



Newark Women Moving Forward An Economic Empowerment Campaign

Powered by
dfree® Financial Freedom Movement

12 Steps to Financial Freedom FACILITATOR REFERENCE GUIDE

In Person - Faith Based Classes Without Use of Technology



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



Thank you for agreeing to become a dfree[®] Certified Facilitator for the Moving Newark Women Forward Financial Freedom Initiative. 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 of your 12 Steps to Financial Freedom 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 that you and your participants experience the unfettered freedom of being debt free and the exuberant joy that comes from freedom in Christ.

Best Regards,

Dr. DeForest B. Soaries, Jr.

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*

I. ABOUT THE FACILITATOR REFERENCE GUIDE

This Facilitator Reference Guide is designed to support Facilitators who are leading the 12 Steps to Financial Freedom class in person and without the use of technology. This guide will walk you through everything you need to know, including an outline for each week of class, to help ensure you are prepared to facilitate class each week.

There are 2 types of in person classes without the use of technology. There is a Community Based class which means there are no bible scriptures or biblical references in the class and facilitator guide. This guide is for the Faith Based classes and it does include biblical scriptures and references. If you need the other guide, please contact academy@mydfree.org.

II. ABOUT THE INITIATIVE



The Newark Women Moving Forward, an Economic Empowerment Campaign, is led by Mrs. Linda J. Baraka.

Mrs. Linda J. Baraka dynamic First Lady, this initiative targets up to 1,000 women in the City of Newark with a sustainable financial education program that will empower participants to pay off debt, grow savings and get access to different financial services and opportunities.

This campaign is powered by dfree® Financial Freedom Movement in partnership with churches, community organizations and women's groups in the city

- Goal is 1,000 women in the City of Newark to participant in paying off debt, growing savings and getting access to an array of financial services and opportunities.
- Minimum of 500 participants successfully complete the 12 Steps to Financial Freedom course delivered by dfree® Financial Freedom Movement.
- Close initiative with a graduation where participants receive their certificate of completion.
- Free to Newark residents, along with additional resources like home ownership, webinars, events, and support.
- Initiative in partnership with community organizations, churches, and women's groups in the city.
- Materials for the program will be sponsored and participants will have access to licensed financial professionals through Prudential Financial.
- The 12 Steps to Financial Freedom classes are 12 weeks.

For additional information on the initiative and registration, please click the link below.

[Newark Moving Women Forward.](#)

III. ROLE OF THE FACILITATOR

The facilitator is the person who has completed the Facilitator Training and is certified to facilitate the dfree® 12 Steps to Financial Freedom curriculum.

Facilitator Responsibilities:

- Committed to leading the class for 12 weeks and starting on time.
- Prepares for the class by reading textbook and workbook.
- Practice, practice, practice: Begin to practice by following the facilitator step-by-step outline in this guide, which breaks down the course step by step and guides the facilitator through the entire course.
- Keeps participants engaged with conversations and class exercises.
- Takes attendance weekly and submits attendees eligible to graduate **or you can add an Administrator to your team to assist with some of the critical roles.**
- Assists participants in making up a class that they missed. **Reference Section IV: Role of the Administrator,**
- Has option to invite a subject matter expert to talk about a certain topic in the curriculum.
- Encourages victory stories / testimonies from participants.
- Becomes familiar with the Billion Dollar Challenge 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.
- Encouraged to start the first class with icebreakers to put participants at ease with each other and with you. If participants don't know each other, this is a perfect way to make everyone comfortable and ready to learn.
- 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 drop their questions in the chat or unmute and ask their questions.
- Remember, we do not expect for the Facilitator to have all the answers. If a participant asks you a question and you are uncertain of the answer, please email academy@mydfree.org and we will reply with the answer so you can inform the class the following week.

IV. ROLE OF THE ADMINISTRATOR

The Administrator helps with the administrative responsibilities of the class so that the facilitator can concentrate on teaching. It helps if this person is tech savvy to assist with technology, if needed.

Responsibilities:

- Assist in getting people registered
- Takes attendance weekly
- Informs facilitator when participants missed a class so they can assist in helping them to make it up.
- Submit names of participants who successfully completed the course to the dfree Academy team so they can prepare their certificate of completion.
- Assist the facilitator with any technology needs, if needed.
- 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.
- Set up your Billion Dollar Challenge Group:
 1. Watch the tutorial and visit www.billiondollarchallenge.com to get started.
 2. Set up your individual profile and debts/savings goals.
 3. Create your group and give it an identifiable name - best practice is to use the name of your church or organization.
 4. All leaders must create personal BDC accounts and join the group.
 5. Assign additional administrators to your group as a backup; it is recommended that each BDC group has at least 2 administrators.
 6. Your BDC group is now ready for you to introduce in your class.

V. WAYS FACILITATORS CAN LEAD A CLASS

In Person Without Use of Technology

We understand that everyone is not tech savvy and may not have access to computers, WIFI, etc. so we wanted to make sure there was an option for classes to be taught without the use of technology. For these classes we have developed this in-depth reference guide for the facilitators. This guide walks facilitators through each step, outlines the flow of the class and includes along talking points for each step.

Virtual Classes with Use of Technology

We have a dfree® Online Academy that has a Facilitator Led Course which is only available for facilitators that have gone through the Facilitator's Training and became Certified dfree® Facilitator. This course is all online and features a virtual host, videos from Dr. Soaries, class exercises, etc. The Facilitator can simply share their screen so the virtual participants can watch the course and participate in the exercises and conversations.

There is a Facilitator Led Course reference guide available for online classes that outlines the flow of the class, outline the learning topics and has additional talking points for the facilitator. This guide is available for Community Based and Faith Based classes.

VI. 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:

- **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.
Reference section VII: How to Register and Use the Dfree® Online Academy for the registration steps.
- **Facilitator-Led Course:** This version is exclusively accessible to trained and certified Facilitators, Coordinators and Administrators who have successfully completed the dfree® Facilitators' Training course either in person or virtual.

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.

- **VERIFY IF THIS IS AN OPTION FOR NEWARK CAMPAIGN: 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.

VII. HOW TO REGISTER AND USE THE dfree® ONLINE ACADEMY

IMPORTANT: If you have an existing account in the BillionDollarChallenge, the same username and password also give you access to the dfree® Online Academy as long as you remain signed in.

1. Go to academy.dfreefoundation.org
2. Select SIGN UP and fill in the required information to create a password-protected account.
3. Answer YES to the question about joining the Newark women's campaign.
4. Select your correct Newark City ward and fill out your organization name in full.
5. Provide all the required information and check the box to accept our terms and conditions.
6. Click CREATE ACCOUNT to take you to the Academy dashboard.

Note: After registration, a confirmation link will be sent to your inbox, kindly check and click on that to activate your account. In case you don't find it in your inbox, check spam/junk folder.

ACCESSING COURSES

7. Click AVAILABLE COURSES or choose a function from the menu list on the left.
8. In the Newark Women's campaign group page, click COURSES to look at options available.

IF YOU HAVE ALREADY TRAINED AS A FACILITATOR...

9. Email academy@mydfree.org with your full name, email address and organization to be assigned administrative roll in this group dashboard. Please include details about when and where you received your dfree® Facilitator's Training.

IF YOU ARE YET TO TRAIN AS A FACILITATOR...

10. Email academy@mydfree.org with your full name, email address and organization to receive special access to the dfree® Facilitator's Training.

FEATURES OF THE ACADEMY GROUP PAGE

11. Trained Facilitators who have been assigned admin status will be able to:
 - a. See all members of the group or invite non-members to join the group
 - b. Engage with members through the discussion tab by starting or adding to a thread.
 - c. Upload documents, media, and other materials for access by members. (Note: This process will be moderated for compliance)
 - d. Access and enroll in all available courses, and also have full use of the facilitator-led versions of the 12 Steps to Financial Freedom course as well as all required resources for teaching a class.

12. The Academy is a repository for all dfree® courses. Members of your class who miss a class can also visit the COURSES tab to take the class they missed to get caught up. It is the Facilitator's responsibility to verify that the member took the make-up class.
13. You can also choose between the community-based or faith-based course content based on your organizational preference. These options are also available to individuals who choose to take the course self-paced in the dfree® Online Academy.

VIII. ABOUT THE BILLION DOLLAR CHALLENGE

The BillionDollarChallenge (BDC) is the perfect companion tool for participants to use when taking the 12 Steps to Financial Freedom Course. This is a free, confidential, interactive online tool is designed to help participants set a realistic budget or savings plan to stay on track with their financial goals. There is no logging of credit card numbers, account numbers, or any other personal information, so it is a safe tool that assist participants in reaching their financial objectives.

The goal of the BillionDollarChallenge is to pay off 1 billion dollars in consumer debt in the black and brown community and convert debt payments into savings, insurance, and investments.

BillionDollarChallenge is most popular for groups to use, as they can see the amount of debt they have collectively paid down, or amount of savings they have incurred, without any personal information being shared. We encourage the Facilitator or Administrator to set up a BillionDollarChallenge for your class.

IX. HOW TO REGISTER AND USE THE BILLIONDOLLARCHALLENGE (BDC)

IMPORTANT: If you have an existing account in the dfree® Online Academy, the same username and password also give you access to the BDC as long as you remain signed in.

1. Go to bdc.dfreefoundation.org
2. Select SIGN UP and fill in the required information to create a password-protected account.
(Note: SIGN IN to an existing account if you're a returning user)
3. On the dashboard, a short tutorial video will pop up on your screen. It's highly recommended that you watch this to understand the steps to setting up and using this tool

SETTING PERSONAL GOALS

4. Then select DEBT and use the + sign to add a debt goal
5. Fill in the details of any particular debt you want to pay off and click CREATE.
6. Select SAVINGS and fill in the details of your target savings goal and click CREATE.
7. You can repeat this for as many debt and savings plans as you want to set goals for.
8. Set a reminder on your calendar to come back regularly to report payments you've made towards your goals.

