

Fearless

Creating Financial Independence in an Age of Uncertainty

by Keven Jordan Campbell

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Genre: Nonfiction / Personal Finance

What The Book Is

Fearless reframes financial planning for midlife and beyond by focusing on preparation rather than prediction. It explores what happens when people reach the stage of life with decades of financial decisions behind them and far less margin for error ahead. Fear often shapes those decisions, creating hesitation and stress, but preparation can replace paralysis without pretending that risk disappears.

Drawing on years of advising clients who did everything “right” yet still felt uncertain, Campbell simplifies complex concepts into a clear, principle-driven framework centered on protecting assets, earning a reasonable return, understanding tax implications, and creating income that supports life’s transitions. *Fearless* is about building plans that hold up when conditions shift and helping readers approach their money with clarity, confidence, and purpose.

Target Audience

- Pre-retirees (ages 40-65) in traditional employment navigating the shift from saving to spending
- Business owners and self-employed professionals managing complex, interconnected financial decisions
- Recently retired individuals seeking structure and confidence in income planning

Why It’s Different

Most financial books focus on products, predictions, or performance.

Fearless focuses on judgment.

Campbell treats money as a tool rather than a trophy. He avoids jargon, market forecasts, and one-size-fits-all answers in favor of plain language and practical thinking. Readers are encouraged to slow down, ask the right questions from fresh perspectives, and, together with an advisor, create a plan that adapts over time and in the face of inevitable uncertainty.

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Core Themes

Fearless Means Prepared, Not Reckless

The book challenges the misconception that financial fearlessness means taking unnecessary risk. Instead, it presents fear as a signal of uncertainty and preparation as the anecdote.

Simplicity Over Complexity

Fearless rejects jargon-heavy financial narratives in favor of clear explanations and relatable examples, demonstrating that effective planning doesn't require advanced financial training.

Three Planning Fundamentals

The book organizes financial decision-making around a three-bucket system of income, liquidity, and growth, with additional considerations for rate of return, tax awareness, and specialty areas such as legacy planning.

Preparation Over Prediction

Rather than attempting to forecast markets or economic events, *Fearless* emphasizes building adaptable strategies designed to withstand uncertainty.

About The Author

Kevin Campbell is a financial strategist, educator, and U.S. Marine Corps veteran with more than fifteen years of experience advising individuals and families on retirement income planning, tax considerations, education funding, and long-term financial decisions. He is known for his ability to quiet financial noise and explain complex ideas without talking down to his audience.

Kevin is a frequent media contributor and has been featured in outlets including U.S. News & World Report, ABC, CBS, and FOX.

Fearless is his debut book. He lives near Seattle with his wife, Christine, and their two children.

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About Kevin Jordan Campbell

Short Bio

Kevin Campbell is a financial strategist, educator, and U.S. Marine Corps veteran who helps individuals and families navigate complex financial decisions with clarity and confidence. He believes being fearless with money is about preparation, not recklessness, and translating complicated concepts into practical, human terms. *Fearless* is his debut book. He lives near Seattle with his wife, Christine, and two children.

Long Bio

Kevin Campbell didn't set out to write a book. He set out to solve a problem he saw unfolding again and again: good people doing their best with bad information. A U.S. Marine Corps veteran, Kevin learned early that mission success comes from strategy, discipline, and adaptability. After his military service and a few ventures in the tech world, he noticed something missing in everyday life: a way to make financial decisions that felt both rational and human. People were being sold products, not given plans. They were drowning in noise, not offered navigation. Most of all, they were afraid. Afraid of doing it wrong, of outliving their money, of becoming a burden later in life.

That's the heartbeat of *Fearless*. More than a guide, it's a response to fear-based financial culture. Over fifteen years, Kevin built his practice on restoring confidence one conversation at a time, expanding from college funding to full-spectrum wealth planning.

Kevin's approach is different because he doesn't pretend the answers are simple. He is devoted to making the solutions clear. He treats money as a tool, not a trophy, and sees financial independence not as a number on a ledger sheet but a plan: grounded, informed, and unshakably free of fear. His philosophy centers on building a protective "wall around the castle" so fear doesn't dictate choices.

Kevin works with pre-retirees, business owners, and self-employed professionals, translating complex financial decisions into frameworks anyone can understand. He is also a committed financial educator and a frequent media contributor with appearances in U.S. News & World Report, ABC, CBS, and FOX, bringing clarity and perspective to financial topics.

Fearless is his debut book, written in a story-driven, approachable style. Kevin lives near Seattle with his wife, Christine, and two children.

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Podcast Resources

About Kevin Campbell

Kevin Campbell is a financial strategist, educator, and U.S. Marine Corps veteran who helps individuals and families navigate complex financial decisions with clarity and confidence. In *Fearless*, he explores how fear quietly shapes midlife financial decisions and shows how preparation, not prediction, replaces paralysis. Drawing on fifteen years of experience advising clients on retirement, taxes, and income planning, Kevin translates complex money challenges into practical, human guidance. He lives near Seattle with his wife, Christine, and two children.

Why Invite Kevin?

