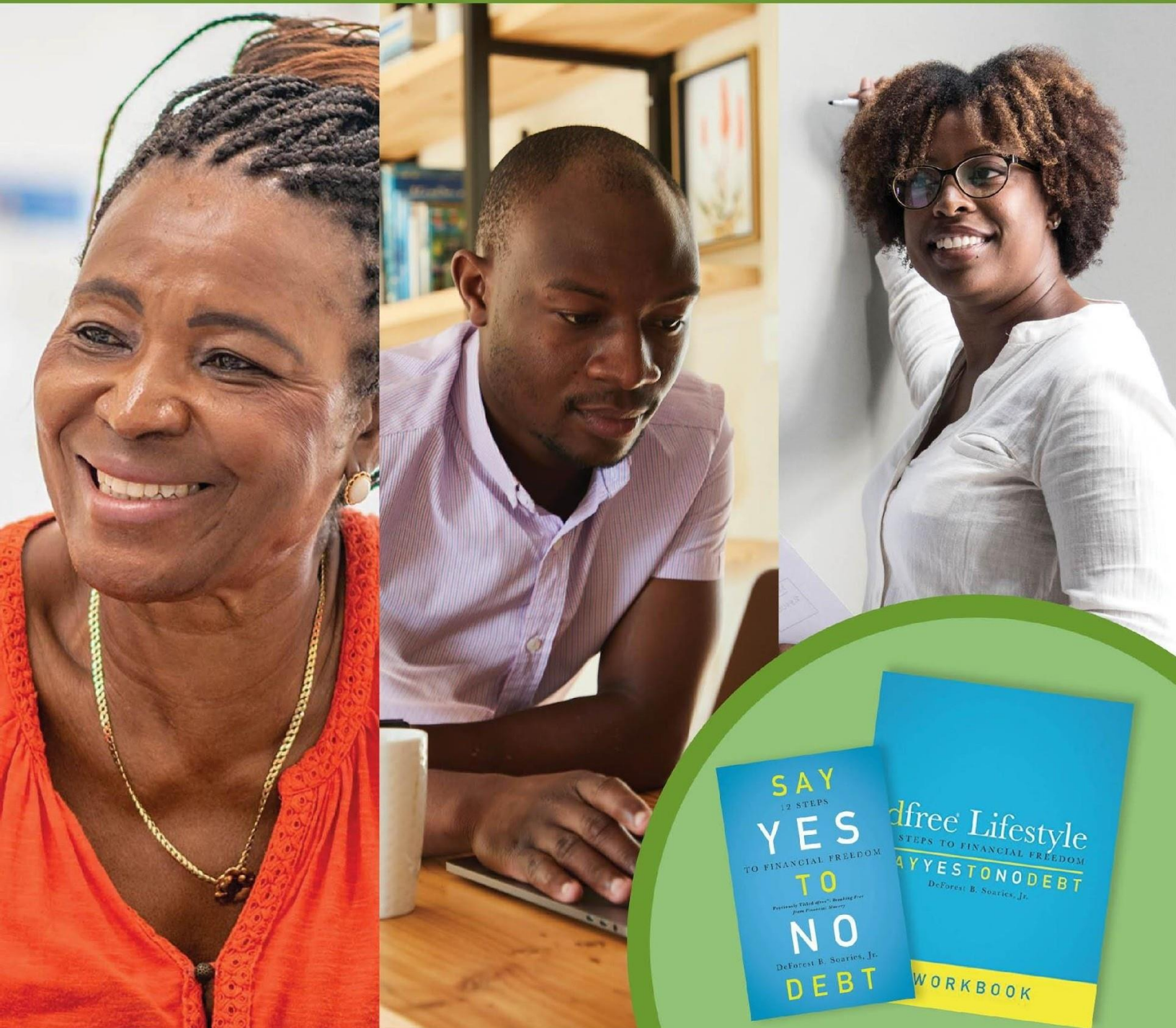




POWERED BY Dfree Global Foundation, Inc.

12 STEPS TO FINANCIAL FREEDOM GUIDE FOR **COORDINATORS, FACILITATORS AND ADMINISTRATORS**



12 STEPS TO FINANCIAL FREEDOM GUIDE

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A NOTE FROM THE FOUNDER, DR. DEFOREST B. SOARIES, JR.



Thank you for taking the necessary steps to become a dfree® Certified Coordinator, Facilitator and/or Administrator. Your passion for helping others obtain the information needed to change the trajectory of their lives is, indeed, commendable.

Our online facilitator-led course is designed to share with you all the tools, strategies, and exercises for each step.

The facilitator's role is to guide participants through the course, encourage discussions surrounding certain topics and, of course, celebrate with them as they share their progress and success stories. I always say that you don't have to be a financial professional to teach the course; just a person with a desire to help others become financially free.

This Guide will support you and your team in the preparation and launch of your 12 Steps to Financial Freedom class. It will walk you through steps needed for each of the major roles – coordinator, facilitator, and administrator – to prepare for a successful class. You may choose to print this Guide and put it into a binder, or save it on a device where it comes in handy. Not only will it guide you through the course, but it will also be instrumental in preparing for your class.

Our goal is to close the wealth gap one family at a time, and we applaud you for your commitment to share these practical and proven strategies that are taught in the course. It is my hope and prayer that you and your participants experience the unfettered freedom of being debt free and the exuberant joy that comes from freedom in Christ.

God Bless,

Dr. DeForest B. Soaries, Jr.
CEO/Founder, Dfree Global Foundation, Inc.

Bibliography:

- ❖ *Say Yes to No Debt: 12 Steps to Financial Freedom*
- ❖ *dfree® Lifestyle: 12 Steps to Financial Freedom (Workbook)*
- ❖ *Your dfree® For Entrepreneurs (Supplement)*
- ❖ *Your dfree® For Seasoned Citizens (Supplement)*
- ❖ *Your dfree® For Young Adults (Supplement)*
- ❖ *Say Yes When Life Says No*
- ❖ *Say Yes When Life Says No (Workbook)*
- ❖ *Meditations for Financial Freedom – Volume 1*
- ❖ *Meditations for Financial Freedom – Volume 2*
- ❖ *Meditations for Financial Freedom – Volume 3*

THE dfree® ONLINE ACADEMY

The dfree® Online Academy is our financial lifestyle education platform where you can get financial freedom at your fingertips from virtually anywhere in the world. It allows learning in several formats:

- a. **Self-Paced:** This is for individuals who wish to complete courses on their own schedule without specific timelines. Users can log in at any time to learn at their own pace.
- b. **Facilitator-Led:** This version is exclusively accessible to trained and certified Facilitators, Coordinators and Administrators who have successfully completed the dfree® Facilitators' Training course in the Online Academy.

This highly requested course allows for the best experience for both participants and facilitators. Facilitators can host their group classes virtually in any video conferencing app like zoom and share their screen to teach using the Facilitator-Led course. Alternatively, for in-person teaching, they can project onto a screen and teach in the same way. Both options give wholesome and engaging experiences to the learner.

- c. **Facilitator-Led Inside the Online Academy:** For partners with large group sizes, there is a limited option for your classes to be set up by the dfree® team and hosted inside the Online Academy. Facilitators and participants would just have to log into their personal Online Academy accounts to access the private classroom.

***NB:** If you anticipate a class size of 50 or more, please discuss your launch with the dfree® team to determine which option would be most suitable for your organization and class size.*

Email academy@mydfree.org to find out the criteria for hosting a class inside the Online Academy.

II. ROLES OF THE TEAM: COORDINATOR, FACILITATOR AND ADMINISTRATOR

We recommend that your internal dfree® team consists of a coordinator, facilitator, and administrator who work closely together in each phase.

- **Coordinator:** This person is the team leader who forms the internal dfree® team, leads the implementation strategy, and keeps dfree® active within the church or organization.
- **Facilitator:** This person teaches or leads the dfree® 12 Steps to Financial Freedom curriculum, keeps participants engaged and remains current with updated content, tools, and resources.
- **Administrator:** This is a tech savvy person who ensures the launch processes run smoothly by setting up and managing technology, collecting metrics, etc.

***NB:** Depending on your organization or your class sizes, the 3 roles can be performed by one*

person with an assistant or backup person. Churches may consider setting up dfree® as a ministry. Engage volunteers to support the internal team so that you can utilize the curriculum for new members' class, bible study, small groups, etc. with enough people to facilitate.

III. LAUNCH PHASES

The process of launching the 12 Steps to Financial Freedom class is easy. Below is an outline of what is done before, during and after the launch phase. The coordinator, facilitator and administrator each have roles in these phases, which are outlined later in this guide.

1. **Pre-Launch:** This begins when you express interest in bringing the 12 Steps to Financial Freedom course to your church/organization and begin the process.
2. **Launch:** When you hold your first class, you have officially launched and will remain in the launch phase until the last class or graduation.
3. **Post-Launch:** This is the close out phase when you debrief the process, understand areas of improvement for the next class and celebrate the successes you experienced. This phase should be documented because this will become your internal best practices for future classes.