CREATING GROUPS AND SETTING GROUP GOALS

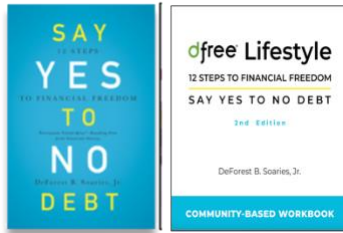
9. First, ensure that the group you want to create does not already exist. E.g. if you're creating a group for your church, please ensure no one has previously created a group for the same church.
10. Click on GROUPS at the top of the page
11. You can click to join an existing group or create a new one
12. To start a group, spell out the name of your group. Ideally, this should be the name of your church or organization written in full.
13. For easy identification in this campaign, select ORGANIZATION as group type for all groups.
14. Fill out all the information on the form and set group debt and savings goals based on your estimation of how much your group should pay off or save.
15. Upload a photo that represents your group or organization
16. Click START at the top of the page to save your group.

ADD/INVITE MEMBERS TO JOIN YOUR GROUP

17. On the Groups page under Members, click MANAGE/VIEW MEMBERS
18. You can enter the email address of the person you wish to invite and click SEND.
19. They will receive a link via email to click to access the BDC page
(Note: every individual must create an account and set personal debt and savings goals before they can join your group).
20. You can also send the full name of your group to people you'd like to invite and have them search for it in JOIN A GROUP.

Remember, the BillionDollarChallenge tool is highly confidential. Even members of the group cannot see each other's goals or reported payments. They can also see their individual data, and the overall group goals.

X. ABOUT THE DFREE CURRICULUM



The dfree® Financial Freedom Movement has helped over 100,000 people through our curriculum, online resources, events, partnerships, churches, and community organizations.

Our curriculum is designed to lead the black community to financial freedom and is the premiere faith-based curriculum used in black churches and organizations. We are committed to closing the wealth gap, one family at a time.

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.

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

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

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

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

XI. PROCESS WHEN A PARTICIPANT MISSES A CLASS

We understand that participants might miss a class and will need to make it up so that they can graduate with the other participants in their class and receive their certificate of completion.

When 1 participant misses a class, no matter if they are in the in-person class without technology or a virtual class using technology, the process is the same. Make up classes can be done by using the dfree® Online Academy.

We ask that the Facilitator or Administrator informs participants of this process. Additionally, we ask that the Facilitator privately ask the participant a question about that particular step that they missed to confirm that they fully understood the step.

How Participants Take the Make Up Class

Add process

Suggested Questions for Facilitator to Ask Participant After Completion of Make Up Class

Step 1: Admit the Problem

Question:

Answer:

Step 2: Address the Mess

Question:

Answer:

Step 3: Adjust the Attitude

Question:

Answer:

Step 4: Start the Plan

Question: What is the definition of spending leaks and give one example.

Answer: 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.

Step 5: Steer the Power

Question: The dfree rocket fuel are ways to accelerate the process to financial freedom. Can they name one of the ways?

Answer:

1. **Power Changes** – The price of sacrifice. Finding ways to cut back and sell items or assets
2. **Power Payments** – Paying off debt faster by making power payments like snowball and avalanche methods.
3. **Power Savings** – Being intentional about building up your savings account and emergency fund.

Step 6: Set the Timer

Question: Set the timer means understanding the relationship between time and ____? What is the other area?

Answer: Time and Money

Step 7: Maximize the Margin

Question: Can they name any of the tips to accelerate the process so they can continue to maximize the margin between debt and savings?

Answers: Continue growing your emergency fund , Stop using credit cards , Max out retirement contributions , Always live below your means, Look for multiple streams of income , Invest your money

Step 8: Minimize the Stress

Question: When it comes to managing risks and building wealth, having adequate insurance is important. Can they name 2 important insurances to have?

Answers: 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

Step 9: Maintain the Focus

Question: When it comes to maintaining our focus so we don't pick back up bad habits, what are some of things we can do support our financial freedom journey?

Answers: Establish Billion Dollar Challenge (BDC) savings and debt goals, Remember the C's of Spending, 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 and Power savings, Build your financial team, Reevaluate your insurance coverage, Review the Dfree money tips

Step 10: Invest in Others

Question:

Answer:

Step 11: Ignite dfree® Living

Question:

Answer:

Step 12: Impact the Culture

Question:

Answer:

XII. 12 STEPS TO FINANCIAL FREEDOM COURSE STRUCTURE

It is very rewarding for participants when they can see their progress from the beginning of the class to the end of the class. 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.

HOW TO TAKE PULSE CHECKS AND LEVEL CHECK-INS

There are 3 ways to administer these short surveys. All 3 options are provided throughout this guide at the point in the course where they occur for your ease of reference.

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.

Introductory Pulse Check

Text Code: 1-469-382-4591

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

QR Code:



Level 1 Check In (taken after Step 3)

Text Code: 1-469-382-4665

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

QR Code:



Level 2 Check In (taken after Step 6)

Text Code: 1-469-382-4616

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

QR Code:



Level 3 Check In (taken after Step 9)

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

Text Code: 1-469-382-4630

QR Code:



Level 4 Check In (taken after Step 12)

Text Code: 469-382-3797

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

QR Code:



Completion Pulse Check

Text Code: 1-469-382-4657

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

QR Code:




XIII. FACILITATING THE 12 STEPS TO FINANCIAL FREEDOM COURSE – FAITH BASED CLASSES WITHOUT TECHNOLOGY

NOTE: All sections that are greyed out indicates class participation activities

Level 1: Step 1

LEVEL 1: GET STARTED STEP 1: ADMIT THE PROBLEM		
#	Content Topic	Suggested Order and Talking Points
1	Welcome	<p>Welcome participants to the class</p> <p>WELCOME TO THE 12 STEPS TO FINANCIAL FREEDOM COURSE My name is ____, your facilitator and I am excited to walk with you through this course. Before we dive into the class, I just want to go over a few housekeeping items which will help our class run more smoothly.</p> <p>HOUSEKEEPING should be shared every class and cover any updates.</p> <ul style="list-style-type: none"> • Inform participants of any housekeeping items. Example: indicate where bathrooms are located and any other facility-related information (snacks, parking, etc.) • Encourage class participation, “This is an interactive class. If you have questions, please feel free to ask throughout our session, however we will also have time for brief Q & A at the close and start of every session moving forward. • Express confidentiality – this is a safe space. All thoughts and comments will be held in confidence. • 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. • There will be knowledge checks throughout the course which will help you personally track your progress. These checks are mandatory and will be completed during our sessions. While confidential, the information gathered will help measure the success of this initiative.
2	About the Initiative	<p>INITIATIVE GOALS</p> <p>Led by Mrs. Linda J. Baraka, dynamic First Lady, this initiative targets up to 1,000 women in the City of Newark with a sustainable financial education program that will empower participants to pay off debt, grow savings and get access to different financial services and opportunities. This campaign is powered by dfree® Financial Freedom Movement in partnership with churches, community organizations and women’s groups in the city.</p> <p>ABOUT MRS. LINDA J. BARAKA: The First Lady of Newark, NJ. and the proud mother of two. She is the visionary for the <i>Newark Women Moving Forward</i> Financial Freedom Initiative. Mrs. Baraka leads a city-wide initiative to empower and uplift women and families across Newark. She holds a Master of Public Administration from Rutgers University School of Public Affairs and Administration. Mrs. Baraka is an expert in government affairs, community engagement, communications, and event production. She is a dedicated community engagement specialist with a record of successful community relations and engagement initiatives.</p>

LEVEL 1: GET STARTED
STEP 1: ADMIT THE PROBLEM

#	Content Topic	Suggested Order and Talking Points
3	About the Founder and Course	<p>ABOUT DR. DeFOREST B. SOARIES, JR.: Before we begin, let me also tell you a little about the founder, CEO and Chair of Dfree Global Foundation, Inc., Dr. DeForest B. Soaries, Jr. Dr. Soaries has a broad background ranging from social justice, politics, entertainment, philanthropy, corporate boards member and consultant, and is Pastor Emeritus of First Baptist Church of Lincoln Gardens in Somerset, NJ. Dr. Soaries launched the Dfree Financial Freedom Movement in 2005 and works to improve the financial status of individuals, families, churches, and communities, by addressing the spiritual, psychological, and behavioral root causes of financial matters.</p> <p>ABOUT THE COURSE:</p> <ul style="list-style-type: none"> • For this course you should have already received a “Say Yes to No Debt” book & Community Based Workbook. If you have not received the course materials, please let me know. <p>COURSE OVERVIEW</p> <ul style="list-style-type: none"> • This course is 12 steps, shared in 4 levels. • Level 1: Get Started • Level 2: Get Control • Level 3: Get Ahead • Level 4: Give Back <p>Level 1 has been named the “ah-ha level” from most of our students, as this is when they connect their subconscious habits to the reality of their finances. In this level, we address the psychological and behavioral components that causes many people to remain in debt. At the end of this level, you will have the tools to create a financial snapshot, understand their needs vs wants, and recognize behavioral changes needed to Get Control of your finances.</p> <ul style="list-style-type: none"> • Step 1: Admit the Problem • Step 2: Address the Mess • Step 3: Adjust the Attitude
4	Introductory Pulse Test	<ul style="list-style-type: none"> • 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. <p>Introductory Pulse Check</p> <ul style="list-style-type: none"> • Text Code: 1-469-382-4591 • URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6357fbfed39967-45503967/ <p>QR Code:</p> 

