



FREE TO  
*Give*  
dōTERRA®

Workbook

## Dear dōTERRA Family,



It has been an honor and privilege to stand alongside you in this journey of holistic wellness that has become a global endeavor. Thanks to your passion and efforts, we have experienced tremendous growth in the past 10 years of dōTERRA's existence. Without all of your collective involvement in this business, dōTERRA would remain another idea of something that "could have been". For that, I am truly grateful.

As we continue to move forward in sharing our light, many of you have been handed unique opportunities that you have never had to deal with before. One example of this can be found in your financial health. A consequent benefit of sharing dōTERRA's products is the income that follows. It is our company's hope and prayer that we may all use what we have been given to give back to those less fortunate than ourselves. Just as the oils you have shared have benefited others, the income you receive can benefit others too.

By sharing dōTERRA, your family, friends, and loved ones can experience the peace of financial freedom. I encourage you to expand your outlook even further and see how you can help positively touch our larger global community. Two years ago (in 2016), the Founding Executives and I initiated the Free to Give Program to help you along with this goal. We are pleased to see that so many of you have embraced this debt reduction program with open arms. I implore you to continue with this effort!

To further our growing library of Free to Give Resources, we would like to introduce this Free to Give Workbook. I encourage you to use this workbook to help live a healthy financial lifestyle.

Once again, it is an honor and a privilege to be among such great people. Please never stop giving. It is the lifeblood that makes our dōTERRA Culture what it is, and more importantly, what we can become.

Sincerely,

A handwritten signature in black ink, appearing to read "David Stirling". The signature is fluid and cursive, with a large initial "D".

David Stirling  
dōTERRA Founding Executive, Chairman and CEO

## Purpose of the Free to Give Workbook

The purpose of this workbook is to help you along your journey to financial freedom as a participant in dōTERRA's Free to Give Program. We hope you will follow the guidelines in this workbook to become free to give and reap the rewards that come from living a healthy financial lifestyle.

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# What is the Free to Give Program?

Free to Give is a dōTERRA-sponsored incentive program designed to inspire Wellness Advocates to pay off debt and live abundantly while becoming free financially in order to be in a better position to give to others.

Being financially free is a long-term goal for most people. With the Free to Give program, Wellness Advocates will see the benefits that come from being free of debt and loans, allowing you to enjoy living with financial freedom. In doing so, you will be in a position to give to others who have just started their own financial independence journey.

We have categorized the most common kinds of debt into four categories:



**Credit Cards**



**Car Payments**



**Loans and  
Medical Bills**



**Mortgage**

Paying off any one of these debt categories is a huge accomplishment. Each Wellness Advocate enrolled in the Free to Give program who achieves financial independence in any one of these areas will receive a token to symbolize this achievement. Our goal is that our Wellness Advocates can begin the journey to becoming free one category at a time, until you are ultimately in a place where you are Free to Give.

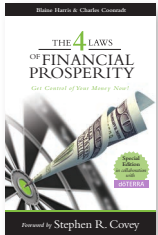
## How to Utilize the Free to Give Program:

1. Enroll in the Free to Give program and receive your free token collection board.
2. Visit our “Resources” page ([doterrafreetogive.com](http://doterrafreetogive.com)) to download or purchase the resources we have provided to help you build a plan for your financial journey.
3. When you have paid off debt in one or more of the four debt categories, please complete the Free to Give Completion Form and send this form along with financial proof verifying that you are debt free in these categories to [freetogive@doterra.com](mailto:freetogive@doterra.com).
4. Once the Free to Give Team has received your completed Free to Give Completion Form and financial proof, we will send your completion token and certificate for the areas that you are debt free in. You can then place your completion token in the collection board you received upon enrollment!
5. Collect all of the tokens to represent your achievement of becoming 100 percent debt free! Once you have obtained financial freedom, you can give back to your local and global communities!



# Free to Give Resources

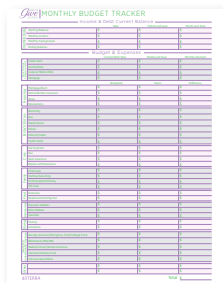
The Free to Give Resources are a great way to help you get started on your financial journey! These resources can be found online on the Financial Resources page of the Free to Give website (doterrafreetogive.com). Here are the resources currently available:



**The 4 Laws of Financial Prosperity:** We have partnered with The 4 Laws of Financial Prosperity by Blaine Harris and Charles Coonradt to create a customized dōTERRA version of the book. This book includes many helpful tips to paying off debt, including descriptions of each of the 4 Laws: Track, Target, Trim, and Train. You can purchase The 4 Laws of Financial Prosperity through your Virtual Office.\*

\*“The 4 Laws of Financial Prosperity” is only available in participating markets.