IV. THE ROLE OF THE TEAM IN THE LAUNCH PHASES

BEFORE YOU LAUNCH (PRE-LAUNCH):

1. **Internal Team:** Make decisions that are easily repeatable and scalable for future classes. Document steps and create templates to simplify the process for the next class:
 - a. **How Participants Take the Class:** The curriculum is flexible and supports in-person, virtual or hybrid attendance. If you decide on the in person or hybrid format, make sure your physical facility has wi-fi and a screen to project the course.
 - b. **Preferred Method of Teaching in Academy:** Decide on which facilitator-led version you will use. If some of your participants cannot join your class, encourage them to enroll in the self-paced version online.
 - c. **Length, Date and Time of Class:** The curriculum has 12 steps grouped into 4 levels. Each step will take approximately 60 minutes to teach, not including Q&A. It is designed to be taught one step per week to allow enough time for participants to develop a lifestyle of practicing the principles of the program. You can also decide to add an additional week for graduation, or build it into the end of the 12th class. Some best practices are to survey your audience to gauge their preference.
 - d. **Target Audience:** The team must decide whom this class is designed for; is it open to everyone within your organization or church? Can their families and friends part-take even if they don't belong in that circle? Is it open to the whole community or a just specific group of people? For example, in a church, it may be curated for new members, married couples, singles, etc.? Best practices are to open the class for everyone. Sub-groups can be formed as the movement grows in the organization.

- e. **Books and Literature:** The 12 Steps to Financial Freedom course is based on the textbook, **Say Yes to No Debt: 12 Steps to Financial Freedom**, and its companion workbook, **dfree® Lifestyles: Say Yes to No Debt**. Participants are encouraged to purchase both books to derive maximum benefit from this course. There are also supplemental literature including **Your dfree® for Young Adults**, **Your dfree® for Entrepreneurs**, **Your dfree® for Seasoned Citizens** and the **Meditations for Financial Freedom** series.

NB: All books can be purchased Amazon or by contacting the dfree® team at academy@mydfree.org.

- f. **Registration:** It is important to have an estimation of how many people will take your class to help in the preparation for class. Determine the most convenient registration method to encourage more people to sign up. For churches, best practices include setting up a registration church after service that people can walk up to. Zoom or other virtual platforms also provide a convenient and user-friendly process for registration.
- g. **Advertising the Class:** Plan to launch a marketing campaign that your target audience will be drawn based on its format (e.g. flyers, videos), delivery channel (e.g. Sunday bulletin, internal email). By nature, people are reluctant to admit their financial problems by signing up for a financial course. Highlight the benefits and emphasize the suitability of the course for everyone, regardless of financial circumstance. Remember, the “d” in dfree® does not only mean debt. The good Ds represent *deeds*, *deposits* and *dividends* which everyone must aspire to acquire. Finally, allow enough time for people to ask questions and make up their minds by advertising at least 2 weeks before registration opens.
- h. **Graduation:** Celebrate successful completions in your own preferred ways. These can be small celebrations at the end of the 12th step or elaborately planned events with a guest speaker, virtually or in-person.

2. **Coordinator:** The coordinator oversees all the launch processes. This person must be well organized and must supervise other members of the team to ensure that deadlines are met and all required resources are accessed.

- a. **Coordinate Marketing:** The coordinator also oversees the marketing campaign. Here are some resources to draw from:

- Faith & Finance: the foundation of dfree®: <https://youtu.be/gJVWQ3yXPdE>
- How to start dfree® in your church or organization: <https://youtu.be/bzql6MeBg0w>
- Online Academy tutorial: <https://youtu.be/4k9L6P1ayxM>
- Billion Dollar Challenge Overview: <https://youtu.be/2saw6mzK4ZM>
- Billion Dollar Challenge Tutorial: <https://youtu.be/szhjLlbrZWA>

- b. **Contact dfree®:** Notify the dfree® team through academy@mydfree.org about your intention to launch. If this is your first class, schedule an appointment to speak with a member of the team for guidance on how to get started.

- c. **Graduation:** Graduations can be as large or small as you want. Participants completing the course inside the Online Academy will be able to download a certificate immediately on completing the last class. If your class is meeting in person and your participants do not have online accounts, the dfree® team will manually prepare and send you certificates for distribution to your participants.
-
3. **Facilitator:** The Facilitator *must* complete the *12 Steps to Financial Freedom* course, and the *Facilitators' Training* in the dfree® Online Academy in order to gain access to the Facilitator-led course. Contact academy@mydfree.org for assistance.
 - a. **Practice, practice, practice:** Begin to practice by following the facilitator step-by-step outline in this guide, which breaks down the course, describes each element within a step and highlights the facilitator's role.
 - b. **Book and Workbook.** The facilitator must be familiar with the contents and principles of the 2 books. This makes for easy teaching and imparting lessons to participants.
 - c. **Ice-Breakers and Questions & Answers:** Plan to include ice-breakers into your classes to put participants at ease with each other and with you. Schedule time for Q&A during lessons, either between sections or at the very end of the class. You may want to try different options to determine which works best for your class. If you are teaching virtually, you can invite participants to leave their questions in the Q&A or to turn on their microphones and ask their questions live.
If you encounter questions that you are not sure how to answer, note them down and contact the dfree® team for assistance: academy@mydfree.org.
 - c. **The Billion Dollar Challenge:** Get familiar with the BDC by watching the videos provided, creating your personal account and trying out the features to understand how the tool works. Throughout the course, encourage your participants to log their debt and savings payments to drive towards both individual and group goals.
-
4. **Administrator:** Keep in touch with the dfree® team through academy@mydfree.org to share updates on your launch date, your preferred class format, and any needs prior to starting your class.
 - a. **Set up your Billion Dollar Challenge Group:**
 - Watch the tutorial and visit www.billiondollarchallenge.com to get started.
 - Set up your individual profile and debts/savings goals.
 - Create your group and give it an identifiable name - best practice is to use the name of your church or organization.
 - All leaders must create personal BDC accounts and join the group.
 - Assign additional administrators to your group as a backup; it is recommended that each group has at least 2 administrators.
 - Your BDC group is now ready for you to introduce in your class.

LAUNCH PHASE

Internal Team

- Debrief after the first (launch) class to celebrate successes and understand what can be done differently to improve the next session.

Coordinator

- Support the facilitator during class with Q&A and as needed.
- Inform the facilitator of any announcements to make at the end of class.

Facilitator

- Teach the class each week.
- Follow up on questions that need answers.

Administrator

- Provide technical support.
- Record attendance and submits totals to academy@mydfree.org
- Ensure participants complete pulse checks and level check-ins which are all required for graduation
- Submit a list of successful participants to academy@mydfree.org for their certificates to be issued.
- Open registration for the next class and start posting this during graduation.

COURSE COMPLETION ITEMS (POST-LAUNCH)

Internal Team

- Review metrics from each session and understand the number of people who registered vs. the number who attended and graduated.

Coordinator

- Schedule a debriefing session to celebrate your successes and review what areas can be improved.

Facilitator

- Take a moment and congratulate yourself on completing the course. Make note of what you can and cannot repeat in the next class.

Administrator

- Communicate with the dfree® team about your anticipated next class and what you will need. If you have any participants self-pacing in the Online Academy, you can request a performance report from the dfree® team.

III. CURRICULUM AT A GLANCE

The curriculum is designed to help you prepare for each class. It shows you what is being taught at each level, materials needed and resources to review ahead of class.

1. Level 1: Get Started

This level has been described as the “ah-ha level” by a majority of our participants; it is when you connect your subconscious habits to the reality of your finances. In this level, we address the psychological and behavioral components that cause many people to remain in debt. At the end of this level, participants will have tools to create a financial snapshot, understand their needs vs. wants, and recognize behavioral changes needed to *Get Control* of their finances. The 3 steps in this level are:

- Step 1: Admit the Problem
- Step 2: Address the Mess
- Step 3: Adjust the Attitude

2. Level 2: Get Control

This level gives participants the tools for creating a plan to pay off debt, and an understanding of the relationship between time and money. At the end of this level, participants will create a budget or spending plan, learn techniques to pay down debt faster and be inspired to regain financial power in order to *Get Ahead*. The 3 Steps in this level are:

- Step 4: Start the Plan
- Step 5: Steer the Power
- Step 6: Set the Timer

3. Level 3: Get Ahead

This level shares strategies to grow assets, explores the various types of insurance, and discusses the importance of Wills and Estate Planning. At the end of this level, participants will understand the importance of financial planning, know the benefits of consulting with a financial planner, and begin to develop a financial roadmap of long- and short-term goals, and how to *Give Back* as part of a legacy. The 3 steps in this level are:

- Step 7: Maximize the Margin
- Step 8: Minimize the Stress
- Step 9: Maintain the Focus

4. Level 4: Give Back

In this level, we discuss how to make a difference in the financial lives of others, ways to share dfree®, and steps to becoming a dfree® leader or facilitator to lead others to financial freedom. The steps in this level are:

- Step 10: Invest in Others
- Step 11: Ignite dfree® Living
- Step 12: Impact the Culture

IV. STEP BY STEP OF THE FACILITATOR-LED COURSE

PULSE CHECKS

There are 2 pulse checks in this course - the ***Introductory Pulse check***, which helps us understand the level of financial wellbeing and knowledge of your participants at the very

beginning of the course; and the **Completion Pulse check** at the end, which helps us to measure any change and, therefore, accurately assess the impact of the course on your participants.

