



Your Financial Freedom Roadmap

A guide to help women define, design, and build their version of financial freedom. Practical steps, checklists, and prompts to create a life with confidence, security, and options.

Section 1: What Financial Freedom Really Means

- Choices: The ability to say yes or no without money being the deciding factor.
- Confidence: Knowing your money decisions align with your goals.
- Security: Having safety nets in place for life’s curveballs.
- Legacy: Creating impact beyond yourself.

Takeaway: Financial freedom isn’t about perfection. It’s about progress and alignment with your values.

Section 2: Step One — Define Your Priorities

Worksheet: Write down your top 3 financial priorities right now. Examples:

- Pay off high-interest debt
- Build an emergency fund
- Increase retirement savings
- Save for a child’s education
- Plan for caregiving responsibilities

Prompt: If money wasn’t stressful, what would you do more of? Less of?

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Section 3: Step Two — Build Your Safety Nets

Checklist for Security:

- 3–6 months of expenses in an emergency fund (*single women or those in transition: aim for 6–12 months*)
- Adequate insurance (*health, disability, life, long-term care as needed*)
- Estate plan updated (*wills, trusts, POAs, beneficiary designations*)
- Debt repayment plan in place (*prioritize high-interest first*)

How-to: Start small. Saving \$50/month into a separate savings account grows over time. Even modest amounts protect your independence.

Section 4: Step Three — Create Options Through Investing

- Diversify: Spread investments across stocks, bonds, and other assets.
- Automate: Set up recurring monthly contributions, even small ones.
- Align with values: Explore ESG funds, charitable accounts, or impact investing if legacy matters.

Prompt: If your investments could speak, would they reflect your goals and values or someone else's?

Section 5: Step Four — Confidence in Decision-Making

Tips:

- Know your numbers: track income, expenses, and net worth yearly.
- Schedule money check-ins (monthly self-checks, annual reviews with an advisor).
- Use the “24-hour rule” on non-essential purchases to reduce impulse spending.

How-to: Confidence grows with practice. Each time you review your plan or make a decision with intention, you strengthen your financial muscle.

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Section 6: Step Five — Create Legacy

- Clarify who you want to benefit from your wealth (kids, causes, community).
- Decide how: direct gifts, trusts, charitable foundations, or donor-advised funds.
- Teach financial confidence to the next generation.

Prompt: What do you want your money to make possible for others?

Section 7: Action Plan

- ✓ Define your top 3 priorities
- ✓ Build at least one safety net this month
- ✓ Automate one new savings or investing habit
- ✓ Schedule your annual financial review

You don't need someone else's version of financial freedom. You get to create your own. And I'd love to help you build it.

Schedule your consultation here: www.calendly.com/ashlinewcomb

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