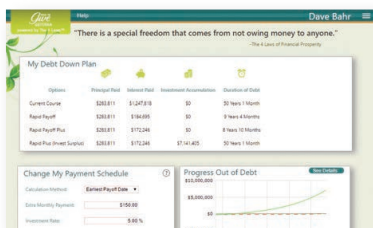
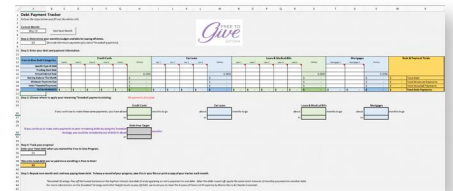
**Monthly Budget Tracker:** This free document can be downloaded or printed to create a budget for you and your family! Budgeting is one of the most important aspects of managing your finances, and this document helps make it easy.



**Expense Tracker:** This is another free document that you can download or print to help you keep track of your spending in a quick and efficient way!



**Debt Payment Tracker:** This tracker is specifically designed to keep track of your debt in each of the four categories. This tracker also measures how long you have until your debt is paid off in each category.



**The 4 Laws Debt Down Plan:** This financial tool is associated with the book *The 4 Laws of Financial Prosperity*. It is a user-friendly tool designed to help you see where your debt is coming from, provide a timeline to pay off debt, and manage your debt-free plan. This tool can be purchased at a yearly fee of \$14.00.

**Presentation by David Stirling:** This presentation featuring dōTERRA CEO and founder David Stirling was created to inspire, educate, and emphasize the importance of living a debt-free life. You will find explanations of *The 4 Laws of Financial Prosperity* along with other tips and principles that will be helpful in your journey to becoming financially independent.



“...I have big goals [and] it is good to feel accountable with the Free to Give program through dōTERRA. I can't wait to pay my debts off, especially credit cards, and as my dōTERRA business grows, I intend to have this process go faster with each month! I'm on my way! Thank you dōTERRA.”

- Patty Peterson

# Financial Freedom Survey

Before you engage in this workbook, please complete this survey to see where you are with your financial health. After you have completed this workbook, revisit this survey to see your new score.

1. **How do you feel your finances have been for the past 10 years?**

- a Excellent
- b Satisfactory
- c Fair
- d Poor

6. **What range is your credit score in?**

- a 700 or above
- b 650-699
- c 550-649
- d 549 or lower

2. **Have you ever found yourself unable to pay bills when they are due?**

- a Never
- b Rarely
- c Occasionally
- d Always

7. **How well do you keep and stick to your budget?**

- a Always
- b Sometimes
- c Rarely
- d Never

3. **What percentage of your income do you feel like you spend on unnecessary items?**

- a 0%
- b 25%
- c 50%
- d 75%

8. **How well do you keep track of your expenses?**

- a Always
- b Sometimes
- c Rarely
- d Never

4. **How often do you set aside money for yourself (e.g. 401K, savings, investments, etc.)?**

- a Always
- b Occasionally
- c Rarely
- d Never

9. **How many more tokens do you need to earn?**

- a 0-1 Token
- b 2 Tokens
- c 3 Tokens
- d 4 Tokens

5. **What percentage of extra income do you use toward paying off debt?**

- a 100%
- b 50%
- c 25%
- d 0%

10. **How under control are your finances?**

- a Very
- b Somewhat
- c I could use some help
- d Not at all

11. How many financial goals have you set?

- a All
- b Most
- c A few
- d None

12. How serious are you about getting out of debt?

- a Very serious
- b Somewhat serious
- c Not very serious
- d Who cares?