LEVEL CHECK-INS

There are very brief **Check-Ins** at the end of each Level (4 check-ins) to help assess how your participants perceive what they are taught in the level and what, if any difference, it is starting to make on their finances.

HOW TO TAKE PULSECHECKS AND LEVEL CHECK-INS

There are 3 ways to administer these short surveys.

1. **URL Links:** If you are teaching the class virtually on Zoom or another app, you can share this link in the chat and participants can click on it, or copy & paste, to access the form.
2. **QR Codes:** This can be used for both virtual and in-person classes. Simply display the code boldly on your projected screen or on a printed paper to be passed around. Participants can scan the code with their phones and immediately access the form.
3. **Text Codes:** You can also invite your participants to send a word (e.g. dfree) by SMS text to a specific phone number and receive an automatic reply with a link to the form.

All 3 options are provided throughout this guide at the point in the course where they occur for your ease of reference.

INTRODUCTORY PULSE CHECK

Text Code: +1 469 382 4591

URL Link: <https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6357fbfed39967-45503967/>

QR Code



LEVEL 1: GET STARTED

Step 1: Admit the Problem

LEVEL 1: GET STARTED Step 1: Admit the Problem			
	Person	Description	Content
	Facilitator (Slide)	Welcome and Introduction	<ul style="list-style-type: none"> Welcome participants to the class Inform participants of any housekeeping items. Example for virtual class: If the class is being recorded, encourage them to use the chat feature, how Q&A will be addressed, etc. State reasons why people take the class. Example: People want to use their money God's way, learn strategies and principles to manage their debt and secure their future, etc. About the course: The 12 Steps to Financial Freedom course is interactive, guided by a virtual host, includes videos of the author, Dr. Soaries, sharing his story of how he was drowning in debt and applied the principles in the course to get out of debt and secure a financial future. This course also has exercises, games, and knowledge checks.
	Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> Every step has an opening prayer. The facilitator can pray, assign someone to pray or have participants read the opening prayer. Workbook page 9
	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> Every step has a memory verse. The facilitator can read in unison or assign someone to read the memory verse on the screen. Step 1 memory verse is: "The rich rule over the poor, and the borrower is slave to the lender" Proverbs 22:7 NIV Workbook page 9
	Facilitator (Slide + Discussion)	Uncovering the Chains	<ul style="list-style-type: none"> Every step has an Uncovering the Chains segment which is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if it remains true in their lives today. Step 1 memory verse: "The rich rule over the poor, and the borrower is slave to the lender" Proverbs 22:7 NIV Workbook page 9-10

Step 1: Admit the Problem

Facilitator (Slide + Class)	Pre and Post Check	<ul style="list-style-type: none"> re and Post Check are one of the most important and enlightening exercises because participants anonymously complete a short survey to determine where they are in terms of their financial overview. The same assessment will be taken at the end of the course and participants can see how the strategies within the course helped them in areas they were not strong in at the beginning. Instruct class to take Pulse Check Explain – this is an anonymous survey to determine where you are in terms of your financial overview. The goal is to take the same assessment at the close of the course and compare results. It is our prayer you will be better equipped at the completion of the 12 Steps to Financial Freedom, you will be closer to attaining financial freedom Share with participants that next is a more formal welcome from our Dfree Course host (play video)
Host (Video)	Welcome	<ul style="list-style-type: none"> The virtual host video will welcome participants to the 12 Steps to Financial Freedom course in the Dfree online Academy, share an overview of the 4 levels and introduce the author and founder, Dr. Soaries who will share his personal story. This course is 12 steps, shared in 4 levels. <ul style="list-style-type: none"> Level 1: Get Started Level 2: Get Control Level 3: Get Ahead Level 4: Give Back The steps in level 1 are: <ul style="list-style-type: none"> Step 1: Admit the Problem Step 2: Address the Mess Step 3: Adjust the Attitude
Dr. Soaries (Video)	Intro Level 1	<ul style="list-style-type: none"> This is a video of Dr. Soaries sharing a short introduction to level one and his personal story
Dr. Soaries (Video)	Bible Reflection	<ul style="list-style-type: none"> Each level has a bible story. This is per LEVEL and not per step so it will happen 4 times during the entire course. This is a short biblical reflection video from Dr. Soaries highlighting scripture from the level. Level 1 Bible story is the Prodigal Son from Luke 15:11-31

9	Facilitator (Slide + Discission)	Bible Story Reflection	<ul style="list-style-type: none"> After the bible story reflection, the facilitator or volunteer should expand on scripture.
10	Host (Video)	What is Financial Freedom	<ul style="list-style-type: none"> This is a video with the virtual host talking about the definition of financial freedom.
11	Facilitator (Slide)	What is Financial Freedom Exercise	Verify the process for the exercises
12	Host (Video)	Ds of dfree®	<ul style="list-style-type: none"> The virtual host will walk participants through the good and bad Ds of Dfree
13	Facilitator (Slide + Exercise)	Ds of dfree® Exercise	<ul style="list-style-type: none"> Optional Exercise: Everyone wants to achieve Financial Freedom, but it takes being honest with yourself first. Ask participants what are their bad financial habits that hold them back from decreasing debts and increasing savings?
14	Host (Video)	Billion Dollar Challenge	<ul style="list-style-type: none"> The Billion Dollar Challenge is a free, confidential, interactive online tool designed to help users set a realistic budget or savings plan. So, looking to get out of debt? Use this tool to help you determine the date you will be out of debt based on your monthly payments. If you want to set another payoff date, BDC will calculate how much you need to pay each month to meet your payoff date goal. The virtual host video will introduce BDC and encourage participants to join. This is referenced throughout the course and a part of their weekly self-study assignments.
15	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> Each step has a statistically speaking section that highlights interesting statistics. The virtual host video will talk about the statistics. Step 1 Statistically Speaking: The COVID 19 pandemic caused financial strain on many Americans. In 2021, the total debt increased, although revolving credit card debt decreased, and the cost of living is growing faster than household incomes. Here's the breakdown of the average amount per household with each kind of debt, as of September 2021. According to Nerdwallet.com, the average household owed <ul style="list-style-type: none"> \$6,006 in revolving credit cards \$207,861 in mortgages \$28,882 in auto loans and \$59,042 in student loans

16	Host (Video)	Dfree Money Tip	<ul style="list-style-type: none"> Each step has a Dfree Money Tip that shares a good financial tip. Step 1 Money Tip: Did you know that investing as little as 7 minutes a day working on your finances will reduce financial stress and anxiety.
17	Host (Video)	Self-Study	<ul style="list-style-type: none"> Each step has a self-study segment that is equivalent to homework. Commitments are exercises from the workbook that they should
			<p>complete before the next class. The virtual host will walk them through the Self-Study in each step.</p> <ul style="list-style-type: none"> Step 1 Self Study: Commitments can also be found in the Dfree Lifestyle: 12 Steps to Financial Freedom workbook on page 13-14. <ul style="list-style-type: none"> Commitment #1: I will open an account that I do not currently have Commitment #2: I will list three to five challenges I have had in the area of finances Commitment #3: I will name at least three financial goals I have Commitment #4: I am proud of these financial actions I have taken Commitment #5: I will identify and invite someone to join me in my Dfree journey Commitment #6: I will join the Dfree Billion Dollar Challenge and set my personal debt reduction goals. In Preparation for Step 2, read Chapter 2 "Address the Mess" in the Say Yes to No Debt textbook.
18	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> Each step ends with a closing prayer. The facilitator can pray, assign someone to pray or have participants read the closing prayer from the workbook on page 15. Step 1 Closing Prayer: "Thank You, God, for the victory I have experienced already. You are awesome God and I commit this journey to You. I believe I can do this because I will depend on Your power to help me. Amen."

Step 2: Address the Mess

Step 2: Address the Mess			
#	Person	Description	Content
1	Facilitator (Slide)	Welcome	<ul style="list-style-type: none"> Welcome participants to Level 1, Step 2: Address the Mess
2	Facilitator (Slide)	Opening Prayer +	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 16 Our opening prayer for Step 2 is “Dear God, I appreciate the fact that every new day You provide gives me an opportunity to experience new growth. Thank You for today and for this new opportunity. Amen.” The facilitator can read in unison or assign someone to read the memory verse on the screen.
3	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> Every step has a memory verse. The facilitator can read in unison or assign someone to read the memory verse on the screen The Memory Verse for Step 2 is “There is a way that seems right to man, but in the end, it leads to death. Proverbs 14:12 NIV
4	Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Step 2 Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their live today. Step 2 memory verse: “There is a way that seems right to man, but in the end, it leads to death.” Proverbs 14:12 NIV
5	Dr. Soaries	Step 2 Intro	<ul style="list-style-type: none"> In this video, Dr. Soaries welcomes participants back and shares a story about how he “addressed the mess. “
6	Host (Video)	Cs of Spending	<ul style="list-style-type: none"> The virtual host video will share the most common types of spending which are: Compensatory, Conspicuous, and Confused spending. For your review: The three most common types of spending that determine the way we handle money are Compensatory, Conspicuous, and Confused spending. <ul style="list-style-type: none"> Compensatory spending is spending to compensate for our insecurities, not recognizing our worthiness, or seeking to gain significance. Conspicuous spending is when we spend money as if we are in a higher economic class and we purchase luxury name brand items, that we really can’t afford, because it has a certain logo and recognition status. Confused spending is making purchases without knowing why and not stopping to assess the financial impact it may have.