LEVEL 1: GET STARTED STEP 1: ADMIT THE PROBLEM		
#	Content Topic	Suggested Order and Talking Points
5	Opening Prayer	<ul style="list-style-type: none"> To help us along this journey, we will have an opening prayer and memory verse for each step. NOTE: For the opening prayer, you may lead it independently or ask a participant to volunteer to lead prayer. Class can also recite the prayers in unison. Our opening prayer for Step 1 is “Dear God, I am beginning a journey toward financial freedom. I pray You will give me the strength to see myself, to help myself, and to trust Your instructions. Thank you for what is about to happen in my life. Amen.
6	Memory Verse	<ul style="list-style-type: none"> There is a memory verse for each step and the memory verse for step one is: “The rich rule over the poor, and the borrower is slave to the lender” Proverbs 22:7 NIV NOTE: This verse can be read by an individually or aloud or in unison. Our opening prayer for Step 1 is “Dear God, I am beginning a journey toward financial freedom. I pray You will give me the strength to see myself, to help myself, and to trust Your instructions. Thank you for what is about to happen in my life. Amen.”
7	Affirmation	AFFIRMATION: I am taking an honest look at my financial behavior and I am ready to see what I have never seen before. Reference the Community Based Workbook
8	Assumptions	<ol style="list-style-type: none"> There is room for improvement with the way I handle my finances. There are resources available that can guide me to a better life. I will have to change the way I think, if I am going to change the way I live. Reference the Community Based Workbook
9	Goal	To discover the barriers that must be removed in order to reach my financial goals. Reference the Community Based Workbook
10	Message from Dr. Soaries	A participant can read the Message from Dr. Soaries Reference the Community Based Workbook
11	Bible Discussion	<ul style="list-style-type: none"> Each level has a scripture reference for this level is Luke 15:11-31 (The Prodigal Son). Please continue to read the scripture reference independently throughout this level and we will discuss after Step 3. 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 at the end of Level 1, which can be found after Step 3.
12	What is Financial Freedom	<ul style="list-style-type: none"> The Dfree definition of Financial Freedom means being able to live comfortably knowing that your bills are paid, you have the proper types of insurances, retirement plans, investments, and savings so that your future is secure, and you can leave a financial legacy. To maintain financial freedom, you must understand the spiritual and psychological aspects of how your behavior and emotions affect your finances. The 12 Steps to Financial Freedom course walks you through the necessary steps to achieve and sustain financial freedom.

LEVEL 1: GET STARTED
STEP 1: ADMIT THE PROBLEM

#	Content Topic	Suggested Order and Talking Points
13	D's of Dfree	<ul style="list-style-type: none"> Dfree® is designed to take people FROM the bad d's TO the good d's. Living with only the good d's means true financial freedom. <p>Bad D's:</p> <ul style="list-style-type: none"> DEBT: Money you owe to creditors or loan agencies DELINQUENCY: Habitual late payments negatively impacting credit score DEFICIT: Expenses exceeds income <p>Good D's:</p> <ul style="list-style-type: none"> DEPOSITS: An amount of money held at a financial institution on behalf of an account holder for safekeeping.
14	D's of Dfree Exercise	<p>CLASS DISCUSSION:</p> <ul style="list-style-type: none"> Everyone wants to achieve Financial Freedom, but it takes being honest with yourself first. What are your bad financial habits that hold you back from decreasing debts and increasing savings?
15	Dfree Money Tip	<ul style="list-style-type: none"> Here's your Dfree Money Tip for Step 1: DID YOU KNOW that investing as little as 7 minutes a day working on your finances will reduce financial stress and anxiety.
16	Billion Dollar Challenge	<ul style="list-style-type: none"> Intro to Billion Dollar Challenge (BDC): 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 BDC can also help track your savings. It is helpful when preparing for a big budget item or a pricey trip. This tool does not require personal information like account numbers or social security numbers. . The numbers you and/or your group enter contribute to a larger communal goal of paying down \$1 Billion dollars' worth of debt and accumulating \$1 billion dollars in savings in the black and brown community. You can see the overall number by visiting bdc.dfreefoundation.org FACILITATOR: We encourage you to use this confidential tool to begin tracking your progress. You can register for Billion Dollar Challenge (BDC) with the following: Facilitator will need to clearly identify the NAME of the group to register under, set up BDC, PLAY video (if possible), Individuals will set up accounts
17	Self-Study	<ul style="list-style-type: none"> We've just completed Step 1 and at the end of each step, there are self-study exercises (homework). These exercises are important to complete because they play a critical role in helping you to create your personal path to financial freedom. <p>DISCOVERY: Reference the Community Based Workbook I have discovered that the following barriers are preventing me from achieving financial freedom: (Check off all that apply).</p> <p style="text-align: center;"> <input type="checkbox"/> Credit cards <input type="checkbox"/> Lottery tickets <input type="checkbox"/> Payday loans <input type="checkbox"/> Car loans </p>

LEVEL 1: GET STARTED STEP 1: ADMIT THE PROBLEM		
#	Content Topic	Suggested Order and Talking Points
		<p> <input type="checkbox"/> Auto title loans <input type="checkbox"/> Borrowing from family/friends <input type="checkbox"/> Gambling <input type="checkbox"/> Other _____ </p> <p>COMMITMENTS <i>Reference the Community Based Workbook</i></p> <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 (www.billiondollarpaydown.com) and set my personal debt reduction goals. <p>TEXTBOOK In preparation for Step 2, read Chapter 2 "Address the Mess" in the Say Yes to No Debt textbook.</p>
18	Closing Prayer	Let us end Step 1 with our 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." Facilitator may read and lead, or the class may recite in unison. You may choose to lead your own prayer, or encourage a student in the class to lead prayer.

LEVEL 1: GET STARTED STEP 2: ADDRESS THE MESS		
#	Content Topic	Suggested Order and Talking Points
1	Step 2 Intro	<ul style="list-style-type: none"> Welcome back We are now on Level 1, Step 2: Address the Mess This step is about getting organized and admitting where we are. Time to address the mess.
2	Opening Prayer	<ul style="list-style-type: none"> Our opening prayer for Step 2 is <i>"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."</i> You may also encourage a participant in the class to lead prayer.
3	Affirmation	<ul style="list-style-type: none"> If it is to be, it is up to me. Reference Step 2 in the Community Based Workbook
4	Assumptions	<ol style="list-style-type: none"> I can improve the way I am handling my personal business. It helps to be challenged to take action. I need to stop thinking about change and actually do something. Reference Step 2 in the Community Based Workbook
5	Goal	<p>To get my financial affairs organized</p> Reference Step 2 in the Community Based Workbook
6	Message from Dr. Soaries	<p>A participant can read the Message from Dr. Soaries</p> Reference Step 2 in the Community Based Workbook
7	C's of Spending	<ul style="list-style-type: none"> 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.
8	C's of Spending Exercise	<ul style="list-style-type: none"> 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

9	Financial Treasure Hunt	<ul style="list-style-type: none"> • Financial Snapshot <ul style="list-style-type: none"> ○ The beginning of addressing the mess process is to face the reality of your situation, one step at a time, one day at a time. ○ Start with the basics by doing a Financial Treasure Hunt and securing all your financial documents and making a list of all of your income. • Types of Financial Documents to Obtain <ul style="list-style-type: none"> • Pay stubs for the past month • Annual income taxes withheld (W2s) and property taxes paid • Savings and investment account statements • Retirement account statements – IRAs, 401(k), 403(b), Pensions, etc. • Monthly contribution amounts to savings/investment accounts • Insurance premiums for auto, home, health, group plans, life • Insurance policies, benefits, and distributions and/or recent statements • Loan statements – home mortgage, installment loans, credit cards, etc. • Company benefits statements • General household, expense information, food expense, utilities, maintenance, etc.
10	Dfree Money Tip	<ul style="list-style-type: none"> • Here's your Dfree Money Tip for Step 2: DID YOU KNOW? Addressing financial matters can begin as easily as opening our mail, looking at bills and statements, then reviewing items such as fees and rates.
11	Self-Study	<ul style="list-style-type: none"> • By now you should be familiar with the importance of the self-study exercises. Here is the self-study work for step 2: Step 2 in the Community Based Workbook • 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) at www.annualcreditreport.com. • 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 • DISCOVERY: Step 2 in the Community Based Workbook • I discovered that I have been influenced by advertising to practice: <ul style="list-style-type: none"> • Compensatory consumption when I purchased: • Conspicuous consumption when I purchased: • Confused consumption when I purchased: • TEXTBOOK: Read Chapter 3 “Adjust the Attitude” in the Say Yes to No Debt textbook • BILLION DOLLAR CHALLENGE: Remember to log your Billion Dollar Challenge payments and savings
12	Closing Prayer	<ul style="list-style-type: none"> • Our closing prayer for Step 2 is “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. Amen.” Facilitator may read and lead, or the class may recite in unison. You may choose to lead your own prayer, or encourage a student in the class to lead prayer.

Level 1: Step 3

LEVEL 1: GET STARTED STEP 3: ADJUST THE ATTITUDE		
#	Content Topic	Suggested Order and Talking Points
1	Welcome	<ul style="list-style-type: none"> Welcome back (Conversation starter) We are now on Level 1, Step 3: Adjust the Attitude
2	Opening Prayer	<ul style="list-style-type: none"> Our opening prayer for Step 3 is “Open my eyes, O God, that I may see. Amen.” Facilitator may read or consider a prayer of your choice. This is a good time to get your participants involved. You may ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> Our memory verse is “And my God will meet all your needs according to his glorious riches in Christ Jesus” Philippians 4:19 NIV
4	Affirmation	<ul style="list-style-type: none"> My attitude is more important than my aptitude in determining my success. <p>Reference Step 3 in the Community Based Workbook</p>
5	Assumption	<ol style="list-style-type: none"> I can change the way I think about my wants and my needs. There is power in waiting for what I want. It is not too late for me to get started with improving my financial status. <p>Reference Step 3 in the Community Based Workbook</p>
6	Goal	<ul style="list-style-type: none"> To clarify the difference between things I want and things I need. <p>Reference Step 3 in the Community Based Workbook</p>
7	Message from Dr. Soaries	<p>A participant can read the Message from Dr. Soaries</p> <p>Reference Step 3 in the Community Based Workbook</p>
8	Adjust the Attitude	<p>Importance of adjusting the attitude – Our attitude is something we can control</p> <ul style="list-style-type: none"> Our problem is not financial literacy, it’s the lack of discipline, focus and written goals related to finances. Our problem is not informational, it is attitudinal.
9	Needs vs Wants	<p>DEFINITION OF NEEDS vs. WANTS</p> <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. <p>It is important to know the difference. The next exercise will help us to determine.</p>
10	Needs vs Wants Exercise	<ul style="list-style-type: none"> If IN PERSON, you can utilize index-sized cards or larger to participate in the class needs vs. wants exercise. We suggest using GREEN (need) and RED (want) to clearly differentiate between the two. If HYBRID CLASS you can utilize EMOJIS (symbols) for example THUMBS UP for Needs and THUMBS DOWN for wants <p>Facilitator will call out examples of NEEDS and WANTS Call out: SHOES, (wait for class response) call out: RED BOTTOMS (wait for class response) (ex: I <i>need</i> shoes, but I <i>want</i> red bottoms) This will prove a fruitful discussion because NEEDS and WANTS are determined differently, so please allow time for the entire class to respond and share. There is also an exercise in your ROADMAP workbook for further understanding.</p>