**Scoring:** Count up the number of answers you have per letter.

Total **a** answers: \_\_\_\_\_

Total **a** points multiplied by 10: \_\_\_\_\_

Total **b** answers: \_\_\_\_\_

Total **b** points multiplied by 5: \_\_\_\_\_

Total **c** answers: \_\_\_\_\_

Total **c** points multiplied by 2: \_\_\_\_\_

Total **d** answers: \_\_\_\_\_

Total **d** points multiplied by 0: \_\_\_\_\_

**Total points** (100 points possible): \_\_\_\_\_

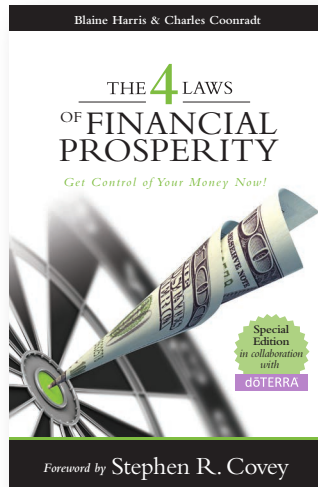
- 75-100: Excellent!** Your financial health is commendable. Your knowledge of finances will help you be successful in the Free to Give Program.
- 50-74: Satisfactory.** We encourage you to utilize our Free to Give Program and other financial resources to better your financial health.
- 25-49: Fair.** The Free to Give Program will lead you on a path to financial success. We suggest you complete this workbook to get started.
- 0-24: Poor.** It might be time to revisit your financial strategies and seek change through our Free to Give program and other financial resources.

“ Just paid off our vehicle loan 10 months early! Thank you dōTERRA! Only debt we have now is our mortgage! I’m amazed by this company and their generosity in helping us change the future for our families. ”

- Carrie Bradley

# The 4 Laws of Financial Prosperity

*The 4 Laws of Financial Prosperity*, written by Blaine Harris and Charles Coonradt, was created with the purpose of providing a practical solution to bettering one's financial lifestyle. Written as a narrative, *The 4 Laws of Financial Prosperity* explains the experience the author had while on his journey to financial freedom. In his darkest moments of financial burden, he sought out his neighbor who taught him the most valuable lessons on how to manage his finances. Included in this book are these lessons, known as the four laws, and other financial tips.



**The First Law** – Track

**The Second Law** – Target

**The Third Law** – Trim

**The Forth Law** – Train

We feel that this book can be beneficial to you as you continue along your financial journey. If you have not purchased your copy of *The 4 Laws of Financial Prosperity*, we highly suggest you do! This book can really help you on your journey to financial freedom and can be a guideline to follow for the rest of your life. You can purchase your copy through your Virtual Office.\*

*\*"The 4 Laws of Financial Prosperity" is only available in participating markets.*

## The First Law of Financial Prosperity

### Track

Track your expenses! Before you can see where your financial lifestyle needs changing, you first need to identify where your money is going. By tracking your finances, you get physical proof of where your priorities are. To help you with this, the Free to Give Program has created a Budget Tracker and an Expense Tracker that can both be downloaded from our website.

“ I just paid off two more credit cards! I now just have one more credit card, one big loan (although getting smaller by the month!) and my student loans. I started this last January and it's looking like by this time next year I will be 100 percent debt free. Pretty amazing that as a direct result of my dōTERRA business I'll be able to pay off over \$36,000 in debt in under 24 months. Feeling so grateful for this business and this community! ”

- Nicole Benisch



# MONTHLY BUDGET TRACKER

## Income & Debt Current Balance

	Total	Month-end Goal	Month-end Total
Income & Goals	Starting Balance:	\$	\$
	Monthly Income:	\$	\$
	Monthly Savings Goal:	\$	\$
	Ending Balance:	\$	\$

## Budget & Expenses

	Current Debt Total	Month-end Goal	Monthly Payment
Free To Give Category Totals	Credit Card	\$	\$
	Automobiles	\$	\$
	Loans & Medical Bills	\$	\$
	Mortgage	\$	\$

	Budgeted	Spent	Difference
Housing	Mortgage/Rent	\$	\$
	Home/Renters Insurance	\$	\$
	Taxes	\$	\$
	Renovations	\$	\$

Bills/Utilities	Electricity	\$	\$
	Gas	\$	\$
	Water/Sewer	\$	\$
	Phone	\$	\$
	Internet/Cable	\$	\$
	Credit Cards	\$	\$

Cars	Car Payment	\$	\$
	Gas	\$	\$
	Auto Insurance	\$	\$
	Repairs & Maintenance	\$	\$