7	Facilitator (Slide)	Cs ofdfree® Exercise	<ul style="list-style-type: none"> • Facilitator: We know that we have all been compensatory, conspicuous, and confused spenders at various times, depending on our emotions. Take a moment and identify an occasion when you've found yourself in each of "C" spending categories.
			<ul style="list-style-type: none"> • Display the Cs of Spending definition • Based on the definitions on the screen please share how the "Cs" of spending show up in your life. Based on the definitions are you able to determine what kind of spender you are? • Solicit a few responses from participants and examples
8	Host (Video)	Financial Treasure Hunt	<ul style="list-style-type: none"> • The virtual host will share the basics of doing a Financial Treasure Hunt and instruct participants to secure all financial documents and make a list of all of your income. <p>These are the types of Financial Documents for participants to obtain</p> <ul style="list-style-type: none"> ○ Pay stubs ○ Financial statements ○ Property taxes paid ○ Income taxes withheld ○ Insurance premiums documents ○ All loan statements, etc.
9	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> • The statistically speaking section highlights interesting statistics. The virtual host video will talk about the statistics. • Step 2 Statistically Speaking will give stats about credit scores and credit card debt in the U.S.
10	Host (Video)	Dfree Money Tip	<ul style="list-style-type: none"> • Here's your Dfree Money Tip for Step 2: Did you know that addressing financial matters can begin as easily as opening your mail, looking at bills and statements, then reviewing items such as fees and rates.

11	Host (Video)	Self-Study	<ul style="list-style-type: none"> • Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 2. • Step 2 Self Study: Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 21 - 23 • Commitment #1: Much of our spending is influenced by advertising. I will track and translate the advertising messages I see today. • Commitment #2: I will list three ways I can avoid being influenced by ads • Commitment #3: I will conduct a financial snapshot “treasure hunt.” • Commitment #4: I will obtain a free copy of my credit report from one credit agency (Transunion, Experian, or Equifax) • Commitment #5: I will make a list of all of my sources of income • Commitment #6: I will make a list of all of my debt and ongoing bills • Read Chapter 3 “Adjust the Attitude” in the Say Yes to No Debt textbook • Remember to log your Billion Dollar Challenge payments and savings
12	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> • The Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found
			<p>in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 23)</p> <p>“God, I can feel myself getting stronger, getting better, and getting closer to where I need to be. My faith in You is causing me to take actions that will make me better me. Amen.”</p>

Step 3: Adjust the Attitude

Step 3: Adjust the Attitude			
#	Person	Description	Content
1	Facilitator (Slide)	Step 3 Intro	<ul style="list-style-type: none"> We are now on Level 1, Step 3 which is Adjust the Attitude. This lesson requires each of us to look inward, confront the truth about our finances and adjust our attitude so we can get on the path of becoming financially free. We know that there is so much information on financial literacy, so our problem is not knowledge, it's our lack of discipline, focus and written goals related to our finances.
2	Facilitator (Slide)	Opening Prayer +	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 24. Opening Prayer for Step 3 is "Open my eyes, O God, that I may see. Amen."
3	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The facilitator can read in unison or assign someone to read the memory verse on the screen. The Memory Verse for Step 3 is "And my God will meet all your needs according to his glorious riches in Christ Jesus" Philippians 4:19 NIV
4	Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their live today. The memory verse for Step 3 is "And my God will meet all your needs according to his glorious riches in Christ Jesus" Philippians 4:19 NIV. Ask participants to reflect and share why you think Paul said this. Facilitator may ask someone to volunteer to share their thoughts. Please note: The scripture is meant to be reflected upon. Some people are more familiar with bible passages than others. The Facilitator can utilize a Bible Commentary to assist in preparation, or ask a Minister, Sunday School teacher or another person who well-versed in the Bible to lead the discussion.
5	Dr. Soaries (Video)	Adjusting Attitude	<ul style="list-style-type: none"> Dr. Soaries shares his testimony and strategies as he had to adjust his attitude.
6	Host (Video)	Needs vs. Wants	<ul style="list-style-type: none"> The virtual host video will share the importance of adjusting our attitude by helping participants understand their needs vs their wants. For your review: <ul style="list-style-type: none"> A need is something you have to have in order to survive or complete a task. A want is a strong desire to possess something that you could live without.

7	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> The statistically speaking section highlights interesting statistics. The virtual host video will talk about the statistics. There will be a graph on the screen that displays the real median household income by race and Hispanic origin from 1967-2020. The black race has remained at the bottom. This is why this course is so important because now you have a chance to help close the wealth gap.
8	Host (Video)	Dfree Money Tip	<ul style="list-style-type: none"> The virtual host will discuss the five factors credit scores are based on.
9	Host (Video)	Self Study	<ul style="list-style-type: none"> Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 3. Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 28-29 Step 3 Self Study: <ul style="list-style-type: none"> Commitment #1: I will list at least ten personal needs and wants Commitment #2: I will analyze my list of wants and needs and make sure each item is in the correct category. Commitment #3: I will estimate the annual cost of my needs and write the amount next to each item. Commitment #4: I will estimate the annual cost of my wants and write the amount next to each item. Commitment #5: I will circle the items on my needs list that can wait. Commitment #6: I will memorize the Dfree pledge Read Chapter 4 "Start the Plan" Continue logging your Billion Dollar Challenge payments and savings
10	Facilitator (Slide)	Level Refresher	<ul style="list-style-type: none"> The facilitator will review the highlight below from each Step in Level The facilitator should ask for 1 volunteer per step to answer the questions below: <ul style="list-style-type: none"> What are the Ds of dfree® (Step 1) What are the Cs of Spending (Step 2)
			<ul style="list-style-type: none"> Please explain the difference between Needs vs Wants and provide examples of each. (Step 3)
11	Facilitator (Slide)	Ah-Ha Moments	<ul style="list-style-type: none"> On the journey to Financial Freedom, dfree® celebrates "Ah-Ha money moments" and Dfree victories; big and small. The facilitator should request Testimonial(s) from students. A minimum of 2 volunteers is best.

12	Host (Video)	Level Affirmations	<ul style="list-style-type: none"> Each level ends with an affirmation. This is per LEVEL and not per step so it will happen 4 times during the entire course. The virtual host will share a short word of encouragement. Participants can reflect on these sayings as they continue to navigate the journey to financial freedom. The affirmation for Level 1 is: "I have the power to look at my finances without fear and build the wealth I desire."
13	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the dfree® Lifestyles: 12 Steps to Financial Freedom workbook on page 29) Our closing prayer for step 3 is "Dear God, thank You for providing so many of my needs without me even asking. Please give me the help I need to remember the difference between what I want and what I need and the patience to wait for both. Amen."
14	Facilitator (Slide)	Completion of Level	<ul style="list-style-type: none"> This is the end of LEVEL 1. The Facilitator should congratulate the group for completion of this level. Suggested wording, if needed, "Congratulations on completing level 1: Get Started. You've done the work and now understand psychological and behavioral components that cause many people to remain in debt. Keep up the good work and the next level is Get Control."

LEVEL 1 CHECK-IN

Add 10 extra minutes to this class to ensure all participants complete the brief pulse check.

Text Code: +1 469 382 4665

URL Link: <https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadca766a8-08926582/>

QR Code:



LEVEL 2: GET CONTROL

Step 4: Start the Plan

LEVEL 2 GET CONTROL Step 4: Start the Plan			
#	Person	Content Reference	Suggested Script
1	Facilitator (Slide)	Welcome to Class	<ul style="list-style-type: none"> Welcome to Level 2, Step 4: Start the Plan We will receive an official welcome from our virtual host shortly, but first, let's open in prayer.
2	Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 30 Our opening prayer for Step 4 is <i>"Dear God, I believe You can provide all my needs. I now need You to enable me to take control of my financial affairs and begin living the way You want me to live. Amen."</i>
3	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The facilitator can read in unison or assign someone to read the memory verse on the screen. The Memory Verse for Step 4 is "Do not love the world or anything in the world" (1 John 2:15, NIV).
4	Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Step 4 Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their live today. Step 4 memory verse: "Do not love the world or anything in the world" (1 John 2:15, NIV).
5	Host (Video)	Welcome to Level 2	<ul style="list-style-type: none"> The virtual host video will welcome participants back to the 12 Steps to Financial Freedom course in the Dfree online Academy, share an overview of the steps in level 2 and introduce Dr. Soaries who will share his personal story. The steps in this level are: Step 4: Start the Plan Step 5: Steer the Power Step 6: Set the Timer
6	Dr. Soaries (Video)	Intro Step 4	<ul style="list-style-type: none"> Dr. Soaries introduces step 4 and shares the importance of starting the plan
7	Dr. Soaries (Video)	Bible Story	<ul style="list-style-type: none"> As a reminder, each level has a bible story. This is per LEVEL and not per step therefore this is the 2nd bible story in the course. This is a short biblical reflection video from Dr. Soaries highlighting scripture from the level. Level 2 Bible story is Count the Cost from Luke 14:28-30
8	Facilitator (Slide)	Bible Story + Discussion	<ul style="list-style-type: none"> After the bible story reflection, the facilitator or volunteer should expand on scripture.