LEVEL 1: GET STARTED
STEP 3: ADJUST THE ATTITUDE

#	Content Topic	Suggested Order and Talking Points
11	Dfree Money Tip	<ul style="list-style-type: none"> Our Dfree money tip for step 3 is Did you know that your credit score is based on five factors? – <ul style="list-style-type: none"> 35% Payment History 30% Credit Utilization 15% Length of Credit History 10% Inquiries & New Credit 10% Diversification of Credit
12	Self Study	<ul style="list-style-type: none"> Our self-study assignments for this chapter are to complete commitments 1-6 Reference Step 3 in the Community Based Workbook <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 DISCOVERY: Reference Step 3 in the Community Based Workbook Read Chapter 4 "Start the Plan" Continue logging your Billion Dollar Challenge payments and savings
13	Bible Discussion	<ul style="list-style-type: none"> In the beginning of this level we discussed that each level has a scripture. Prayerfully, you have been reviewing this scripture during your Self Study over the past (2) sessions. Now it is time to unpack it. The scripture for Level On is Luke 15:11-31 (The Prodigal Son). Ask the class, "Now that we have completed Level 1, and you have studied this scripture, Why do you think this scripture was selected for this level?" <p>There are three things that are important to know about the prodigal son:</p> <ol style="list-style-type: none"> 1. He was impatient and could not wait until his father died to get his inheritance. 2. When he got his inheritance, he took all of his money with him to a distant location. 3. When he got to his destination, he spent all of his money on extravagant living. <p>After he hit rock bottom, he decided to go back to his father to ask for help. Fortunately, his father welcomed him home with open arms. This story has a wonderful ending that shows a parent's unconditional love for his child. However, this story also teaches us a lesson about our finances. The son's problem was that he mismanaged all of the money that he had been in such a hurry to get.</p> <p>How does it connect to needs vs. wants - The son forfeited a long-term savings for an immediate gratification. How often do we squander money for something we want now?</p>
14	Closing Prayer	<ul style="list-style-type: none"> 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." Facilitator may read and lead, or the class may recite in unison. You may choose to lead your own prayer or encourage a student in the class to lead prayer.

LEVEL 1: GET STARTED STEP 3: ADJUST THE ATTITUDE		
#	Content Topic	Suggested Order and Talking Points
15	Level Refresher (optional)	<p>The facilitator will review the highlight below from each Step in Level. These questions can also be used to affirm those who have missed a class.</p> <p>The facilitator should ask for 1 volunteer per step to answer the questions below:</p> <ul style="list-style-type: none"> • What are the Ds of dfree® (Step 1) • What are the Cs of Spending (Step 2) • Please explain the difference between Needs vs Wants and provide examples of each. (Step 3)
16	Level 1 Check In	<p>LEVEL 1 CHECK-IN</p> <p>Add 10 extra minutes to this class to ensure all participants complete the brief pulse check.</p> <p>Text Code: +1 469 3824665</p> <p>URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadca766a8-08926582/</p> <p>QR Code:</p> 

Level 2: Step 4

LEVEL 2: GET CONTROL STEP 4: START THE PLAN		
#	Content Topic	Suggested Order and Talking Points
1	Welcome to Level 2	<ul style="list-style-type: none"> Welcome to Level 2 of the 12 Steps to Financial Freedom course. Few people take the time to do what you have done, which is to enroll in a course to learn about financial freedom and you are doing the work. It all starts with a PLAN. Housekeeping – any updates. Please be sure to check the Woman’s Initiative homepage regularly for new information and resources. Offer refresher and Missed class prompts (at close of Level) After completing level 1 and doing the self-study assignments, you should have a financial snapshot. This level gives you the tools to create your plan, strategies to pay down debt and shares how to understand the relationship between time and money. At the end of this level, you will have created your budget/spending plan, know techniques to pay down debt faster and be inspired to regain your financial power in order to Get Ahead. The steps in this level are: <ul style="list-style-type: none"> Step 4: Start the Plan Step 5: Steer the Power Step 6: Set the Timer <p>Prayer reminder - The facilitator can pray, assign someone to pray, or have participants read the opening prayer. The facilitator can read in unison or assign someone to read the memory verse on the screen.</p>
2	Opening Prayer	<ul style="list-style-type: none"> The opening prayer for Step 4, Start the Plan is “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.” <p>This is a good time to get your participants involved and ask for a volunteer to pray.</p>
3	Memory Verse	<ul style="list-style-type: none"> The memory verse for this step is “Do not love the world or anything in the world” 1 John 2:15 NIV <p>This is a good time to get your participants involved. You may ask the group to recite the memory verse and read the prayer in unison</p>
4	Affirmation	<ul style="list-style-type: none"> I will never arrive at my destination, if I never begin my journey. A journey of a thousand miles begins with one step. <p>Reference Step 4 in the Community Based Workbook</p>
5	Assumptions	<ol style="list-style-type: none"> My goals are more likely to be achieved when they are written. There is someone in my life that I can trust. There are some things I want to achieve that I am determined to achieve. <p>Reference Step 4 in the Community Based Workbook</p>
6	Goal	<ul style="list-style-type: none"> To create and launch a new plan for spending money.
7	Message from Dr. Soaries	<ul style="list-style-type: none"> A participant can read the Message from Dr. Soaries <p>Reference Step 4 in the Community Based Workbook</p>
8	Bible Discussion	<ul style="list-style-type: none"> The scripture reference for this level is Luke 14:28-30 (Count the Cost) Facilitator can read scriptures aloud in class or assign independent reading. Inform the class, this scripture will be discussed at the close of level two. Please continue

LEVEL 2: GET CONTROL STEP 4: START THE PLAN		
#	Content Topic	Suggested Order and Talking Points
		<p>to read the scripture reference independently throughout this level and we will discuss after Step 6.</p> <ul style="list-style-type: none"> • Reminder: 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 at the end of Level 2, which can be found after Step 6.
9	Spending Leaks Talking points	<ul style="list-style-type: none"> • Paying high interest rates are what we call “spending leaks.” • Importance of understanding spending leaks. • A spending leak is when your money leaks and you don’t know why. • In the <i>Say Yes to No Debt</i> book, Dr. Soaries didn’t know where his money was going, and his dad said it doesn’t leave home without you. • You can discover your own spending leaks. Look at every penny you spend and write it down. Get a journal.
10	Spending Leaks Exercise	<ul style="list-style-type: none"> • Based on Dr. Soaries explaining spending leaks and it could be as little as \$10.00 a day on things like coffee, bottled water, buying lunch and the irresistible check-out line. We all have a \$10.00 habit. • ASK PARTICIPANTS: What are some of your \$10.00 spending leaks or habits?
11	Spending Plan vs Budget	<ul style="list-style-type: none"> • Common word for spending plan is a budget • Budget is not a bad word. • We've all heard the saying "If you fail to plan, then you plan to fail" Well that is the same with our finances. In order to advance our efforts in achieving Financial Freedom, we must develop either a Spending Plan or Budget. <p>So, you might be wondering what is the difference. First, they both require you to know your income, expenses, and financial goals to be effective. After that, it is personal preference on how much you want to account for every penny you earn.</p> <p>BUDGET: A lot of people think that using a budget is complicated and restricts you from having fun. Although it does provide more structure, you can include an entertainment category which gives you a little more freedom to treat yourself. The key to a successful budget is creating a realistic plan and sticking to it in order to stay in control of your money.</p> <p>SPENDING PLAN: allows you to add what you must spend your money on and gives you the freedom to spend the rest however you wish. Some people create a plan with 3 main categories such as Essentials, Savings and Spending. <i>Essentials</i> are where you list things that must be paid. <i>Savings</i> indicates money you will transfer to your savings account and the <i>Spending</i> category is where you list other things you need to buy or services you need to get done.</p> <p>When creating a budget or spending plan, it is important to first know all of your income, bills, spending habits, needs vs wants and financial goals. Remember the financial treasure hunt you did earlier, grab those documents and include those payments in your plan too. Whichever you use, spending plan or budget, remember the goal is to always be good stewards with money so you can achieve financial freedom.</p> <ul style="list-style-type: none"> • Make short term financial goals (see sample budget)

LEVEL 2: GET CONTROL STEP 4: START THE PLAN		
#	Content Topic	Suggested Order and Talking Points
12	Identity Protection	<p>As much as saving money is about finding spending leaks, protecting your identity is about finding information leaks.</p> <p>Identity theft occurs when someone uses another person's personal identifying information, like their name, identifying number, or credit card number, without their permission, to commit fraud or other crimes. The more information out there about you, the easier it is to be taken advantage of. Office Online Frame</p> <ul style="list-style-type: none"> • To help prevent information Leaks Opt-out from prescreened credit cards • Switch your mailed bank statements to having them emailed. • Put a password-lock on your computer and phone. • Go through your email inbox and unsubscribe from • mass email lists. <p>Setting up Safeguards</p> <ul style="list-style-type: none"> • Arrange to receive texts or emails when your bank account has transactions above a certain limit. • Take your social security card out of your wallet. • Sign or put "SEE ID" on the back of your credit or debit card. • Photocopy everything you have in your wallet. • Pull your credit report at least once a year and check for any unusual activity
13	Dfree Money Tip	<ul style="list-style-type: none"> • Our Dfree money tip is did you know that you can save \$3,900 per year bringing your lunch to work. <ul style="list-style-type: none"> ◦ If you buy lunch 1 day a week at \$15.00, that is \$780.00 a year. • If you buy lunch 5 days a week at \$15.00, that is \$75.00 a week and \$3,900 a year! That is a huge spending leak that you may not even be aware of.
14	Self-Study	<ul style="list-style-type: none"> • Remember, each level has self-study exercises and each time you complete them, you are getting closer to achieving financial freedom. Here is your self-study exercise for Step 4: <ul style="list-style-type: none"> ◦ 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 Roadmap workbook (Page 20) ◦ Commitment #3: I will transfer my list of income and expenses from Lesson 2 to the chart in the Roadmap workbook ◦ Commitment #4: I will develop a cash flow strategy using the exercise in the Roadmap workbook. ◦ Commitment #5: I will revise my spending plan to better reflect my needs and wants. ◦ Commitment #6: I will not try this alone. Support and accountability are needed. The steps in this commitment within the Road Map workbook. <p>DISCOVERY: I have discovered that I have some changes to make concerning what I do with money.</p> <ul style="list-style-type: none"> • Read Chapter 5 "Steer the Power" in the Say Yes to No Debt textbook • Start a group in the Billion Dollar Challenge. It could be with your family or friends.