Family	Child Care	\$	\$
	Clothes/Grooming	\$	\$
	Child Support/Alimony	\$	\$
	Pet Care	\$	\$

Food	Groceries	\$	\$
	Restaurants/Eating Out	\$	\$

Entertainment	Personal Hobbies	\$	\$
	Kids Hobbies	\$	\$
	Vacation	\$	\$

Giving	Charity	\$	\$
	Donations	\$	\$

Insurance Investment & Savings	Savings Account/Emergency Fund/College Fund	\$	\$
	Retirement 401k/IRA	\$	\$
	Medical/Vision/Dental Insurance	\$	\$
	Vacation/Holiday Fund	\$	\$
	Life Insurance/Other	\$	\$

Other		\$	\$
		\$	\$

# FREE TO *Give* EXPENSE TRACKER

DATE	DESCRIPTION	CATEGORY	CREDIT	DEBIT	OTHER	AMOUNT
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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dōTERRA®

**Total Expenses** \_\_\_\_\_

# The Second Law of Financial Prosperity

## Target

Set your goals! Determine what you believe is your priority in your life. Figure out what you want your financial future life to look like. Identify areas where you are struggling. Make a game plan to pay these off! Before you can finish a task, you must first define what the finish line looks like.

What is your why? Why is it important to you to get out of debt?

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### Credit Cards

Current debt amount: \_\_\_\_\_

Date to pay off debt: \_\_\_\_\_



### Car Payments

Current debt amount: \_\_\_\_\_

Date to pay off debt: \_\_\_\_\_



### Loans and Medical Bills

Current debt amount: \_\_\_\_\_

Date to pay off debt: \_\_\_\_\_



### Mortgage

Current debt amount: \_\_\_\_\_

Date to pay off debt: \_\_\_\_\_

Credit Card	Goal	Duration	Monthly Cost	Goal Target Date	Goal Completion Date

Car Loans	Goal	Duration	Monthly Cost	Goal Target Date	Goal Completion Date

Loans & Medical Bills	Goal	Duration	Monthly Cost	Goal Target Date	Goal Completion Date

Mortgage	Goal	Duration	Monthly Cost	Goal Target Date	Goal Completion Date

## Savings Tracker

Starting Balance: \_\_\_\_\_ Savings Goal: \_\_\_\_\_ Goal Date: \_\_\_\_\_

How are you going to achieve this goal?

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Date	Account	Deposit	Balance

# The Third Law of Financial Prosperity

## Trim

Trim your spending! Put your money toward the debts you owe. Locate those areas in your life where you are spending more than you feel is necessary. Use that extra money toward your debt payments to help jump start your race toward financial freedom!

Go back to the tracking you did in Law 1 and review the goals you set in Law 2 to see where you can cut costs. We encourage you to utilize the snowball plan on the following page to help you see where you can pay off more debt. Remember, consistency is the key. Setting priorities, organization, and time management can help you master this law and trim unnecessary expenses. To help you organize and set priorities, use the following chart and numbering system to determine what is priority and what is not.

		Is it important?	
		Yes	No
Is it urgent?	Yes	1	3
	No	2	4

### Number Legend

1. Work on it now! These tasks need to be finished as soon as possible.
2. Plan for it, otherwise it may become urgent. These tasks haven't reached (1) status quite yet, but they're still important and need to be finished soon.
3. Work on this when (1) and (2) are complete or under control. These tasks need your attention when you have time.
4. This task may be unnecessary or may be placed on a list to complete at a future date. These are things that could be trimmed or cut from your life.

"I am determined to be free to give—and I will!"

- Irina Omelkova

“ Just paid off our mortgage today and we are 100 percent debt free. Great feeling! Thank you dōTERRA for such a great vehicle to create an empowered life! Cheering everyone on! ”

- Stacy Paulsen

“ Thank you dōTERRA for offering such a great program. I had \$19,000 in credit card debt and \$15,000 left on my car note when I joined the program. As of today, I have received the credit card and the car token for paying off both of those debts! My mortgage is next! ”

- Kris Keske

# Snowball Debt Eliminator

Using the snowball debt eliminator can help you pay off your debt quickly when it is applied correctly. To begin, start by paying off your smaller loans first, regardless of interest rate, and then build up to your larger loans. Once your smallest loan has been paid off, you can then apply the amount you were paying toward that loan to your next smallest loan and so on until you have paid off all debts! (See example below.)

