

Building

# The 7 Biggest Lies About Life Insurance

By Nikita Dates — The No More GoFundMe Chick

Better  
Futures

"It's not about dying — it's about living with peace."

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Leave Legacy Not Debt



# Why This Guide Matters

Most of us don't plan to start a GoFundMe. But the truth is — every time we don't plan ahead, we make life harder for the people we love.

This guide exposes the 7 biggest lies we tell ourselves about life insurance... and the truth that could change everything for your family.

You're about to discover why life insurance isn't just about death — it's about giving your loved ones the gift of financial peace when they need it most.



# Lie #1: "I'll get a policy later."

## The Lie We Tell Ourselves

"I'm young and healthy. I've got plenty of time to get life insurance. I'll do it next year, or when I get married, or after I have kids."

## The Truth You Need to Know

Later doesn't always come. Life insurance is cheaper when you're young and healthy. Waiting only makes it more expensive — or worse, impossible to get.

Every birthday that passes, every health change that happens, every year you wait — the cost goes up. And if something unexpected happens to your health, you might not qualify at all.

The best time to plant a tree was 20 years ago. The second best time is today. The same is true for life insurance. Don't let "later" become "too late."

# Lie #2: "I've got coverage through my job."



## The Lie

"My employer gives me life insurance as part of my benefits package. I'm covered, so I don't need anything else."



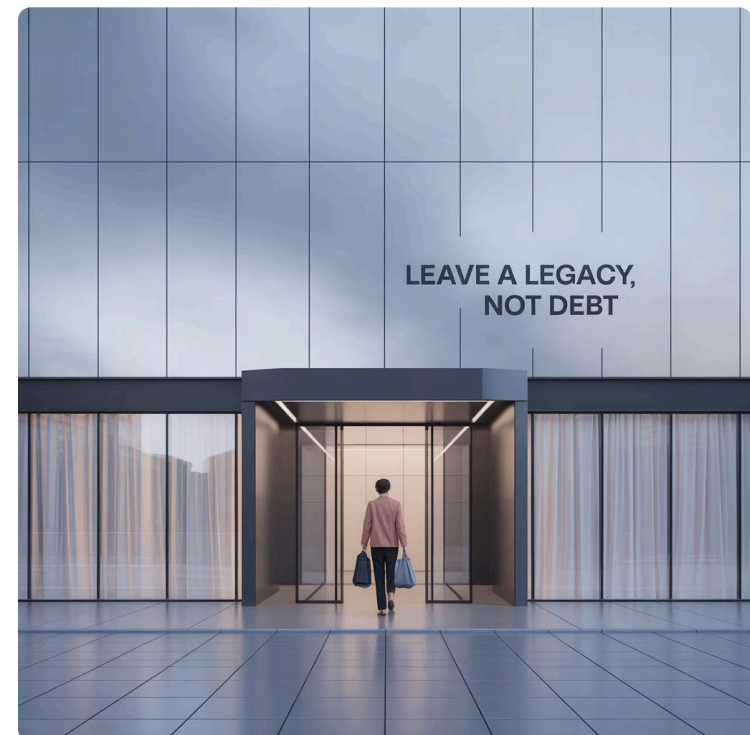
## The Truth

That's not your policy — it's your company's. If you change jobs, retire, or get laid off, that coverage ends. Real protection means owning a portable policy that follows you anywhere.

## Why Employer Coverage Isn't Enough

- Most employer policies only cover 1-2 times your annual salary — not enough for your family's long-term needs
- You can't take it with you when you leave the company
- Coverage often decreases or ends when you retire — right when your health might make getting new coverage difficult
- You have no control over the policy terms or benefits

Think of employer coverage as a nice bonus, not your safety net. Your family deserves a policy that's truly yours, one that stays with you no matter what life brings.



# Lie #3: "It costs too much."



## The Lie

"Life insurance is expensive. I can't afford to add another bill to my budget right now. Maybe when I'm making more money."



## The Truth

Most people spend more on streaming services each month. A basic policy for a young adult or child can cost less than \$1 a day. It's not about having extra money — it's about having the right priorities.