9	Host (Video)	Spending Leaks	<ul style="list-style-type: none"> The virtual host will walk participants through the definition and examples of Spending Leaks For your review: Spending leaks are purchases or expenses that steal money from your budget without you noticing or adding value to your life. They are often incidental items that seem small in the moment but
			can add up over time. We also use credit and debit cards so much that we have become a swipe culture. This swiping convenience can be an unnoticed spending leak because we can lose track of what we are spending.
10	Facilitator (Slide)	Spending Leaks Exercise	<ul style="list-style-type: none"> We all have a 10.00 habit that is a spending leak. For example, many people spend \$10.00 a day buying coffee, or buying those tempting treats at checkout line. Ask participants to identify and share what their \$10.00 habit is that they didn't budget for. Interesting Face: Now that participants have identified their \$10.00 habit, if they eliminated that for one year, they will have saved \$3,650.00!
11	Host (Video)	Spending Plan vs. Budget	<ul style="list-style-type: none"> The virtual host video will explain the difference between a budget and a spending. Participants will learn what is needed to start their plan. In order to advance our efforts in achieving Financial Freedom, we must develop either a Spending Plan or Budget.
12	Host (Video)	Identity Protection	<ul style="list-style-type: none"> This is a video with the virtual host talking about identity theft and ways to protect our identity from being used fraudulently by others,
13	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> The statistically speaking section highlights interesting statistics. The virtual host video will talk about the statistics pertaining to American household income.
14	Host (Video)	dfree® Money Tip	<ul style="list-style-type: none"> Here is your Dfree Money Tip for Step 4. The virtual host will discuss a few ways participants can save money by identifying lunchtime spending leaks

15	Host (Video)	Self-Study	<ul style="list-style-type: none"> • Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 4. • Step 4 Self Study: Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 34 - 38 • Commitment #1: I will list my short-term financial goals-things I would like to achieve within the next 12 months. • Commitment #2: I will locate my spending leaks using the exercise in the workbook • Commitment #3: I will transfer my list of income and expenses from Lesson 2 to workbook chart • Commitment #4: I will develop a cash flow strategy using chart in the workbook. • Commitment #5: I will revise my spending plan to better reflect my needs and wants. • Commitment #6: I will not try this alone. • Read Chapter 5 "Steer the Power" in the Say Yes to No Debt textbook
			<ul style="list-style-type: none"> • Start a group in the Billion Dollar Challenge. It could be with your family or friends.
16	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> • The Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 38) • Let us end Step 4 with our closing prayer: "Thank You, God, for opening my eyes and getting me started on a new path. Amen."

Step 5: Steer the Power

Step 5: Steer the Power			
#	Person	Content Reference	Suggested Script
1	Facilitator (Slide)	Welcome	Welcome to Step 5
2	Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 39. The opening prayer for Step 5 is “God, help me to finish what I have started. Amen.” <p>The facilitator can read in unison or assign someone to read the memory verse on the screen.</p>
3	Facilitator (Slide)	Memory Verse	The memory verse for Step 5 is “I can do all things through Christ who strengthens me” Philippians 4:13 NIV.
4	Facilitator (Slide)	Uncovering the Chains	<p>The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse.</p> <ul style="list-style-type: none"> The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their live today. The memory verse for Step 5 is “I can do all things through Christ who strengthens me” Philippians 4:13 NIV. Ask participants to reflect and share why you think Paul said this. Facilitator may ask someone to volunteer to share their thoughts. Please note: The scripture is meant to be reflected upon. Some people are more familiar with bible passages than others. The Facilitator can utilize a Bible Commentary to assist in preparation, or ask a Minister, Sunday School teacher or another person who well-versed in the Bible to lead the discussion.
5	Host (Video)	Intro to Step 5	<ul style="list-style-type: none"> The virtual host welcomes participants to Step 5: Steer the Power. For your review: This step is about steering the power because our goal is to always be in control of our finances and introduces 3 “power moves” to help participants do so.
6	Host (Video)	dfree® Rocket Fuel	<ul style="list-style-type: none"> The virtual host will share 3 “power moves” that when used individually or collectively, will help Participants steer their power towards financial freedom by learning about Dfree Rocket Fuel and other power savings moves.

7	Facilitator (Slide)	Steer the Power Exercise	<p>Facilitator will lead a “steer the power” exercise.</p> <ul style="list-style-type: none"> • Suggested verbiage “ Now it's time to steer the power in your direction. To steer the power and make power changes, you need to create extra income by selling assets or identifying things you are good at that people will pay you for.” • Examples: type term papers, write resumes, online tutor, babysit, sell baked goods, party planning, photography, decorating, sewing, dog walkers, ride-share driver, deliver groceries, etc. • Ask participants to think about the gifts and talents they may have that can generate income. Ask participants to share some examples.
8	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> • The statistically speaking section highlights interesting statistics. The virtual host video will talk about the statistics. • The Statistically speaking segment for Step 5, provides information about cybercriminals and prevention.
9	Host	dfree® Money Tip	<ul style="list-style-type: none"> • The Dfree money tip for Step 5 discusses automatic payments and subscriptions.
10	Host (Video)	Self-Study	<ul style="list-style-type: none"> • Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 5. • Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 43-46 • Our self-study assignments for Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 5. • Step 5 self-study is to complete <ul style="list-style-type: none"> ○ Commitment #1: I will complete the debt snowball and reduction activity chart ○ Commitment #2: I will calculate the cost I actually pay on my debts using the chart ○ Commitment #3: As I make payments on my debt, I will log them on the Billion Dollar Challenge website ○ Commitment #4: I will identify some things I can do to increase my income and use the increased income to make power payments on debt ○ Commitment #5: I will reduce my spending in 3 areas. ○ Read Chapter 6 "Set the Timer" in the Say Yes to No Debt workbook

1 1	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> The Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 46) “God, in Your Word, You challenged me to be prepared. I am asking You to give me a humble spirit that can guide me to accept the changes I need to make to be prepared. Amen.”
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Step 6: Set the Timer

Step 6: Set the Timer			
#	Person	Content Reference	Suggested Script
1	Facilitator (Slide)	Welcome to Step 6	<ul style="list-style-type: none"> Welcome Participants to LEVEL 2, Step 6: Set the Timer, the last step in Level 2 – Get Control
2	Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 47. The opening prayer for Step 6 is: "Dear God, You gave us the gift of time. Help me use time in a meaningful way by assigning deadlines to my goals. Amen."
3	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The facilitator can read in unison or assign someone to read the memory verse on the screen. The memory verse for Step 6 is "Teach us to number our days, that we may gain a heart of wisdom" Psalm 90:12
4	Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their live today. The memory verse for Step 6 is "Teach us to number our days, that we may gain a heart of wisdom" Psalm 90:12 Ask participants to reflect and share why you think Psalmist said this. Facilitator may ask someone to volunteer to share their thoughts. <p>Please note: The scripture is meant to be reflected upon. Some people are more familiar with bible passages than others. The Facilitator can utilize a Bible Commentary to assist in preparation, or ask a Minister, Sunday School teacher or another person who well-versed in the Bible to lead the discussion.</p>
5	Host (Video)	Step 6 Intro	<ul style="list-style-type: none"> The virtual host video will welcome participants to Step 6: Set the Timer and share an overview of the step.
6	Dr. Soaries (Video)	Set the Timer	<ul style="list-style-type: none"> In this video, Dr. Soaries shares Importance of setting the timer so our future can reflect our dreams. Dr. Soaries also shares personal story and how he has learned that he should review his calendar every day and understand how he is using time.