Snowball Debt Eliminator Example				
	House	Student Loan	Credit Card	Car Payment
<b>Total</b>	250,000	15,000	10,000	5,000
<b>Monthly Payment</b>	1200	150	50	200
<b>After car paid off</b>	250,000	15,000	10,000	
<b>Monthly Payment</b>	1200	150	250	
<b>After Credit Card Paid off</b>	250,000	15,000		
<b>Monthly Payment</b>	1200	400		
<b>After Student Loan Paid off</b>	250,000			
<b>Monthly Payment</b>	1600			

## Snowball Debt Eliminator Plan

Use this chart to plan out your own snowball debt eliminator plan to see where you can pay off debt!

Debt Type	Monthly Payment	Remaining Balance	Additional Payment Made	Date Debt Paid Off	Amount to Apply to Other Debt

“ This program has been a lifesaver for my wife and I. We started this program with debt over \$100,000 and have been able to reduce it down to just over \$30,000 now. With the snowball effect, we aim to have this all paid off by the end of 2018. I cannot say enough what it means to have lifted all of this burden. We now have paid off all high interest debt including credit card debts and car loans. We don’t have a home loan, so our only remaining debt is student loans with low interest, so they will pay down quickly.

Thank you dōTERRA for showing us a great example and educating us about financial skills.

”

- Roger & Emmanuelle Duce

# The Forth Law of Financial Prosperity

## Train

It's time to hit the finance books! What is the point of all this work if there is no long-term solution for permanent change? Learn how to make interest work for you rather than against you. Invest time into learning about strategic financial investments. Apply this knowledge and reap your rewards! Remember, interest is your tool not your master!

**How are you going to further your Financial Knowledge? Set specific goals so you can achieve them!**

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Books to Read	Classes to Attend	Other Resources

## How to Receive your Tokens

**To receive your Free to Give Tokens after you have paid off debt in one or more of the four categories:**

- Please fill out the Free to Give Completion Form that can be found on the following page and on our Free to Give website under the “Finishers” page (please note that you can use the same completion form for more than one category).
- Please provide financial proof verifying that you are debt free in the corresponding category. This proof can come in various forms such as receipts, a letter from your lender, final payment invoices, etc.
- Once you have compiled both of these items, please email the completion form and proof to [freetogive@doterra.com](mailto:freetogive@doterra.com)
- Once the Free to Give team has approved your forms, we will send you the corresponding Free to Give Completion Token and Certificate!

“ dōTERRA has helped me focus and pay off my medical bills early! It feels great to receive a token of appreciation!

- Ashby Collins ”



## FREE TO GIVE COMPLETION FORM

Congratulations on paying off one or more categories for the Free to Give program! This is an incredible accomplishment and we are so excited that you have taken this step in becoming debt free. In order to receive your certificate and token, please complete the following document and send it to [freetogive@doterra.com](mailto:freetogive@doterra.com) with proof\* of paying off your debt. Once we receive this document with your proof of completion you will receive a token and certificate for each area completed within 4-6 weeks of completion.



