpected



"Protects you if life throws you a curveball – like cancer, stroke or heart attack. This allows you to pull money from your policy while you're still living."

CHILD OR GRANDCHILD COVERAGE

LEGACY BUILDER

Because They Deserve a Head Start
It's affordable, grows over time & sets them
up with protection & options later in life.

*I'm not preparing for the worst-- I'm just wiser and
not leaving anything to chance this time? "*

READY TO START FRESH

& PROTECTED

Book a Free 30 - min
Financial Wellness Call - [Book Here](#)

IT'S YOUR FRESH START

LET'S MAKE IT SECURE

Let's build your soft life safety net –
without overwhelm

lakeishaempowers.com



You've Already Started. Now Let's Build Momentum.

You just took a powerful step toward rewriting your money story — and I'm proud of you for that.

Next? Let's build a plan tailored to your goals, lifestyle, and legacy.



Book your FREE Financial Wellness Strategy Session today.



LaKeishaEmpowers.com



Hello@LaKeishaEmpowers.com

You deserve ease, confidence, and financial clarity. Let's create it together.

