

12 Steps to Financial Freedom

Level I—Get Started

WEEK 3—STEP 3
Adjust The Attitude

Opening Prayer:

*“Open my eyes, O God, that I may see.
Amen.”*

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Step 3: Adjust the Attitude

Our attitude must change if we are to follow through and change behaviors and habits that continue to jeopardize our financial health. Core behaviors and actions we must begin to develop include:

- **Address ourselves**—Confronting the truth about our finances.
- **Inventory of Expenditures**—List of your purchasing habits.
- **Breaking the bondage of materialism**—Redirecting our pursuit for stuff.

Discussion Points:

To Hell and Back—Taking responsibility for our financial plight. (Pg 60-63)

Paying Our Ransom—Getting right with ourselves and God. (Pg 63-67)

Sampling Jesus—Counting the cost of pursuing our heart's true desire. (Pg 67-69)

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What's the Difference?



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hat
c.

History of paying debts.

What's your score?

<https://www.creditkarma.com/>

(estimated)

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AlRight TV: “dfree® to be Free”



ADJUST THE ATTITUDE Episode 3

Source: <http://www.youtube.com/watch?v=8KIebgUKIXY>

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Statistically Speaking:

As a result of participating in Financial Literacy training like this and tracking their progress, many people began to see signs of recovery in their Financial Management process.

The most significant signs that people had earnestly made progress in managing their day-to-day finances included:

- 57% increase in the handling of Cash Flow;
- 44% increase in paying off Credit Card balances;
- 41% increase in establishing an Emergency Fund; and
- 78% increase in paying their bills on time each month.

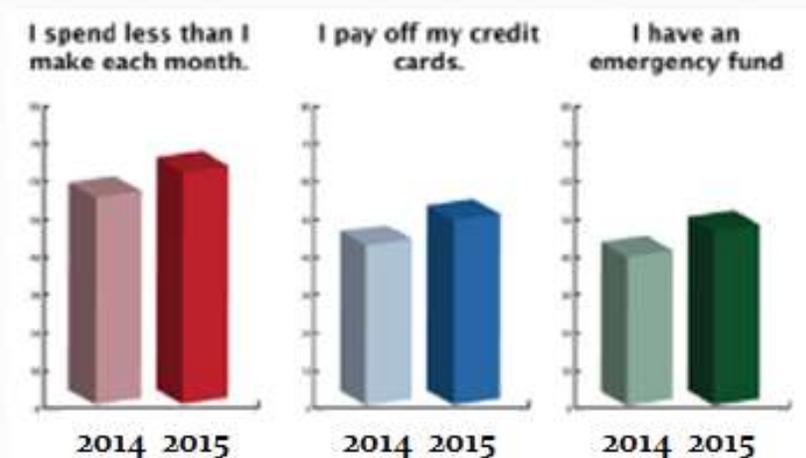
All of which resulted in an overall **increase in productivity, moral and punctuality**, while also exhibiting a marked decrease in sick days and theft in their places of employment.

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So What?

There comes a time when we must talk to ourselves, get right with God and answer the all important question:

Where does my money go?



To get ourselves out of our financial hell, we have to do what the prodigal son did and submit to a new system that can save us from ourselves; so that we can create a legacy of Financial Wealth.

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Learning Topics

- I. Life Situation: **Claude & Grace**
 - I Want It Now!

- II. Uncovering the Chains
 - Explore how our attitude affects our decisions
 - Clarify the difference between things I want and things I need

- III. Beginning to Break and Eliminate the Financial Chains
 - Claude & Grace family financial problems

- IV. Commitments and Assignment
 - 10 personal needs and wants
 - Annual cost
 - Memorize dfree pledge

- V. Home Assignments
 - Read Chapter 4: Start the Plan
 - Watch: DeForest B. Soaries/DFree BFFFS Pt 2
<http://www.youtube.com/watch?v=wCRhPXLSBZo>

12 STEPS TO FINANCIAL FREEDOM

dfree® Lifestyle

LEVEL ONE – GET STARTED

STEP THREE – ADJUST THE ATTITUDE

Opening prayer: "Open my eyes, O God, that I may see. Amen."

Response: My attitude is most important in determining my success.

LIFE SITUATION – READ AND ANSWER THE QUESTION(S) BELOW: I Want It Now!

Children can sometimes be very demanding about things they want and when they want it. Claude and Grace knew this first-hand as they watched the twins, Jacob and Joshua, and daughter, DJ, grow up. But for some reason, it was worse with the youngest two, Taylor and Stacey. Both of them had bad attitudes and wanted their way so much; it was perplexing and a problem. Claude and Grace had provided the best that they could. Yes, they struggled, but the kids had what they needed. Taylor and Stacey believed that since they were the youngest, did well in school, went to church, and merely existed, their parents should buy them whatever they wanted. The girls did not like being told "no," but they learned to tolerate it until one day, Stacey decided she and her sister should have special dresses for the school dance. Grace agreed that the dresses were gorgeous, but explained, again, that they could not afford the dresses. She was sure the girls had something in their closet, or they could go to the local thrift store or maybe catch a good sale at the department store. Unfortunately, Stacey did not accept what her mother said. Grace had left her wallet on the counter and Stacey copied the numbers from her credit card and ordered the dresses. Maybe if her mother had told her that they were behind on their mortgage and a few other bills were behind, just maybe she would have stopped herself since common sense didn't stop her. Stacey's impulsive and selfish behavior would bring additional troubles to the family by...