## What We Spend vs. What We Protect

**\$30**

### Monthly Coffee Budget

About \$1 per day on coffee or snacks

**\$50**

### Streaming Services

Netflix, Hulu, Disney+, Spotify  
combined

**\$25**

### Basic Life Insurance

Protection for your entire family's  
future

We find money for the things we prioritize. When you understand that life insurance is about protecting the people you love most, the cost becomes an investment, not an expense. It's one of the most loving things you can do with your money.

# Lie #4: "My kids don't need life insurance."

## The Lie

"Life insurance is for adults who have dependents. Kids don't need it — that's weird to even think about."

## The Truth

A small policy early in life builds cash value over time. That same policy can help pay for college, buy a first home, or start a business. It's not just insurance — it's an investment in their future.

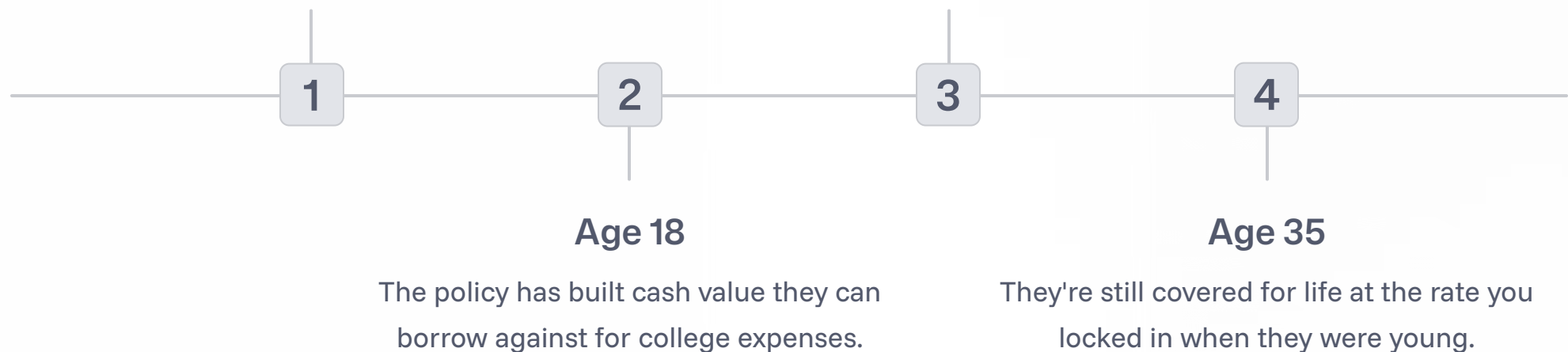
## How a Child Policy Becomes a Gift That Keeps Giving

### Age 5

You start a small whole life policy for your child. Low cost, guaranteed approval.

### Age 25

They use the cash value as a down payment on their first home.



The policy has built cash value they can borrow against for college expenses.

They're still covered for life at the rate you locked in when they were young.

Starting a policy for your child when they're young locks in low rates for life. It also guarantees they'll have coverage even if they develop health issues later. Plus, the cash value grows tax-deferred, giving them options when they need it most. It's not morbid — it's one of the smartest financial moves a parent can make.

# Lie #5: "I'm not married, so no one depends on me."

## The Lie

"I don't have a spouse or kids, so life insurance doesn't make sense for me. Who would even get the money?"

## The Truth

Even single people leave behind expenses — and people who care. Your parents, siblings, or children shouldn't have to raise money to lay you to rest. A policy is your way of saying, "I thought ahead."

## What Single People Often Leave Behind

- Funeral and burial costs (\$7,000 - \$12,000 on average)
- Outstanding student loans or credit card debt
- Medical bills from final illness or accident
- Rent or mortgage payments on shared living spaces
- The emotional burden on family members to figure it all out

Being single doesn't mean you're alone. Someone will have to handle your affairs, pay your final expenses, and grieve your loss. Life insurance is how you take care of them even when you're gone.



**Real Talk:** Every GoFundMe started by a grieving family could have been prevented by a \$20/month policy. Don't make your mama have to ask the internet for help.

# Lie #6: "I don't trust insurance companies."



## The Lie

"Insurance companies are just trying to take my money. They'll find a way not to pay out when the time comes. It's all a scam."



## The Truth

You don't have to trust a company — trust your plan. With the right licensed agent (like me), you'll understand what you're buying and why it works. Transparency creates trust.

