

# dfree® 12 Steps to Financial Freedom

## 12 Week Syllabus



### **INTRODUCTORY PULSE CHECK**

**URL Link:** <https://www.surveymonkey.com/r/YN56WZV>

**QR CODE:**



# LEVEL 1: GET STARTED

## CURRICULUM

Week	Step	Content	Objective
1	Admit the Problem	Understanding your barriers to financial success	To discover the barriers that must be removed in order to reach your financial goals
2	Address the Mess	Cultural/media influences and spending triggers	To get your financial affairs organized
3	Adjust the Attitude	Needs, wants, and spending leaks	To clarify the difference between things you want and things you need

## EXPECTED OUTCOMES

- Establish life goals
- Track Spending
- List Income and bills
- Establish banking relationships
- Secure all financial documents and records

## Level 1 Check-In

URL Link: <https://www.surveymonkey.com/r/Y3K5WSX>

## QR CODE:



## DISCUSSION

What are some habits that are creating barriers?

Encourage participants to share about some of the problems they can identify in their lifestyle that leads to bad debt.

# LEVEL 2: GET CONTROL

## CURRICULUM

<i>Week</i>	<i>Step</i>	<i>Content</i>	<i>Objective</i>
4	Start the Plan	Create your spending plan	To create and launch a new plan for spending money
5	Steer the Power	Debt reduction plans and snowball method	To begin really taking control of your financial future
6	Set the Timer	Interest, savings, long-term planning intro	To establish a timeline for your financial goals

## EXPECTED OUTCOMES

- Create a spending plan
- Start power savings
- Start making power payments
- Set retirement goals

## Level 2 Check-In

URL Link: <https://www.surveymonkey.com/r/C7LVSBM>

## QR CODE:



## DISCUSSION

Discuss resources that exist to help create a spending plan.

Encourage participants to share challenges with using or sticking with a budget as well as best practices to stay on track.

The benefits of BDC for tracking activities from your spending plan.



# LEVEL 3: GET AHEAD

## CURRICULUM

Week	Step	Content	Objective
7	Maximize the Margin	Investment basics	To accelerate the process of getting out of debt and securing your financial future
8	Minimize the Stress	Understanding financial risk and insurance	To prepare financially for the unexpected
9	Maintain the Focus	Income generation, interim success	To take meaningful steps toward your financial goals

## EXPECTED OUTCOMES

- Save more money
- Buy insurance
- Conduct estate planning/create or update will
- Plan for retirement

## Level 3 Check-In

URL Link: <https://www.surveymonkey.com/r/YB893H6>

## QR CODE:



## DISCUSSION

Consider inviting a financial advisor or investment expert to spend 15 to 20 minutes talking about investments, insurance and answer a few questions.

# LEVEL 4: GIVE BACK

## CURRICULUM

Week	Step	Content	Objective
10	Invest in Others	Sharing your dfree® testimony with others	To identify people that you can help achieve financial freedom
11	Ignite dfree® Living	Sharing dfree® within your community/network	To use your influence to help someone start their journey towards financial freedom
12	Impact the Culture	Helping others and staying the course	To understand what dfree® activism looks like

## EXPECTED OUTCOMES

- Maintain a great credit score
- Build wealth
- Complete dfree® Facilitators' Training
- Identify a place to serve

## Level 4 Check-In

URL Link: <https://www.surveymonkey.com/r/YHCGZVP>

## QR CODE:



## DISCUSSION

Encourage participants to share ways they can give back. Ask who can introduce 2 new people who can benefit from dfree®.

# COURSE COMPLETION PULSE CHECK



**URL Link:** <https://www.surveymonkey.com/r/JWRKKFC>

**QR CODE:**