LEVEL 2: GET CONTROL STEP 4: START THE PLAN		
#	Content Topic	Suggested Order and Talking Points
15	Closing Prayer	<ul style="list-style-type: none"> 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.” You may also encourage a student in the class to lead prayer.

Level 2: Step 5

LEVEL 2: GET CONTROL STEP 5: STEER THE POWER		
#	Content Topic	Suggested Order and Talking Points
1	Intro Step 5	<ul style="list-style-type: none"> Welcome to Step 5: Steer the Power Keeping revisiting your debt and intentionally focus on paying it down. This can be done on our Billion Dollar Challenge website. Be dedicated to this strategy of paying off debt because you can't be late on a bill that you don't owe. National Basketball Association wage is over \$500,000/year and that 60% of NBA players file bankruptcy within 3 years after retiring.
2	Opening Prayer	<ul style="list-style-type: none"> Our opening prayer is "God, help me to finish what I have started. Amen." Facilitator may read or you may choose to lead your own prayer, or encourage a student in the class to lead prayer.
3	Memory Verse	<ul style="list-style-type: none"> Our memory verse for this step is "I can do all things through Christ who strengthens me" Philippians 4:13 NIV.
4	Affirmation	<ul style="list-style-type: none"> If I use the power that I have, I can reach the goals that I have set for my future. Reference Step 5 in the Community Based Workbook
5	Assumptions	<ol style="list-style-type: none"> I will have to sacrifice something to get ahead. I must set my own priorities. I believe that the future is now. Reference Step 5 in the Community Based Workbook
6	Goal	<ul style="list-style-type: none"> To begin really taking control of my financial future. Reference Step 5 in the Community Based Workbook
7	Message from Dr. Soaries	<ul style="list-style-type: none"> A participant can read the Message from Dr. Soaries Reference Step 5 in the Community Based Workbook
8	Dfree Rocket Fuel	<ul style="list-style-type: none"> The price of sacrifice: Power Changes <ul style="list-style-type: none"> Choose the areas where you will cut back in order to pay off our debts faster Sell any assets that you can in order to pay off debt faster Remember why you're doing what you're doing. You are sacrificing what you don't need now for what you must have later The price of catching up: Power Payments <ul style="list-style-type: none"> Discover what you are good at and that people will pay you to do, then take that money to make power payment. The price of getting ahead: Power Savings Create an emergency fund of at least \$500.00
9	Steer the Power Exercise	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 an asset, or using your skills to sell something. What is a side hustle you can do? For example: ride-share driver, deliver groceries, type term papers, write resumes, online tutor, babysit, sell baked goods, sewing, dog walkers, etc.
10	Snowball Method	<ul style="list-style-type: none"> Note: Snowball Payoff Method worksheet is located on page 30 + 31 in the Roadmap The basic steps in the debt snowball method are as follows: 1. List all debts in ascending order from smallest balance to largest. This is the method's most distinctive feature: the order is determined by amount owed, not the rate of interest


LEVEL 2: GET CONTROL
STEP 5: STEER THE POWER

#	Content Topic	Suggested Order and Talking Points
		<p>charged. However, if two debts are very close in amount owed, the debt with the higher interest rate would be moved toward the higher amounts in the list.</p> <ul style="list-style-type: none"> ● 2. Commit to pay the minimum payment on every debt except the smallest. ● 3. Determine how much extra can be applied toward the payment on smallest debt. ● 4. Pay the minimum payment plus the extra amount toward that smallest debt until it is paid off. Note that some lenders (mortgage lenders, car companies) will apply extra amounts toward the next payment; in order for the method to work, the lenders need to be contacted and told that extra payments are to go directly toward principal reduction. Credit card companies usually apply the whole payment to the current cycle. ● 5. Once a debt is paid in full, add the old minimum payment (plus any extra amount available) from the first debt to the minimum payment on the second-smallest debt, and apply the new sum to repaying the second-smallest debt. ● 6. Repeat until all debts are paid in full.
11	Dfree Money Tip	<p>Our Dfree money tip for this step is did you know that you can add your emergency fund to your monthly spending plan/budget. The short-term goal is to save \$500, and the ultimate goal is to save 3 to 6 months of living expenses.</p>
12	Self-Study	<ul style="list-style-type: none"> ● Step 5 self-study is to complete <ul style="list-style-type: none"> ○ Commitment #1: Please SKIP this commitment. The domain is NO Longer ACTIVE ○ Commitment #2: I will complete the debt snowball and reduction activity chart ○ Commitment #3: I will calculate the cost I actually pay on my debts using the chart ○ Commitment #4: As I make payments on my debt, I will log them on the Billion Dollar Challenge website ○ Commitment #5: I will identify some things I can do to increase my income and use the increased income to make power payments on debt ○ Commitment #6: I will reduce my spending in 3 areas. <p>DISCOVERY: I have discovered that I have some changes to make concerning what I do with money:</p> <ol style="list-style-type: none"> 1. I have discovered I can do without 2. I have discovered I can eliminate this debt by 3. I have discovered that _____ is really helping me break free. <p>Read Chapter 6 "Set the Timer" in the Say Yes to No Debt workbook</p>
13	Closing Prayer	<ul style="list-style-type: none"> ● Our closing prayer for this step is "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." <p>NOTE: Facilitator may read and lead, or the class may recite in unison. You may choose to lead your own prayer, or encourage a student in the class to lead prayer.</p>

Level 2: Step 6

LEVEL 2: GET CONTROL STEP 6: SET THE TIMER		
#	Content Topic	Suggested Order and Talking Points
1	Step 6 Intro	<ul style="list-style-type: none"> Welcome to Step 6: Set the Timer <p>Don't let the future catch you by surprise. Chances are you will be her in the future and you owe it to yourself to make a plan.</p>
2	Opening Prayer	<ul style="list-style-type: none"> Our opening prayer for this step 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." <p>Facilitator may read or you may choose to lead your own prayer, or encourage a student in the class to lead prayer.</p>
3	Memory Verse	<ul style="list-style-type: none"> Our memory verse is "Teach us to number our days, that we may gain a heart of wisdom" <p>Psalm 90:12 NIV</p>
4	Affirmation	<p>Understanding the relationship between time and money is crucial if I am to break free from debt and experience financial freedom.</p> <p>Reference Step 6 in the Community Based Workbook</p>
5	Assumptions	<ol style="list-style-type: none"> A goal without a deadline is just a dream. Time is the most valuable asset that I have. I can accomplish more than I ever imagined if I use the right system. <p>Reference Step 6 in the Community Based Workbook</p>
6	Goal	<p>To establish a timetable for my financial goals.</p> <p>Reference Step 6 in the Community Based Workbook</p>
7	Message from Dr. Soaries	<ul style="list-style-type: none"> A participant can read the Message from Dr. Soaries <p>Reference Step 5 in the Community Based Workbook</p>
8	Setting the Timer	<ul style="list-style-type: none"> Time is Money: Lending agencies benefit whether you pay or default on loans so pay your bills on time and avoid pay day loans. Turn around you making money for lending agencies to making your money work for you. The more time you take to pay off loans, the more your money is making OTHERS money and not working for yourself. Rule 72: Leverage the financial formulas and interest rates that double your savings and investments best. While not precise, it's a layperson guide of a rough estimate of the time it takes your money to grow/double based on the interest rate you earn. (72 divided by interest rate equals years it will take to double your money. (ie: if you earn 4% interest your equation would be $72/4=18$ years to double your money)) <p>Concrete Goals: Establish specific time lines and target dates for accumulating wealth. Time is valuable for use of our resources entrusted to us- the time spent on people, and investing time that we have been given on eternal pursuits, not just frivolous feel-good pursuits of a prodigal son/daughter. It's never too late to start investing wisely, both in ourselves and with our resources.</p>
9	Time and Money Exercise	<ul style="list-style-type: none"> This chart illustrates monetary accumulation for two types of savers who want to retire by age 65. RED started saving \$1,200.00 per year into a tax-deferred account (no taxes paid on interest) that paid 12% per year (compounded yearly) at the age of 18, for only 10 years.