7	Host (Video)	Set The Timer	<ul style="list-style-type: none"> The virtual host helps participants understand the relationship between Time and Money. This chart illustrates monetary accumulation for two types of savers who want to retire by age 65. On the left, this person started saving \$1,200.00 per year into a tax-deferred account with no taxes paid on interest, that paid 12% per year, compounded yearly, at the age of 18, for only 10 years. The person on the right started saving \$1,200.00 per year into a tax- deferred account that paid 12% per year, compounded yearly, but started at the age of 28, for 37 years until he reached 65. You see that the person on the left contributed a total of \$12,000.00 while the person on the right contributed a total of \$45,600. Who accumulated more money? Yes, the person on the left accumulated \$830,314.48 more than the person on the right. The earlier you can start saving, the more time you'll have to take advantage of the power of compounding interest. Even though the person on the right put away almost 4 times more money than left, the person on the left had the advantage of time.
8	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> The statistically speaking section highlights interesting statistics that are relevant to each level. The virtual host video will talk about the statistics. In Step 6 the topic is payday loan statistics and discourages participants from applying for them.
9	Host (Video)	dfree® Money Tip	<ul style="list-style-type: none"> The Dfree money tip for Step 6 involves interest rates on credit cards and how much we are really repaying when we borrow these loans.
10	Host (Video)	Self Study	<ul style="list-style-type: none"> Commitments for Step 6 can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 50-52 For Step 6, complete commitments 1-6 in your workbook. Commitment #1: I will make a list of my three-year goals and place dates next to each Commitment #2: I will calculate my retirement financial needs using the exercise in the workbook and create a plan for meeting them. Commitment #3: I will open or add to my investment account for long- term financial goals. Commitment #4: I will review my spending plan to make sure it is accurate. Commitment #5: I will sell the following assets/items and use the proceeds to pay off debts: Commitment #6: I will read one article or book about personal finance.

			Read chapter 7 “Maximize the Margin” in your Say Yes to No Debt textbook
11	Host (Video)	Level Affirmations	<ul style="list-style-type: none"> Each level ends with an affirmation. This is per LEVEL and not per step, so it will happen 4 times during the entire course. The virtual host will share a short word of encouragement. Participant can reflect on these sayings as they continue to navigate the journey towards financial freedom. <p>The affirmation for Level 2 is:</p> <ul style="list-style-type: none"> I forgive myself for the financial mistakes of my past and I will use the lessons learned to build my financial future.
12	Facilitator (Slide)	Level Refresher	<ul style="list-style-type: none"> The facilitator will review the highlight below from each Step in Level 2. The facilitator should ask for 1 volunteer per step to answer the questions below: <ul style="list-style-type: none"> What are spending leaks? (Step 4) What is the difference between a spending plan and a budget? Which do you prefer? (Step 4) What are the 3 power moves you can make to pay down debt faster? (Step 5) What is the Snowball Method and what is the Avalanche Method? Which do you prefer? (Step 5) Please explain the difference the relationship between time and money (Step 6)
13	Facilitator (Slide)	Ah-Ha Moments	<ul style="list-style-type: none"> On the journey to Financial Freedom, Dfree celebrates “Ah Ha money moments” and Dfree victories; big and small. The facilitator should request Testimonial(s) from students. A minimum of 2 volunteers is best.
14	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 53) “God, I believe this is the season for me to appreciate the value of time. Please bless the commitments I have made so I use the time You have given me to invest my resources wisely. Amen.”
15	Facilitator (Slide)	Completion of Level 2	<ul style="list-style-type: none"> This is the end of LEVEL 2: Get Control. The Facilitator should congratulate the group for completion of this level. Suggested wording, if needed, “Congratulations on completing level 2. You’ve done the work and now you should understand the psychological and behavioral components that cause many people to remain in debt. Keep up the good work and the next level is Get Ahead

LEVEL 2 CHECK-IN

Add 10 extra minutes to this class to ensure all participants complete the brief pulse check.

Text Code: +1 469 382 4616

URL Link: <https://academy.dfreefoundation.org/quizzes/sfd-quiz-6399cadcb36d56-41023498/>

QR Code:



LEVEL 3: GET AHEAD:
Step 7: Maximizing the Margin

LEVEL 3: GET AHEAD Step 7: Maximize the Margin			
#	Person	Content Reference	Suggested Script
1	Facilitator (Slide)	Welcome	<ul style="list-style-type: none"> Welcome participants to the class. Introduce Level Three, GET AHEAD. This level shares strategies to grow assets, explores the various types of insurance, and discusses the importance of Wills/Estate Planning. Welcome to Level Three, Step 7 – Maximize the Margin. We will receive an official welcome from our virtual host shortly, but first, let's open in prayer.
2	Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the Dfree Lifestyle: 12 Steps to Financial Freedom workbook on page 54 "Dear God, I want to live the way You made me to live. Forgive me for the mistakes I have made and help me live an entire life that pleases You. Amen."
3	Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The facilitator can read in unison or assign someone to read the memory verse on the screen. It can also be found on page 55 in the Dfree Lifestyle: 12 Steps to Financial Freedom workbook The memory verse for Step 7 is "No temptation has overtaken you except what is common to humankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it" (1 Corinthians 10:13).
4	Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Step 7 Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their lives today. The memory verse for Step 7 is "No temptation has overtaken you except what is common to humankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it" (1 Corinthians 10:13).

5	Host (Video)	Welcome to Level 3	<ul style="list-style-type: none"> The virtual host video will welcome participants back to the 12 Steps to Financial Freedom course in the Dfree online Academy, share an overview of the steps in Level 3: Give Back, and introduce Dr. Soaries who will share his personal story. The steps in Level 3 are: <ul style="list-style-type: none"> Step 7: Maximize the Margin Step 8: Minimize the Stress Step 9: Maintain the Focus
6	Dr. Soaries	Intro Step 7 Video	<ul style="list-style-type: none"> Dr. Soaries shares his story and strategies to maximize the margin
7	Dr. Soaries (Video)	Bible Story	<ul style="list-style-type: none"> As a gentle reminder, each level has a bible story. This is per LEVEL and not per step therefore this is the 3rd bible story in the course. This is a short biblical reflection video from Dr. Soaries highlighting scripture from the level. The Level 3 Bible story is Faithful Steward, taken from Luke 16:10-23
8	Facilitator (Slide)	Bible Story Discussion	<ul style="list-style-type: none"> After the bible story reflection, the facilitator or volunteer should expand on scripture.
9	Host (Video)	Accelerate the Process	<ul style="list-style-type: none"> The virtual host will give participants tips to Maximize the Margin which means to increase the margin between the money we are saving and the debt that we owe. The faster you can pay down debt, the faster you will begin to build wealth.
10	Host (Video)	Wealth Building Through Financial Planning	<ul style="list-style-type: none"> The virtual host will talk about building wealth through an established financial plan and what that includes. The virtual host will emphasize the importance of developing a team of financial professionals and who should be included on your team.
11	Facilitator (Slide)	Financial Planner Exercise	<ul style="list-style-type: none"> Based on the list below, take a moment and identify who you have and who you need to add to your financial team.
12	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> The statistics for this step are about the spending power of black people.
13	Host (Video)	dfree® Money Tip	<ul style="list-style-type: none"> Here is your Dfree Money Tip for Step 7. The Dfree money tip for Step 7 is a startling statistic about how long a dollar stays in various communities.

14	Host (Video)	Self-Study	<p>Commitments are exercises from the workbook that Participants should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 7.</p> <p>Step 7 Self Study: Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 58-59</p> <ul style="list-style-type: none"> • Commitment #1: I will identify financial professionals in the following areas to advise me as I pursue my goals: <ul style="list-style-type: none"> • Insurance Professional • Financial Advisor/Planner • Tax Advisor • Commitment #2: I will track my spending again to make sure I am still on-track • Commitment #3: Now that I have professional advisors, I will ask for help with the issue or issues that make me feel like I am stuck and will never reach my financial goals.
			<ul style="list-style-type: none"> • Commitment #4: I will list the greatest obstacles I face in my financial journey. • Commitment #5: I will determine if I can lower debt payments by refinancing one or more items. • Commitment #6: I will envision what I would do if I were wealthy and list what I would do with my money. • Read chapter 8 “Minimize the Stress” in your Say Yes to No Debt textbook
15	Facilitator (Slide)	Closing Prayer	<p>The Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 59)</p> <ul style="list-style-type: none"> • Let us end Step 4 with our closing prayer: “God, the earth belongs to You and I am Your child. I want to be a blessing to my family and others who need my help. I intend to follow Your instructions and accept Your blessings in order to make a difference in someone else’s life. Amen.”

Step 8: Minimize the Stress

Step 8: Minimize the Stress			
#	Person	Content Reference	Suggested Script
1	Facilitator (Slide)	Welcome	Welcome to Step 8
2	Facilitator (Slide)	Opening Prayer	<p>The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 60.</p> <p>The opening prayer for Step 8 is “Dear God, You promised to care for each of us but You instructed us to place all of our cares on You and be anxious for nothing. Thank You for Your love and care. Direct my path to care for myself better and make decisions that minimize my own anxiety. Amen.”</p>
3	Facilitator (Slide)	Memory Verse	<p>The facilitator can read in unison or assign someone to read the memory verse on the screen.</p> <p>The memory verse for Step 8 is “A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous: Proverbs 13:22 NIV</p>
4	Facilitator (Slide)	Uncovering the Chains	<p>The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse.</p> <ul style="list-style-type: none"> • The course will display the memory verse with a question about why the author of the bible verse said it and if remains true in their lives today. • The memory verse for Step 8 is “A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous: Proverbs 13:22 NIV • Ask participants to reflect and share why you think Solomon said this. Facilitator may ask someone to volunteer to share their thoughts. • Please note: The scripture is meant to be reflected upon. Some people are more familiar with bible passages than others. The Facilitator can utilize a Bible Commentary to assist in preparation, or ask a Minister, Sunday School teacher or another person who well-versed in the Bible to lead the discussion.
5	Host (Video)	Intro to Step 8	The virtual host will officially welcome Participants to step 8 which is minimize the stress. The goal of this step is to financially prepare for the unexpected so that it takes stress off of you and your family.
6	Dr. Soaries (Video)	Minimize the Stress	Dr. Soaries speaks about strategies he used to minimize the stress so that he was properly insured in case of unexpected emergencies.