## How to Choose Coverage You Can Trust

01

### Work with a Licensed Agent

Someone who explains everything in plain English and answers all your questions

02

### Read Your Policy Documents

Know exactly what's covered, what's not, and how your beneficiaries file a claim

03

### Choose Reputable Companies

Look for insurers with strong financial ratings and decades of paying out claims

04

### Keep Beneficiaries Updated

Make sure your loved ones know about your policy and how to access it

The truth is, life insurance companies pay out billions of dollars in death benefits every year. They're regulated by state insurance departments and held to strict standards. When you work with the right agent and understand your policy, you'll have confidence that your family will be protected when they need it most.

# Lie #7: "If I die, they'll figure it out."

## The Lie

"My family is strong. They'll find a way to handle things if something happens to me. People always figure it out."

## The Truth

"They" is usually your mama, your kids, or your church. Planning now means your loved ones won't have to beg or borrow later. Real love shows up before the crisis, not after.

## What "Figuring It Out" Really Looks Like

When someone dies without life insurance, here's what their family faces:

- Draining savings accounts or retirement funds to pay for the funeral
- Starting GoFundMe campaigns and asking friends, coworkers, and strangers for money
- Selling personal belongings or taking out loans
- Delaying the funeral or choosing the cheapest options because that's all they can afford
- Dealing with bill collectors while they're trying to grieve
- Feeling guilty, overwhelmed, and abandoned during the hardest time of their lives

**Planning is love.** When you get life insurance, you're not being morbid — you're being responsible. You're saying, "I love you enough to make sure you're taken care of when I'm gone."

Yes, your family is strong. Yes, they'll survive. But why should they have to struggle when you could have made it easier? Life insurance is how you protect them from the financial burden of your loss. It's your final act of love.



# Understanding the 3 Types of Life Insurance

Not all life insurance is the same. Here's a breakdown of the three main types, so you can choose what works best for your family's needs.

Type	What It Means	Best For	Key Benefit
<b>Term Life</b>	Lasts a set number of years (10–30)	Temporary needs, young families, mortgage coverage	Most affordable, but ends after the term
<b>Whole Life</b>	Coverage for your entire life	Anyone who wants lifelong protection	Builds cash value you can borrow or grow
<b>Permanent (Universal)</b>	Flexible plan that lasts forever with adjustable payments	Business owners or long-term planners	Lifetime coverage with investment-style growth



## Term Life

Think of term life like renting an apartment. You pay for coverage for a specific period — usually 10, 20, or 30 years. It's the most affordable option, making it perfect for young families who need a lot of coverage on a budget.



## Whole Life

Whole life is like owning your home. You're covered for your entire life, and part of your premium goes into a cash value account that grows over time. You can borrow against this cash value or use it in retirement.



## Universal Life

Universal life offers flexibility. You can adjust your premium payments and death benefit as your life changes. It's great for people whose income fluctuates or who want more control over their policy.

Not sure which type is right for you? That's exactly why you need an agent who listens to your situation and helps you choose coverage that fits your life, your budget, and your goals. It's not one-size-fits-all — it's about what works for you.

# Final Word from Nikita

We don't get life insurance because we plan to die. We get it because we plan to live smart and leave peace.

If you've ever said one of these lies — no judgment. This is your moment to make the shift.

I've seen too many GoFundMe campaigns. Too many families scrambling. Too many people left with regret, wishing they had done something when they had the chance.

But here's the beautiful part: you still have that chance. Right now. Today.

Life insurance isn't about fear. It's about faith — faith that you can provide for your family even when you're not here. Faith that your loved ones will have what they need. Faith that your legacy will be one of love, not burden.



"Every GoFundMe is a reminder that preparation is love. Let's protect what matters most — before life happens."

— Nikita Dates, The No More GoFundMe Chick

# Ready to Protect Your Family?

You've read the lies. You know the truth. Now it's time to take action.

Getting life insurance doesn't have to be complicated or scary. I'm here to walk you through every step, answer every question, and help you find coverage that fits your life and your budget.



Text POLICY to

**682-373-5650**

When you text me, we'll start a conversation about your needs, your goals, and your family's future. No pressure. No confusing jargon. Just honest advice from someone who genuinely cares about protecting what matters most to you.

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