LEVEL 2: GET CONTROL STEP 6: SET THE TIMER		
#	Content Topic	Suggested Order and Talking Points
		<ul style="list-style-type: none"> BLUE 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). RED contributed a total of \$12,000. BLUE contributed a total of \$45,600. <p>See Chart in Step 6 of the Community Based Roadmap</p>
10	Dfree Money Tip	<p>Our Dfree money tip for this step is did you know that a \$2,000 credit balance with an 18% annual rate, with a minimum payment of 2% of the balance, or \$10, whichever is greater, would take 370 months or just over 30 years to pay off. That is \$1,700 in interest based on an original \$2,000 credit balance.</p>
11	Self Study	<ul style="list-style-type: none"> Check-in regarding the self-study exercises. I hope that you are continuing to do your self-study exercises after each step. For Step 6, they are to complete commitments 1-6 in your Community Based workbook. <ul style="list-style-type: none"> 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. <p>DISCOVERY:</p> <ol style="list-style-type: none"> I have discovered that I can save _____ by _____. I have discovered that time effects the _____ of money. I have discovered that it is possible to _____ <ul style="list-style-type: none"> Read chapter 7 “Maximize the Margin” in your Say Yes to No Debt textbook Remember to log your Billion Dollar Challenge payments and savings
12	Bible Discussion	<ul style="list-style-type: none"> In the beginning of this course we shared that each level has a scripture. The scripture reference for level two is Luke 14:28-30 (Count the Cost). Ask the class, “Why do you think this scripture was selected for this level?” 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.
13	Closing Prayer	<ul style="list-style-type: none"> 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.” <p>NOTE: We encourage you to seek a class participant to share a prayer.</p>

LEVEL 2: GET CONTROL STEP 6: SET THE TIMER		
#	Content Topic	Suggested Order and Talking Points
14	Level 2 Check In	<p>LEVEL 2 CHECK-IN</p> <p>Add 10 extra minutes to this class to ensure all participants complete the brief pulse check.</p> <p>Text Code: +1 469 382 4616</p> <p>URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcb36d56-41023498/</p> 

Level 3: Step 7

LEVEL 3: GET AHEAD STEP 7: MAXIMIZE THE POWER		
#	Content Topic	Suggested Order and Talking Points
1	Welcome to Level 3	<ul style="list-style-type: none"> Welcome participants back to class. Level Overview: In continuing the journey to financial freedom, 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, we will understand the necessity of financial planning, know the benefits of a financial planner, and begin to develop our financial roadmap inclusive of priorities, short and long-term goals. 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
2	Opening Prayer	<ul style="list-style-type: none"> The opening prayer for Step 7 is “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.” You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> The memory verse for this step 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	Affirmation	<p>Ask for a volunteer to read the Affirmation</p> <ul style="list-style-type: none"> I realize that if I want something I have never had, I must do something I have never done. <p>Reference Step 7 in the Community Based Workbook</p>
5	Assumptions	<p>Ask for a volunteer to read the Assumptions</p> <ol style="list-style-type: none"> There is nothing wrong with attaining wealth. Money can be to be used for some very good purposes. Financial health is almost as important as physical health. <p>Reference Step 7 in the Community Based Workbook</p>
6	Goal	<p>Ask for a volunteer to read the Goal</p> <ul style="list-style-type: none"> To accelerate the process of getting out of debt and securing my financial future. <p>Reference Step 7 in the Community Based Workbook</p>
7	Message From Dr. Soaries	<p>Ask for a volunteer to read the “Message from Dr. DeForest B. Soaries, Jr.”</p> <p>Reference Step 7 in the Community Based Workbook</p>
8	Maximize the Margin and Tips to	<p>This step is about “Maximizing the Margin” which means to increase the margin between the money we are saving vs the debt that we owe. The faster we can pay down debt, the faster we will begin to build wealth.</p>

LEVEL 3: GET AHEAD
STEP 7: MAXIMIZE THE POWER

#	Content Topic	Suggested Order and Talking Points
	Accelerate the Process	<p>Below are tips to accelerate the process so we can continue to maximize the margin between savings and debt.</p> <ol style="list-style-type: none"> 1. Continue growing your emergency fund. The initial goal is to start by saving \$500.00 to \$1,000 for emergencies. Ideally, we want to save 3-6 months of our monthly expenses. 2. Stop using credit cards. With the average interest rate between 26% to 29%, every time we charge, we are paying between .26 – 28 cents per dollar we charge and if we don't pay off the balance by the next billing statement, the interest compounds monthly. Example: Someone charges \$1,000 and pays \$30.00 monthly with an interest rate of 29%, it will take 6 years and 1 month to pay off and total amount paid would be \$2,176.88, which is an extra \$1,176.88 in interest. 3. Max out retirement contributions. If our employer offers retirement benefits, try to max them out to help secure our future. 4. Always live below our means. The saying is true, just because we can doesn't mean we should, and that relates to spending money as well. Spending less money than we make each month and saving or investing the rest will help us get to financial freedom. 5. Look for multiple streams of income. Multiple streams of income mean we have income from several different sources. To begin, think of something that we are good at and see how we can make additional money from it. Some examples are investing in real estate, speaking professionally, driving for Uber, proofreading papers, babysitting, baking, etc. 6. Invest your money. According to NerdWallet.com here are tips to begin investing: <ul style="list-style-type: none"> • Identify our financial goal and when we want to achieve that goal. • Decide whether we want to manage our money ourselves or work with a service that does it for us. • Pick the type of investment account we want to use. • Open an account. • Choose our investments.
9	Wealth Building Through Financial Planning	<p>Another important step to "Maximizing the Margin" is to build wealth. Building wealth is the process of accumulating long-term income through various financial sources including income, savings, investments, and other assets that make money.</p> <p>The first step in building wealth is to have a financial plan that includes the following: financial goals, net worth statement, emergency fund amounts, debt management plan, retirement plan, insurances, and wills and estate plans.</p> <p>As you can see, our financial plan requires us to develop a team of financial professionals such as a:</p> <ul style="list-style-type: none"> • Financial Advisor: A person or organization employed by an individual or a mutual fund to manage assets or provide investment advice.

LEVEL 3: GET AHEAD
STEP 7: MAXIMIZE THE POWER

#	Content Topic	Suggested Order and Talking Points
		<ul style="list-style-type: none"> • Financial Planner: An investment professional who helps individuals set and achieve their long-term financial goals through various financial tools. • Insurance Professional: An agent, broker, or consultant whose job is to provide a range of insurance products and services that meet the needs of their clients. • Tax Advisor: Tax advisors are usually retained in order to minimize tax payable while remaining compliant with the law in complicated financial situations. Tax advisors can also include Certified Public Accountants, tax attorneys, enrolled agents, and financial advisors.
10	Financial Planner Exercise	<p>Take a moment and think about our financial teams. Who is already on our financial team and who do we need to add:</p> <ul style="list-style-type: none"> • Financial Advisor: A person or organization employed by an individual or a mutual fund to manage assets or provide investment advice. • Financial Planner: An investment professional who helps individuals set and achieve their long-term financial goals through various financial tools. • Insurance Professional: An agent, broker, or consultant whose job is to provide a range of insurance products and services that meet the needs of their clients. • Tax Advisor: Tax advisors are usually retained in order to minimize tax payable while remaining compliant with the law in complicated financial situations. Tax advisors can also include Certified Public Accountants, tax attorneys, enrolled agents and financial advisors.
11	Bible Story Discussion	<ul style="list-style-type: none"> • Each level has a scripture associated with it. • For Level 3 it is “Faithful Steward” (Luke 16:10-23). • The class can have a bible discussion around who this level ties into the Faithful Steward
12	Dfree Money Tip	<p>DID YOU KNOW? This is how long a dollar stays in various communities</p> <ul style="list-style-type: none"> • 6 hours in the Black community • 17 days in the White community • 20 days in the Jewish community • 30 days in the Asian community
13	Self-Study	<ul style="list-style-type: none"> • Our self-study exercises for this week are to complete the following exercises in the Roadmap workbook on page 39-40 <ul style="list-style-type: none"> ○ Discovery: I have discovered that I can achieve financial freedom faster if I do these three things: ○ 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. ○ Commitment #4: I will list the greatest obstacles I face in my financial journey.

LEVEL 3: GET AHEAD
STEP 7: MAXIMIZE THE POWER

#	Content Topic	Suggested Order and Talking Points
		<ul style="list-style-type: none"> ○ 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. ○ Benefits: As a result of keeping my commitments, my life will be better in the following ways: ○ In the textbook, read chapter 8 “Minimize the Stress” in your Say Yes to No Debt textbook
14	Closing Prayer	<ul style="list-style-type: none"> • Our closing prayer is “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.” • You can also consider a prayer of your choice or ask for a volunteer to pray.

Level 3: Step 8

LEVEL 3: GET AHEAD STEP 8: MINIMIZE THE STRESS		
#	Content Reference	Suggested Order and Talking Points
1	Welcome	<p>Welcome participants back to class and ask if they did their self study from last week and if any questions.</p> <p>We are on Step 8 which is Minimize the Stress. The goal of this step is to financially prepare us for the unexpected, so that it takes stress off of us and our family.</p>
2	Opening Prayer	<ul style="list-style-type: none"> Our 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.” You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> Our memory verse 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
4	Affirmation	<p>Ask for a volunteer to read the Affirmation</p> <ul style="list-style-type: none"> I feel better about myself when I take steps to protect myself and those I love. <p>Reference Step 8 in the Community Based Workbook</p>
5	Assumptions	<p>Ask for a volunteer to read the Assumptions</p> <ol style="list-style-type: none"> The unexpected will happen. It pays to be prepared. If we fail to plan, we plan to fail. <p>Reference Step 8 in the Community Based Workbook</p>
6	Goal	<p>Ask for a volunteer to read the Goal</p> <ul style="list-style-type: none"> To prepare financially for the unexpected. <p>Reference Step 8 in the Community Based Workbook</p>
7	Message From Dr. Soaries	<p>Ask for a volunteer to read the “Message from Dr. DeForest B. Soaries, Jr.”</p> <p>Reference Step 8 in the Community Based Workbook</p>
8	Wills, Estates, & Legacy Planning	<p>People often wonder what is the difference between estate planning and a will. An estate plan is a strategy for arranging financial affairs inclusive of wills, powers of attorney, and advance directives that can be applied during our life, as well as after.</p> <p>There are multiple types of wills including living, joint, trust and testamentary. Although creating wills are things that people don’t like to think about, if we don’t then we are leaving important decisions up to a court and state.</p> <p>While an estate plan refers primarily to our assets, a legacy plan is a comprehensive strategy that concentrates on those assets which are intangible. When creating a legacy plan, it is essential to consider the following:</p>