7	Host (Video)	Wills, Estates, & Legacy Planning	The virtual host will discuss the difference between estate planning and a will and share insight on Legacy Planning.
8	Host (Video)	Types of Insurances	<ul style="list-style-type: none"> • The virtual host will explore different types of insurances and encourage Participants to secure adequate insurance through an insurance professional.
9	Facilitator (Slide)	Insurance Exercise	<ul style="list-style-type: none"> • For your convenience, we've listed the various types of insurances and the definitions. Take a moment to review and determine what insurances you need to add. <ul style="list-style-type: none"> ○ Health insurance ○ Life insurance ○ Short term and long-term disability insurance ○ Homeowners insurance ○ Renters insurance ○ Flood insurance ○ Car insurance ○ Gap insurance ○ Professional Liability Insurance ○ Umbrella insurance
10	Host (Video)	Statistically Speaking	<ul style="list-style-type: none"> • The statistically speaking section highlights interesting statistics. The virtual host video will talk about the statistics. The Statistically speaking segment for Step 8 addresses retirement
11	Host (Video)	dfree® Money Tip	<ul style="list-style-type: none"> • The Dfree money tip for Step 8 is about being properly insured.

12	Host (Video)	Self-Study	<ul style="list-style-type: none"> • Commitments are exercises from the workbook that they should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 8. Commitments can also be found in the Lifestyle: 12 Steps to Financial Freedom workbook on pages 68-69. • Our self-study assignments for t Commitments are exercises from the workbook that Participants should complete before the next class. The virtual host will walk them through the Self-Study exercises for Step 8. • Self-study exercises for Step 8 are: <ul style="list-style-type: none"> ○ Commitment #1: I will calculate how much life insurance I need and set a date to establish the required coverage. ○ Commitment #2: I will consider my options for disability insurance and set a date to establish the coverage I need. ○ Commitment #3: I will make sure I have sufficient insurance coverage on my house or apartment. ○ Commitment #4: I will make sure I have sufficient health insurance for my entire family and will ask someone for suggestions about improving my coverage. ○ Commitment #5: I will set a date to complete my will and my healthcare directive (living will). ○ Commitment #6: I will designate a certified financial planner to meet with at least once a year. • Read chapter 9 “Maintain the Focus” in your Say Yes to No Debt textbook
13	Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> • The Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 69) • Our closing prayer for this step is “Lord, teach me to number my days and to be prepared as I live and prepare the end of my days. Amen.”

Step 9: Maintain the Focus

Step 9: Maintain the Focus		
Person	Content Reference	Suggested Script
Facilitator	Welcome	<ul style="list-style-type: none"> Welcome Participants to Step 9: Maintain the Focus, the last step in Level 3 – Get Ahead
Facilitator	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray or have participants read the opening prayer from the workbook on page 70. Dear God, protect me from distractions that would take my eyes off You and Your will for my life. Amen.
Facilitator	Memory Verse	<ul style="list-style-type: none"> The facilitator can read in unison or assign someone to read the memory verse on the screen. No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money (Matthew 6:24 NIV)
Facilitator	Uncovering the Chains	<ul style="list-style-type: none"> The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The memory verse for Step 9 is “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money” Matthew 6:24 NIV Ask participants to reflect and share why you think the Gospel writer Matthew said this. Facilitator may ask someone to volunteer to share their thoughts. Please note: The scripture is meant to be reflected upon. Some people are more familiar with bible passages than others. The Facilitator can utilize a Bible Commentary to assist in preparation, or ask a Minister, Sunday School teacher or another person who is well-versed in the Bible to lead the discussion.
Host	Intro to Step 9	<ul style="list-style-type: none"> The virtual host video will welcome participants to Step 9: Maintain the Focus and share an overview of the step.
Dr. Soaries (Video)	Maintain the Focus	<ul style="list-style-type: none"> In this step Dr. Soaries shares how he was conscious of not reverting back to old habits and maintaining focus.
Host	Tips for Remaining Focused	<ul style="list-style-type: none"> The virtual host will thank Dr. Soaries and share additional tips to help Participants remain focused as they begin to experience decreased debt.

Step 9: Maintain the Focus

Person	Content Reference	Suggested Script
Host	Checklist Exercise	<ul style="list-style-type: none"> As we talked about earlier, as we begin to experience more and more freedom from financial slavery, we might be inclined to revert to our old habits. Let's take a moment and recap important strategies to help you maintain the focus. <ul style="list-style-type: none"> Add list of everything you have learned Establish Billion Dollar Challenge (BDC) savings and debt goals Revisit your NEEDS vs. WANTS Monitor your SPENDING LEAKS Update your BUDGET or SPENDING PLAN Protect your IDENTITY (Identify Identity Leaks) Remember the 3 POWER MOVES: Power changes, Power payments, Power savings Build your FINANCIAL TEAM Reevaluate your INSURANCE COVERAGE Review the dfree® MONEY TIPS
Host	Statistically Speaking	<ul style="list-style-type: none"> In Step 9 the statistics are about living paycheck to paycheck.
Host	dfree® Money Tip	<ul style="list-style-type: none"> The dfree® money tip for Step 9 is about delayed gratification.
Host	Self-Study	<ul style="list-style-type: none"> Commitments for Step 9 can also be found in the dfree® Lifestyle: 12 Steps to Financial Freedom workbook on pages 74-76 Commitment #1: My goal is to increase my income by \$_____per month. Commitment #2: I will make a list of things I love to do or do well enough to get people to pay me for it: Commitment #3: With my new income, I am committed to increasing my savings or debt reduction by \$ per month. Commitment #4: I will log-on to the Billion Dollar Challenge's website and increase my debt reduction goals. Commitment #5: I will update my personal financial statement using the chart in the workbook. Read Step 10: Invest in Others in the Say Yes to No Debt textbook
Host	Level Affirmation	<ul style="list-style-type: none"> I have the power to protect my financial future and ensure a path to generational wealth.

Step 9: Maintain the Focus		
Person	Content Reference	Suggested Script
Facilitator	Level Recap	<ul style="list-style-type: none"> The facilitator will review the highlights below from each step in Level 3. The facilitator should ask for one volunteer per step to answer the questions below: <ul style="list-style-type: none"> Who are some of the key members needed on your Financial Team? (Step 7) What is the difference between estate planning and a will? (Step 8) Name and define some of the types of insurance. (Step 8) What will you do to resist temptation and maintain your focus as you remain committed to your financial freedom journey? (Step 9)
Facilitator	Aha Moments	<ul style="list-style-type: none"> On the journey to financial freedom, the dfree® community celebrates 'Aha money moments' and dfree® victories; big and small. The facilitator should request testimonial(s) from students. A minimum of 2 volunteers is ideal.
Facilitator	Closing Prayer	<ul style="list-style-type: none"> Facilitator may choose a volunteer to end the class in prayer or use the closing prayer below. (The closing prayer can also be found in the Dfree Lifestyles: 12 Steps to Financial Freedom workbook on page 76) God, help me to remember that my identity is in You and if I resist the devil, he will flee from me. Amen.
Facilitator	Close of Level 3	<ul style="list-style-type: none"> Congratulate students on completing Level 3.

LEVEL 3 CHECK-IN

Add 10 extra minutes to this class to ensure all participants complete the brief pulse check.

URL Link: <https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcbf6976-40835013/>

Text Code: +1 469 382 4630

QR Code:



LEVEL 4: GIVE BACK
Step 10: Invest in Others

Step 10: Invest in Others		
Person	Content Reference	Suggested Script
Facilitator (Slide)	Welcome	<ul style="list-style-type: none"> Welcome participants to Level 4, which is the Give Back level.
Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> The facilitator can pray, assign someone to pray, or have participants read the opening prayer from the workbook on page 77. Dear God, you said that the truly great among us would serve. Give me a servant spirit and help me set at least one captive free. Amen. Workbook page 77
Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The facilitator can read or assign someone to read the memory verse on the screen. For where your treasure is, there your heart will be also (Matthew 6:21 NIV) Workbook page 78
Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> The Uncovering the Chains segment is designed to promote biblical discussion around the memory verse. The memory verse for step 10 is “For where your treasure is, there your heart will be also” Matthew 6:21 NIV <ul style="list-style-type: none"> Reflect and share why you think Jesus said this. Are His words true in your life today and how? Workbook page 78
Host (Video)	Welcome to Level 4	<ul style="list-style-type: none"> The virtual host will welcome participants to Level 4 and give a description about this level <ul style="list-style-type: none"> Step 10: Invest in Others Step 11: Ignite dfree® Living Step 12: Impact the Culture
Dr. Soaries (Video)	Bible Story	<ul style="list-style-type: none"> Luke 4:15-16 (Deliverance)
Facilitator (Slide)	Bible Story Discussion	<ul style="list-style-type: none"> Have discussions surrounding Bible story in Luke 4:15-16
Host + Dr. Soaries	Give Back Interview 1	<ul style="list-style-type: none"> In this interview Dr. Soaries shares his personal experiences with managing debt and the people who influenced him along the way.