Complete the story above and list three ways you would handle this situation:

1. _____
2. _____
3. _____

II. UNCOVERING THE CHAINS

Our session today is about dealing with our attitudes. The goal of this session is to explore how our attitude affects our decisions and to clarify the difference between things I want and things I need.

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dfree® Strategic Financial Growth Planner

SAY YES TO NO DEBT: Strategic Financial Growth Plan

Name: **Claude & Grace Smith** Date Started: **2/20/16** Debt Free Date: **2/20/19**

Personal Mission Statement:
To use our gifts and expertise to empower others to achieve Financial Freedom and retire in Florida

Financial Position: **\$30K in debt and own a home** GAP: **-\$965,000.00** Financial Goal: **\$935,000.00**

WHAT? <i>GROWTH GOAL</i>	HOW? <i>ACTION STEPS</i>	BY WHEN? <i>SPECIFIC DATES</i>	BY WHOM? <i>RESPONSIBILITY</i>	MEASUREMENT OF SUCCESS	IMPACT
Level I: GET STARTED	1. Admit the Problem Deficit—My expenses exceeds my income				
	2. Address the Mess Confused Spending—Squandering Resources				
	3. Adjust the Attitude Inventory of Expenditures—Eliminate everything that doesn't align with our long-term goals.				
Level II: GET CONTROL	4. Start the Plan				
	5. Steer the Power				
	6. Set the Timer				
Level III: GET AHEAD	7. Maximize the Margin				
	8. Minimize the Stress				
	9. Maintain the Focus				
Level IV: GIVE BACK	10. Invest in Others				
	11. Ignite dfree® Living				
	12. Impact the Culture				

TRAINER FEEDBACK (include date)

I pledge to:

- Apply God's strategy for managing my money.
- Keep my expenses below my income.
- Pay my bills on time.
- Invest in assets that grow in value.
- Contribute to my Church and its ministries..

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Reinforcement

As a valued member of the dfree® Lifestyle Campaign, you will have the ability to take advantage of the following resources:

- Annual dfree® Conferences
- Semi-Annual Coastal Meetings
- Quarterly Regional Conferences
- Monthly dfree® Trainer Calls
- Weekly Virtual Meetings
- Daily access to the Billion Dollar Challenge on-line tool.

These resources are strategically designed to help you **achieve, maintain, and sustain** your goals for acquiring Economic Freedom

The screenshot shows the 'My Debt Plan' interface on the Billion Dollar Challenge website. The header includes the logo, navigation links for 'MY DASHBOARD', 'JUMP TO', and 'FAQ', and a user profile for 'Vivie Mae Vesey' with a 'Log Out' button. The main content area prompts the user to 'Please complete a debt plan.' and features a section titled 'My Debt Plan' with a sub-header: 'You are more likely to pay down your debt if you have a plan. Enter your goal of how much debt you would like to pay off, the type of debt, and by what date.' A disclaimer states: '*Your debt plan does not account for interest. Only enter the amount you would like to pay off toward your principal balance. Principal means amount of debt owed minus the interest.' The form contains four rows of input fields for different debt types: Mortgage, Auto, Visa, and Student Loan. Each row includes fields for the current amount, the goal amount, the payment frequency (e.g., 'every week'), and a 'Remove' button. At the bottom, there are 'Add...' and 'Save' buttons, and a footer for Sun Life Financial as the 'PROUD SPONSOR OF THE BILLION DOLLAR CHALLENGE'.

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Milestones:

Now that you have completed **Level I—Get Started**, you possess all the basic knowledge necessarily to build a sound financial structure. Please make sure that you schedule daily and weekly Money Management Moments on your calendar to track and maintain your progress.

By now, you should have the following habits and accomplishments in place:

Behavior	Accomplishments	Results
Begin actively attending dfree® Lifestyle workshops	Establish Life Goals	Identify strength & weaknesses in spending habits
Avoid negative spending influences	Secure Financial Documents List Income & Bills	Reprioritize Life
Recite and memorize the dfree® Affirmation	Track Spending Establish Banking Relationship	Implement preventative actions Financial Course Correction

12 Steps to Financial Freedom

Level I—Get Started—CONCLUDED

The goal in this first level is to introduce you to the basics of reclaiming financial responsibility as the key to achieving Economic Freedom.

Learning Goals

- Identify and vigilantly monitor the three core components for effectively managing your personal finances.
- Develop a practical strategy for aligning your Beliefs, Values and Habits to eliminate Debt, Delinquency and Deficit in your Household Budget.
- Understand the three types of Spending Habits that pave the way to financial slavery.
- Answer the all important question: Where does my money go?



“But when he came to himself, he said, ‘How many of my father’s hired servants have bread enough and to spare, and I perish with hunger!’” Luke 15: 11-32 (17)

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Next Steps:

To help you reinforce the lessons you've learned today and prepare for next week's dfree® Lifestyle Campaign session, we ask that you complete the following task prior to attending Step 4: Start The Plan:

- Read: Chapter 4: Start The Plan in *Say Yes To No Debt* book Pages 75—86
- Watch: **Billion Dollar Challenge Welcome** video
<http://www.youtube.com/watch?v=HKrdVkoq4ak&list=PL8388451A71288151&index=10>
- Finish: IV Commitments 1—7 in DFL workbook Pages 24-29
- Complete: VI Home Assignment in DFL workbook Page 29
- Attend: Next week's session **July 26 @ 7:00**