LEVEL 3: GET AHEAD
STEP 8: MINIMIZE THE STRESS

#	Content Reference	Suggested Order and Talking Points
		Life insurance, wills, trust, power of attorney, and medical directives. To prepare these documents, we may want to consider adding two key members to our team – an Attorney and an Accountant.
9	Issues of Importance / Types of Insurances	<p>Having adequate insurance is the best way to manage risk and build wealth. People often say they can't afford insurance, but the reality is that we cannot afford to be without it.</p> <p>There are so many types of insurance that people don't think about so let's review some of them. Roadmap page 42</p> <ul style="list-style-type: none"> • Long-Term Disability Insurance: Long-term Disability Insurance replaces a pre-determined portion of an employee's income if a qualifying disability involving a non-occupational injury or illness lasts at least 3 to 6 months—depending on the policy. Some employers provide employees with a basic level of group coverage, typically paying an insured worker approximately 60% of his/her salary for a qualifying Long-Term Disability. These benefits packages can also offer employees the option to purchase supplementary coverage. • Short-Term Disability Insurance: Depending on the contract of a Short Term Disability policy, a Short Term Disability may be defined as one lasting 3 months or less. Experiencing a Short Term Disability is statistically more likely than a Long Term Disability. An individual has roughly a 3 in 10 probability of experiencing a disability of 3 months or more. It is important to know what your employer provides. • Renters Insurance: When renting a house, condo or apartment, the landlord carries insurance only on the building. It's up to you to insure anything inside by purchasing renter's insurance. • Condo Insurance: Sometimes a Condo Association Master Insurance policy will provide dwelling coverage. Personal property and personal liability, however, can only be covered under a personal condo insurance policy. It's important to remember that even if your Condo Association's Master Insurance Policy covers your condo for fire and other covered losses, it still does not protect your personal property or provide personal liability. You will be taking a huge financial risk if you don't have condo insurance. • Auto Insurance: A few filters need consideration in order to make that educated decision. First, what is the state required minimum coverage where you live? Second, what does the minimum cover? Third, what other coverage is available and can you afford it? Fourth, what are you protecting?
10	Additional Insurances to Consider	<ul style="list-style-type: none"> • Health insurance: Health insurance or medical insurance is a type of insurance that covers the whole or a part of the risk of a person incurring medical expenses. As with other types of insurance, risk is shared among many individuals (Reference: Wikipedia) • Life insurance: Life insurance is a contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money upon the death of an insured person. Depending on the contract,

LEVEL 3: GET AHEAD
STEP 8: MINIMIZE THE STRESS

#	Content Reference	Suggested Order and Talking Points
		<p>other events such as terminal illness or critical illness can also trigger payment. (Reference: Wikipedia)</p> <ul style="list-style-type: none"> • Homeowners Insurance: Home insurance, also commonly called homeowner's insurance, is a type of property insurance that covers a private residence. (Reference: Wikipedia) • Flood Insurance: Flood insurance covers losses directly caused by flooding. In simple terms, a flood is an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties. For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. (Reference: Wikipedia) • Gap Insurance: Guaranteed Asset Protection insurance (GAP insurance) protects the borrower if the car is written off or totaled by paying the remaining difference between the actual cash value of a vehicle and the balance still owed on the financing. (Reference: Wikipedia) • Professional Liability Insurance: Professional liability insurance protects businesses when employees make mistakes in the professional services they've provided to customers or clients. This coverage is also known as errors and omissions insurance. (Reference: Wikipedia) • Umbrella Insurance: Umbrella insurance is extra insurance that provides protection beyond existing limits and coverages of other policies. Umbrella insurance can provide coverage for injuries, property damage, certain lawsuits, and personal liability situations. <p>As we can tell there are so many types of insurances, so we encourage you to speak with an insurance professional to understand which types of insurances you need because when we fail to prepare for life's possibilities, we are vulnerable to stress and are gambling with our financial future.</p>
11	Wills, Estates, & Legacy Planning	<p>People often wonder what is the difference between estate planning and a will. An estate plan is a strategy for arranging financial affairs inclusive of wills, powers of attorney, and advance directives that can be applied during our life, as well as after.</p> <p>There are multiple types of wills including living, joint, trust and testamentary. Although creating wills are things that people don't like to think about, if we don't then we are leaving important decisions up to a court and state.</p> <p>While an estate plan refers primarily to our assets, a legacy plan is a comprehensive strategy that concentrates on those assets which are intangible. When creating a legacy plan, it is essential to consider the following: Life insurance, wills, trust, power of attorney, and medical directives. To prepare these documents, we may want to consider adding two key members to our team – an Attorney and an Accountant.</p>

LEVEL 3: GET AHEAD
STEP 8: MINIMIZE THE STRESS

#	Content Reference	Suggested Order and Talking Points
		It is important to sit down with your family to ensure everyone knows what insurance you have and where the documents are located. It is also important that these documents are reviewed every few years.
12	Insurance Exercise	Based on the types of insurances mentioned, the participants can share why they think certain types of insurances are so important and how it has helped them.
13	Identity Theft and Protection	<p>What is Identity Theft: Identity theft, also known as identity fraud, is a crime in which an imposter obtains key pieces of personally identifiable information (PII), such as Social Security or driver's license numbers, to impersonate someone else.</p> <p>Warning signs of identity theft:</p> <ul style="list-style-type: none"> • Bills for items you did not buy. • Debt collection calls for accounts you did not open. • Information on your credit report for accounts you did not open. • Denials of loan applications. • Mail stops coming to, or is missing from, your mailbox. <p>• Ways to help prevent it Opt-out from prescreened credit card offers: www.optoutprescreen.com</p> <ul style="list-style-type: none"> • Opt-out from most junk mail: www.dmachoice.org • Stop your paper bank statements and switch to email statements (if you have online banking). • Put a lock-password on your computer and phone. • Go through your email inbox and de-register or unsubscribe from mass email lists. <p>Setting up Safeguards</p> <ul style="list-style-type: none"> • Arrange to receive texts or emails when your bank account has transactions above a certain limit. • Take your Social Security card out of your wallet. • Sign the back or put "SEE ID" on the back of your credit or debit card. • Photocopy everything that you have in your wallet. • Pull your credit report at least once a year and check for any unusual activity. <p>Reference Step 8 in the Community Based Workbook</p>
14	Dfree Money Tip	DID YOU KNOW? Being properly insured minimizes stress and leaves your family without additional financial burdens.
15	Self-Study	<ul style="list-style-type: none"> • Discovery – Reference Step 8 in the Community Based Workbook • Self-study exercises for this step 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.


LEVEL 3: GET AHEAD
STEP 8: MINIMIZE THE STRESS

#	Content Reference	Suggested Order and Talking Points
		<ul style="list-style-type: none"> ○ 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
16	Closing Prayer	<ul style="list-style-type: none"> • 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.” • You can also consider a prayer of your choice or ask for a volunteer to pray.

Level 3: Step 9

LEVEL 3: GET AHEAD STEP 9: MAINTAIN THE FOCUS		
#	Content Reference	Suggested Order and Talking Points
1	Welcome Back	<ul style="list-style-type: none"> • Welcome participants to class and see if they have questions regarding their self-study assignments. • This is Step 9 which is is Maintain the Focus. • The goal of this session is to take meaningful steps toward our financial goals.
2	Opening Prayer	<ul style="list-style-type: none"> • The opening prayer for this step is “Dear God, protect me from distractions that would take my eyes off You and Your will for my life. Amen.” • You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> • The memory verse for this step 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
4	Affirmation	<p>Ask for a volunteer to read the Affirmation</p> <ul style="list-style-type: none"> • I will keep my eyes on the prize. <p>Reference Step 9 in the Community Based Workbook</p>
5	Assumptions	<p>Ask for a volunteer to read the Assumptions</p> <ol style="list-style-type: none"> 1. I am bombarded with messages that are designed to help me behave against my self-interest. 2. If I make mistakes, I can recover. 3. I have made financial progress already. <p>Reference Step 9 in the Community Based Workbook</p>
6	Goal	<p>Ask for a volunteer to read the Goal</p> <ul style="list-style-type: none"> • To take meaningful steps towards my financial goals <p>Reference Step 9 in the Community Based Workbook</p>
7	Message From Dr. Soaries	<p>A volunteer can read the “Message from Dr. DeForest B. Soaries, Jr.”</p> <p>Reference Step 9 in the Community Based Workbook</p>
7	Tips to Remaining Focused	<p>This step is about Maintain the Focus. As we begin paying off debt and experiencing financial freedom, we cannot become tempted to loosen our spending habits and revert to our old habits.</p> <p>Here are some tips to remain focused:</p> <ul style="list-style-type: none"> ○ Continue being anchored in the Dfree principles ○ Before you buy something, ask yourself if this is a need or a want ○ Have an accountability partner ○ Keep our financial goals in front of us ○ Replace immediate gratification with our future financial security ○ Celebrate our successes <ul style="list-style-type: none"> • Remember that we don’t decide our future, our daily habits determine our future.

LEVEL 3: GET AHEAD
STEP 9: MAINTAIN THE FOCUS

#	Content Reference	Suggested Order and Talking Points
8	Tips to Remaining Focused Discussion	Ask the participants to share other tips that have helped them maintain the focus on their finances.
9	Dfree Money Tip	DID YOU KNOW? If you establish a 30-day waiting period before you purchase items, at the end of the 30 days you will most likely no longer want those items.
10	Self-Study	<ul style="list-style-type: none"> • Discovery – Reference Step 9 in the Community Based Workbook • Self-study exercises for this step are <ul style="list-style-type: none"> ○ 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. ○ Commitment #6: I will spend at least seven minutes every day on a personal financial matter. • Read Step 10: Invest in Others in the Say Yes to No Debt textbook
11	Bible Discussion	<ul style="list-style-type: none"> • Each level has a scripture associated with it. For Level 3 it is “Faithful Steward” (Luke 16:10-23) and the class can have a bible discussion around why this scripture was selected for this level.
12	Level 3 Check In	<p>LEVEL 3 CHECK-IN: Please add 10 extra minutes to this class to ensure all participants complete the brief pulse check.</p> <p>URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcbf6976-40835013/</p> <p>Text Code: +1 469 382 4630</p> <p>QR Code:</p> 
13	Closing Prayer	<ul style="list-style-type: none"> • The closing prayer for this step is “God, help me to remember that my identity is in You and if I resist the devil, he will flee from me. Amen.” • You can also consider a prayer of your choice or ask for a volunteer to pray.
14	Close of Level 3	<ul style="list-style-type: none"> • Congratulate students on completing level 3!