- Provides clear, actionable insight for listeners navigating midlife financial transitions
- Combines professional expertise with story-driven, relatable examples
- Offers a fresh perspective on how fear, uncertainty, and information overload influence financial decisions
- Approachable, personable, and comfortable discussing real-life financial challenges without jargon

Suggested Topics / Conversation Angles

- How fear shapes financial decisions and how preparation replaces paralysis
- Navigating the transition from accumulation to income in midlife
- Building confidence and clarity around retirement, taxes, investing, safety, and income planning
- Real-life stories of people doing their best with incomplete or confusing financial information
- Principles for making financial decisions that feel both rational and human

Sample Soundbites / Quotes for Hosts

- "Fear doesn't build wealth. Clarity, confidence, and a vision that's truly yours do."
- "True financial independence is the bone-deep belief that you've done everything possible to mitigate future challenges."
- "*Fearless* financial planning is about stepping forward with intent, learning from every outcome, and using each experience to sharpen your strategy."
- "Your greatest asset is adaptability. True independence comes from being flexible enough to adjust to life's unpredictable twists."
- "Fear strips our beliefs to their essence and compels us to prioritize. Where fear exists, courage and growth often follow."
- "The past is known, so we believe it's safe. But clinging to fear doesn't make us secure—it makes us vulnerable."

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Podcast Resources (cont.)

- "A fearless financial future means that we must revisit the time structures and attitudes that traditionally rule investing."
- "The true test of financial independence isn't about avoiding risk altogether but embracing adversity with strategy, courage, and purpose."
- "Your financial picture is a fingerprint. No one else has quite the same loops, whorls, and arches."
- "Wealth isn't built on how much risk you take. It comes from the effective implementation of systems and experts who focus on needs and goals."
- "Liquidity is control. When the unexpected happens, access to liquid assets enables you to act from a position of strength, not desperation."
- "The essence of portfolio management is managing risks, not returns."
- "*Fearless* isn't the finish line. It's the way forward."

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Sample Q&A with Kevin Jordan Campbell

Q: Why did you write *Fearless*?

I've spent fifteen years sitting across the table from people quietly panicking about money—uncertain about retirement, carrying guilt over debt, unsure about tax strategy, worrying if they'll outlive their money. *Fearless* grew from a need I saw over and over. People needed a no-nonsense, compelling guide that replaces fear with clarity, choice, and confidence. It's the conversation I've had with hundreds of families, now on the page.

Q: You talk about the “sandwich generation,” a term that is beginning to take hold inside our culture’s financial conversations. What does the term mean, and how do you explore it in the book?

Many midlifers are squeezed. They're supporting kids, aging parents, and trying to prepare for their own retirement—all at once. This is an unprecedented level of emotional and financial pressure, mainly attributed to increasing lifespans. And that pressure can feel paralyzing. In *Fearless*, I identify the contributing factors, help people to start healthy conversations with their loved ones about the pressure, and explore ways to relieve it so that readers can move forward instead of feeling stuck.

Q: What makes your approach different from other financial books?

Most finance books lead with numbers or fear. *Fearless* leads with people. I show readers how to make decisions with their whole life in view, not just a retirement calculator. I break down sophisticated strategies in plain language. My goal is not to impress with the latest in wealth advisor options. My goal is to empower with knowledge and planning.

Q: You say financial advice should be as personal as a fingerprint. What does that mean?

Money touches everything in our lives: health, relationships, purpose, legacy. A generic plan that your buddy wrote on a bar napkin or a sound bite on a podcast won't get you where you want to go. *Fearless* shows how to align your strategy with what really matters to you, not just what worked for someone else.

Q: How can readers become more fearless with money?

Start by being curious rather than critical. Build a team of trusted guides—your financial outlook shouldn't be a solo sport. And zoom out. Financial independence isn't about eliminating risk, which is impossible, especially given the levels of uncertainty in our modern world. It's about having the right tools, systems, and mindset to respond with confidence.

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Sample Q&A with Kevin Jordan Campbell (cont.)

Q: What role do emotions play in financial decisions?

A huge one. We act from fear, guilt, or FOMO (fear of missing out) more than logic. In the book, there's an example of Newton and his infamous stock market gaffe that was based purely on emotion. If one of the smartest men in history can sell market shares in a moment of panic, think about how vulnerable we all are to such mistakes. *Fearless* teaches readers to notice these patterns and design systems that remove emotion from high-stakes choices.

Q: You use the metaphor of golf clubs in your bag. Can you explain that?

Just like a golfer needs more than one club, you need more than one financial strategy. Tax planning, estate protection, cash flow, asset allocation—they all work together. *Fearless* shows readers when and how to use each one, and provides a course map to bring to their trusted advisor for healthier conversations about their financial futures.

Q: What do you hope readers feel after finishing the book?

Relief. Confidence. And permission—permission to stop second-guessing themselves and start making decisions that serve the life they actually want.

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Five Key Ideas from Fearless

1. **Financial Freedom is Personal**

There's no one-size-fits-all plan. *Fearless* helps readers build a strategy that reflects their values, goals, and lifestyle.

2. **Fear is Not a Strategy**

Decisions rooted in anxiety don't serve you. Kevin teaches readers to respond thoughtfully rather than react emotionally.

3. **Clarity Can't Be Outsourced**

Even with an advisor, you need to understand the "why" behind your plan. *Fearless* empowers readers to take an active role in their financial story.

4. **Midlife Money is Complex—And That's Normal**

Supporting parents, paying debt, planning retirement—it's a lot. Kevin demystifies these modern challenges and makes them manageable.

5. **Tools Only Work When You Know How to Use Them**

Tax strategies, trusts, annuities—they're only effective if applied correctly. *Fearless* explains what's in your financial "bag" and how to use each tool wisely.