Step 10: Invest in Others		
Person	Content Reference	Suggested Script
Host (Video)	The dfree® Movement, Investing in Others	<ul style="list-style-type: none"> Here the host explains the dfree® Movement and how to invest in others.
Host (Video)	dfree® Lifestyle in Action	<ul style="list-style-type: none"> In this video, the host talks about how the dfree® Movement influences a dfree® lifestyle. A dfree® lifestyle gives us peace of mind, economic power, and most of all, it allows us the opportunity to focus on life's real purpose and achievement of dreams without the distraction of burden of bills and debt. This curriculum is more than a course; it leads to a sustainable LIFESTYLE! There are many ways to share, here are a few: you can share the Say Yes to No Debt book and dfree® Lifestyle workbook with friends, at Family Reunions, Book Clubs, and as gifts for weddings, birthdays, and Christmas.
Host (Video)	dfree® Money Tip	<ul style="list-style-type: none"> Each step has a Dfree money tip and for this step it is did you know that If you invest in others by sharing the Dfree tools, you are assisting them in their journey towards financial freedom.
Host (Video)	Self-Study	<ul style="list-style-type: none"> Commitment #1: I will share what I have accomplished through the 12 Steps to Financial Freedom course with the following people. Commitment #2: I will invite the following friends and family members to join the dfree® Billion Dollar Challenge, to set and track their debt reduction goals and progress. Commitment #3: List in the workbook who you will support with a percentage of your income. Commitment #4: I will give the following people some type of assistance or gift that will help them reach their financial goals. Commitment #5: I will make a daily appointment with myself (for at least seven minutes) to continue to keep my dfree® commitments for my own financial freedom Commitment #6: List who you will contact when you begin to stray from your previous dfree® commitments. Read chapter 11, Ignite dfree® Living in the Say Yes to No Debt textbook.

Step 10: Invest in Others		
Person	Content Reference	Suggested Script
Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> Have someone pray or use page 82 in the workbook God, thank You for the blessing of being able to give what I have learned and experienced to someone else. Amen.

Step 11: Ignite dfree Living

Step 11: Ignite dfree® Living		
Person	Content Reference	Suggested Script
Facilitator (Slide)	Welcome	<ul style="list-style-type: none"> Welcome participants to Step 11, which is the second to last step in the 12 Steps to Financial Freedom course.
Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> Dear God, I still have so many plans, dreams, and goals. Help me remember that I can be a blessing to others, even while I am working on myself. Amen. Workbook page 83
Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> The memory verse for this step is “The Spirit of the Lord is on me, because he has anointed me to proclaim the good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free” Luke 4:18 NIV Workbook page 83
Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> Reflect and share why you think Jesus said this. Are His words true in your life today? How? Workbook page 83
Host (Video)	Intro Step 11	<ul style="list-style-type: none"> The hosts welcome participants to step 11 and shares a little about the step
Host + Dr. Soaries (Video)	Igniting Dfree Living Through BDC	<ul style="list-style-type: none"> Dr. Soaries talks about the Billion Dollar Challenge (BDC) and encourages people to mobilize their community and make small progress and goals. BDC is a free online digital platform that lends itself to a movement.
Host (Video)	Dfree Money Tip	<ul style="list-style-type: none"> Did you know that If you start and lead money conversations in your family it will change the trajectory and outcome for future generations?

Step 11: Ignite dfree® Living

Person	Content Reference	Suggested Script
Host (Video)	Self-Study	<ul style="list-style-type: none"> • Commitment #1: I will contact the following organizations or groups and encourage them to include dfree® in their activities • Commitment #2: I believe the following members of my family could benefit from dfree® instruction. • Commitment #3: I will spend hours a week helping someone reach their dfree® goals. • Commitment #4: I will promote dfree® in the following ways: • Commitment #5: I will form a group in the Billion Dollar Challenge (www.billiondollarpaydown.com) and lead them to adopt a dfree® Lifestyle. • Commitment #6: I will promote dfree® living using the following social media platforms: • Read chapter 12, Impact the Culture in your Say Yes to No Debt textbook
Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> • Have someone pray or use our workbook page 88 • The closing prayer for this step is “Lord, thank You for the opportunity to serve. Amen.”

Step 12: Impact the Culture

Step 12: Impact the Culture		
Person	Content Reference	Suggested Script
Facilitator (Slide)	Welcome	<ul style="list-style-type: none"> Welcome participants to the last step and congratulate them on staying the course!
Facilitator (Slide)	Opening Prayer	<ul style="list-style-type: none"> “Dear God, I still have so many plans, dreams, and goals. Help me remember that I can be a blessing to others, even while I am working on myself. Amen.” Workbook page 89
Facilitator (Slide)	Memory Verse	<ul style="list-style-type: none"> “Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!” Workbook page 89
Facilitator (Slide)	Uncovering the Chains	<ul style="list-style-type: none"> Reflect and share why you think the writer said this. Are his words true in your life today and how? Workbook page 90
Host (Video)	Intro to Step 12	<ul style="list-style-type: none"> Host welcomes participants to step 12.
Host + Dr. Soaries (Video)	Interview Style	<ul style="list-style-type: none"> In this interview, Dr. Soaries talks about the culture and values of the dfree® Movement.
Host (Video)	Leading + Launching	<ul style="list-style-type: none"> In this video, the virtual host talks about how participants can become certified to lead the curriculum in their church, community and/or organizations.
Facilitator (No slide)	Dfree Money Tip	<ul style="list-style-type: none"> Did you know, now that you have completed the dfree® 12-Steps to Financial Freedom course, you are prepared to help others achieve financial freedom?
Facilitator (No slide)	Affirmation	<ul style="list-style-type: none"> I’m determined to give back by sharing the dfree® movement with my family, friends, church, and community so we can close the wealth gap, one family at a time.
Facilitator (No slide)	Self-Study	<ul style="list-style-type: none"> Commitment #1: I will participate in an activity that helps people with... (<i>Make a list</i>) Commitment #2: I will encourage people to avoid alternative financial services, such as: Payday loans, Title loan store, pawn shops, check cashing stores, tax refund anticipation loans and

Step 12: Impact the Culture		
Person	Content Reference	Suggested Script
		<p>overdraft protection</p> <ul style="list-style-type: none"> • Commitment #3: I will support a ministry or organization that promotes financial literacy. • Commitment #4: I will subscribe to a resource that provides ongoing financial information. • Commitment #5: I will celebrate someone else's progress with their Dfree Lifestyle. • Commitment #6: I will develop a strategy to maintain my Dfree commitments after the Dfree sessions end. • Even though this is the final step, it is important to keep logging your Billion Dollar Challenge payments and getting others to join your group.
Host (Video)	Leading and Launching	<ul style="list-style-type: none"> • Now that you have reached the last level of the 12 Steps to Financial Freedom course, won't you consider becoming a Dfree Leader by completing the Dfree Leaders Training course and learn how to confidently launch and begin changing the lives of others. • Launching the Dfree curriculum can enhance the work that you are already doing, including Sorority/Fraternity economic initiatives, Workplace Staff Development, Community Outreach, Small Groups, Bible Study, Sunday School, with Senior Citizens or in Adult Communities, and more. We provide everything you will need to successfully lead classes. • Upon completion of this 12 Steps to Financial Freedom course, you will be eligible to become a Dfree Certified Leader! As part of your current Academy registration, you can easily enroll in the Leaders Training Course. • If you need more information about leading and launching, contact our Training and Engagement team at engagement@mydfree.org.
Host (Video)	Congratulations and Next Steps	<ul style="list-style-type: none"> • Congratulations on completing the 12 Steps to Financial Freedom course. We celebrate all victories, big or small, so please email us your "ah ha" moments, debt paydown and savings victories at success@mydfree.org. • Congratulations again, and make sure you download your certificate of completion.

Step 12: Impact the Culture		
Person	Content Reference	Suggested Script
Facilitator (Slide)	Recap of Course	<ul style="list-style-type: none"> • Talk about graduation if having one • Thank students for attending • Share how students can catch up if they missed any classes
Facilitator (Slide)	Closing Prayer	<ul style="list-style-type: none"> • Have someone pray or use page 96 in our workbook • God, I thank You for my freedom. I could not have done this by myself. I promise to help someone make it to financial freedom in the same way someone helped me. Amen.

LEVEL 4 CHECK-IN

Add 10 extra minutes to this class and ensure all participants complete the brief check-in.

Text Code: +1 469 382 3797

URL Link: <https://academy.dffoundation.org/quizzes/sfwd-quiz-6399cadcc970c3-06469275/>

QR Code:



COURSE COMPLETION PULSE CHECK

Add 10 extra minutes to this class and ensure all participants complete the brief pulse check.

Text Code: +1 469 382 4657

URL Link: <https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcd653e5-50236055/>

QR Code:





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