Level 4: Step 10

LEVEL 4: GIVE BACK STEP 10: INVEST IN OTHERS		
#	Content Reference	Suggested Order and Talking Points
1	Welcome to Level 4	<ul style="list-style-type: none"> Welcome participants back to class and see if anyone has questions regarding their self-study. This is Level 4 which is the Give Back level. One of the most rewarding feelings in life is knowing that we changed the trajectory of someone's life by sharing our knowledge and resources with them. In this level, we discuss how to make a difference in the financial lives of others within our family, workplace, church, organization, and community. Additionally, this level explores ways to share the Dfree movement, along with steps to becoming a Dfree leader, so you too can lead others to financial freedom. <ul style="list-style-type: none"> Step 10: Invest in Other Step 11: Ignite Dfree Living Step 12: Impact the Culture
2	Opening Prayer	<ul style="list-style-type: none"> The opening prayer for step 10: Invest in Others is "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." You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> The memory verse for this step is "For where your treasure is, there your heart will be also" Matthew 6:21 NIV
4	Affirmation	<p>Ask for a volunteer to read the Affirmation</p> <p>Others have helped me with my financial journey. Now, it is time for me to help someone else with theirs.</p> <p>Reference Step 10 in the Community Based Workbook</p>
5	Assumptions	<p>Ask for a volunteer to read the Assumptions</p> <ol style="list-style-type: none"> I can help someone else who is struggling with their finances. I don't have to be a financial expert to help someone become dfree®. The best way to sustain my own progress is to help someone learn what I have learned and experience what I have experienced. <p>Reference Step 10 in the Community Based Workbook</p>
6	Goal	<p>Ask for a volunteer to read the Goal</p> <ul style="list-style-type: none"> To identify people that I can help achieve financial freedom. <p>Reference Step 10 in the Community Based Workbook</p>
7	Message from Dr. Soaries	<p>Ask for a volunteer to read the "Message from Dr. DeForest B. Soaries, Jr."</p> <p>Reference Step 10 in the Community Based Workbook</p>
8	The Dfree Movement, Investing in Others	<ul style="list-style-type: none"> During this course, I'm sure during we have all learned so many tips and strategies that you can continue to apply, but don't keep this knowledge to yourself. There are constant opportunities to share with others such as your family, friends, coworkers, church, and organizations that you might be a part of.

LEVEL 4: GIVE BACK STEP 10: INVEST IN OTHERS		
#	Content Reference	Suggested Order and Talking Points
		<ul style="list-style-type: none"> Investing in others is as easy as encouraging them to join the Dfree movement by enrolling in the 12 Steps to Financial Freedom online course, so they too can begin their journey to financial freedom.
9	How to Invest in Others Discussion	<ul style="list-style-type: none"> Level 4 is about giving back and this step shares ways to invest in others. So, what inspired you to take this course? Who else can you inspire? How can you invest in others?
10	Dfree Lifestyle in Action	<ul style="list-style-type: none"> Let's talk about how the Dfree Movement influences a Dfree lifestyle. The Dfree Movement provides the tools and resources to make Dfree a Lifestyle and not just a class. 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! Now that you have almost completed the course, it is time to embrace and share the Dfree lifestyle. There are many ways to share, here are a few: you can share the <i>SAY YES TO NO DEBT</i> book and workbook with friends, at Family Reunions, Book Clubs, and as gifts for weddings, birthdays and Christmas.
11	Dfree Money Tip	<ul style="list-style-type: none"> Did you know that If you invest in others by sharing the Dfree tools, you are assisting them in their journey towards financial freedom.
12	Bible Story	<ul style="list-style-type: none"> Give Back Luke 4:18-19 (Deliverance)
13	Self-Study	<ul style="list-style-type: none"> Discovery – Reference Step 10 in the Community Based Workbook Our self-study exercises for this step are to complete the following commitments <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 % 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.
14	Closing Prayer	<ul style="list-style-type: none"> The closing prayer for this step is "God, thank You for the blessing of being able to give what I have learned and experienced to someone else. Amen." You can also consider a prayer of your choice or ask for a volunteer to pray.

Level 4: Step 11

LEVEL 4: GIVE BACK STEP 11: IGNITE DFREE LIVING		
#	Content Reference	Suggested Order and Talking Points
1	Welcome	<ul style="list-style-type: none"> Welcome participants back and ask if anyone has any questions about their self-study. This step is about Ignite dfree® Living which and how participants can share this course with family and friends, so they too can become financially free.
2	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. You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	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
4	Affirmation	Ask for a volunteer to read the Affirmation <ul style="list-style-type: none"> Each one, teach one. Reference Step 11 in the Community Based Workbook
5	Assumptions	Ask for a volunteer to read the Assumptions <ol style="list-style-type: none"> Someone that I may not even know looks at me with admiration. I have more influence on others than I realize. Someone will really benefit from the help I have to offer Reference Step 11 in the Community Based Workbook
6	Goal	Ask for a volunteer to read the Goal <ul style="list-style-type: none"> To use my influence to help someone start their journey towards financial freedom. Reference Step 11 in the Community Based Workbook
7	Message from Dr. Soaries	Ask for a volunteer to read the Message from Dr. DeForest B. Soaries, Jr. Reference Step 11 in the Community Based Workbook
8	Dfree Money Tip	<ul style="list-style-type: none"> DID YOU KNOW: If you start and lead money conversations in your family it will change the trajectory and outcome for future generations?
9	Self-Study	<ul style="list-style-type: none"> Our self-study exercises for this step are to complete the following commitments <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 % 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.


LEVEL 4: GIVE BACK
STEP 11: IGNITE DFREE LIVING

#	Content Reference	Suggested Order and Talking Points
10	Closing Prayer	<ul style="list-style-type: none"> The closing prayer for this step is “God, thank You for the blessing of being able to give what I have learned and experienced to someone else. Amen.”

Level 4: Step 12

LEVEL 4: GIVE BACK STEP 12: IMPACT THE CULTURE		
#	Content Reference	Suggested Order and Talking Points
1	Intro Step 12	<ul style="list-style-type: none"> This is the final step and congratulate yourself and the participants for the commitment to complete this course, graduate and receive a certificate of completion!
2	Opening Prayer	<ul style="list-style-type: none"> The opening prayer for this step is “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.” You can also consider a prayer of your choice or ask for a volunteer to pray.
3	Memory Verse	<ul style="list-style-type: none"> The memory verse for this step is “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!” Ecclesiastes 4:9-10 NIV
4	Affirmation	<p>Ask for a volunteer to read the Affirmation If it is to be, it is up to me. Reference Step 12 in the Community Based Workbook</p>
5	Assumptions	<p>Ask for a volunteer to read the Assumptions 1. The best way to celebrate my personal victory is to serve others that need help. 2. People achieve better results when they receive help from someone who have had their experience. 3. One person can make a difference that changes the culture. Reference Step 12 in the Community Based Workbook</p>
6	Goal	<p>Ask for a volunteer to read the Goal <ul style="list-style-type: none"> To understand what dfree® activism looks like. Reference Step 12 in the Community Based Workbook</p>
7	Message from Dr. Soaries	<p>Ask for a volunteers to read the Message from Dr. DeForest B. Soaries, Jr. Reference Step 12 in the Community Based Workbook</p>
8	Billion Dollar Challenge	<p>Billion Dollar Challenge is a strategy to get out of debt.</p> <p>Have you already joined the Billion Dollar Challenge, also known as BDC, and are watching your debt goals go down. If you have not, remember BDC is a free, interactive online tool designed to help users set a realistic budget or savings plan. If you want to save more, pay off debt or both, BDC can assist you.</p> <p>As you can see, it’s just 4 simple steps:</p> <ol style="list-style-type: none"> GATHER all of your debt statements as you will need a little information such as interest rate and debt balances to accurately build your plan. SIGN UP ADD your debt and savings goals JOIN or START a group <p>We have so many success stories of organizations, churches and families that started a BDC group and have collectively reduced their debt by millions. Step 11 is about Igniting Dfree</p>

LEVEL 4: GIVE BACK
STEP 12: IMPACT THE CULTURE

#	Content Reference	Suggested Order and Talking Points
		Living and assisting others on their journey to financial freedom, and it can start with the Billion Dollar Challenge.
9	Bible Discussion	<ul style="list-style-type: none"> Each level has a scripture associated with it. For Level 4 it is on Deliverance from Luke 4:18-19. The class can discuss how this level ties into this theme and scripture.
10	Dfree Money Tip	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?
11	Self-Study	<ul style="list-style-type: none"> Discovery – Roadmap page 61 The self-study for this step is: <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
12	Level 4 Check In	<p>LEVEL 4 CHECK-IN: Add 10 extra minutes to this class and ensure all participants complete the brief check-in.</p> <ul style="list-style-type: none"> Text Code: 1-469-382-3797 URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcc970c3-06469275/ 
13	Closing Prayer	<ul style="list-style-type: none"> The closing prayer for this step is “Lord, thank You for the opportunity to serve. Amen.” You can also consider a prayer of your choice or ask for a volunteer to pray.
13	Congratulations	<ul style="list-style-type: none"> Congratulate the students on completing the 12 Steps to Financial Freedom Course and share how they will get their certificate of completion and about the graduation (you can contact info@mydfree.org if you have not been informed on this yet.
14	Completion of Course Pulse Check	<p>COURSE COMPLETION PULSE CHECK:</p> <p>Text Code: +1 469 382 4657</p>

LEVEL 4: GIVE BACK
STEP 12: IMPACT THE CULTURE

#	Content Reference	Suggested Order and Talking Points
		<p>URL Link: https://academy.dfreefoundation.org/quizzes/sfwd-quiz-6399cadcd653e5-50236055/</p> <p>QR Code:</p> 

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