**First & Last Name:** \_\_\_\_\_

**Wellness Advocate ID:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Date Completed:** \_\_\_\_\_

**Completed Categories:**

- Credit Card
- Automobile payments
- Loans and Medical Bills
- Mortgage

**Debt Range:**

- \$0 - \$5,000
- \$5,000 - \$20,000
- \$20,000 - \$50,000
- \$50,000 +

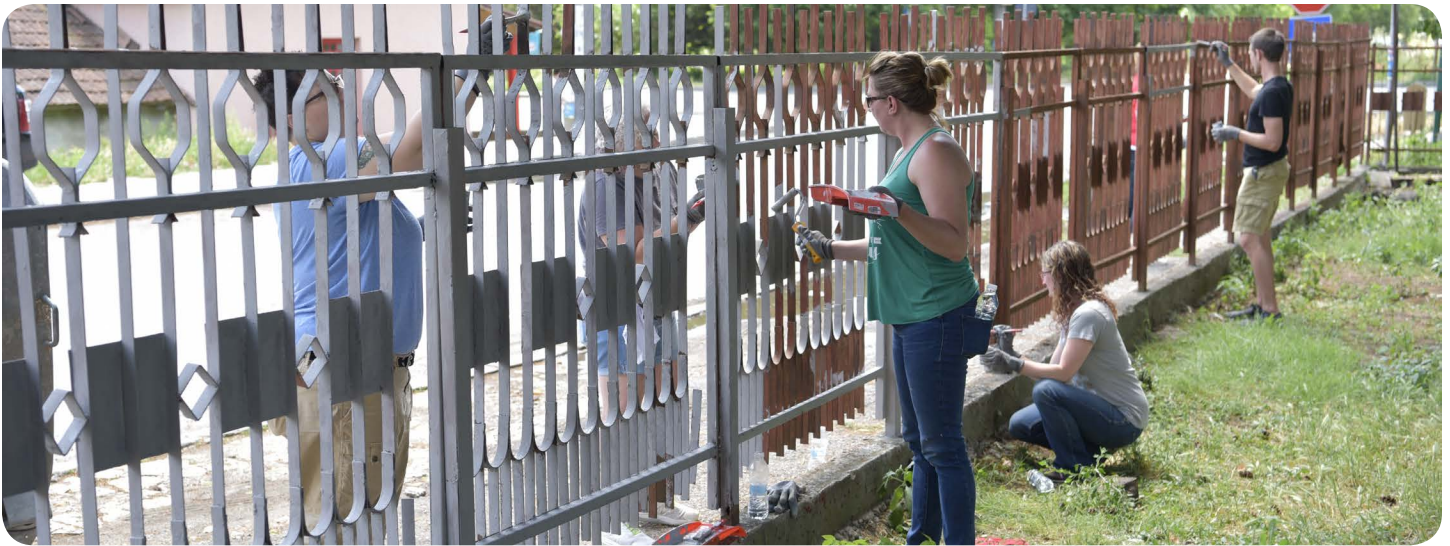
**How long did it take to pay off this debt?**

- 1-6 Months
- 6-12 Months
- 1-2 years
- 2-5 years
- 5+ years

Please send this document with proof of paying off debt to [freetogive@doterra.com](mailto:freetogive@doterra.com)

*\*This PDF is required with proof to receive the Free to Give token and certificate. Examples of proof for each category include: credit card statements before and after payment, loan balances, proof of paying off all automobiles, or mortgage completion documents. Proof must show that all debt in the category has been paid off, for example: If there are still multiple credit cards with balances but one credit card has been paid off, all credit cards will need to be paid off with proof provided before the token is sent.*





## Giving Back

The Free to Give Program wants to be known as the organization that not only inspires you to get out of debt, but also as the organization that inspires you to give back and help others in need. Once you have become debt free, we hope you will take the time to give back!

Part of dōTERRA's mission is to build and develop people into something greater and to make the world a better place. By giving back, you are building yourself into something greater and you are also making the world a better place!

There are many ways you can give back, including to your local community and dōTERRA. Charitable donations are always a great way to give back to your community, and you can also donate your time and your unique talents when helping others and your local community.



dōTERRA's Healing Hands Foundation is another great way to give back. To donate to Healing Hands, you can purchase the Rose Lotion or Hope Oil Blend. All proceeds from purchasing the Rose Lotion and Hope Oil Blend are directly donated to the Healing Hands Foundation. You can also donate to Healing Hands through cash donations. Cash donations can be added to any dōTERRA order, LRP order, or through a PayPal donation. Please visit our website to learn more about our Healing Hands Foundation and how you can help give back.

“ We are Free to Give Finishers. There are a multitude of ways we give back. My husband is able to offer his plumbing services free of charge to those he chooses, including our church, and he has a soft spot for elderly people. We enjoy randomly paying for people's meals while dining out.

For those of you that are just starting your journey, you can do it! For those of you climbing that mountain, keep pushing yourself forward one step at a time and don't lose momentum—you've got this! For those of you that have made it to the other side, that's awesome! Be sure to extend a helping hand to those struggling. Never forget that you've been in their shoes.

”

- Heather Easton

# Personalize your Path to Financial Freedom

This page is designed to help define and track your goals in a simple step-by-step process. Personalize this page to make it your own. Set goals that will help you achieve your own needs. Once you have completed your financial goal for your category, please stick your Completed sticker over the corresponding token image.

## Credit Cards



Goal

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## Car Payments



Goal

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## Loans and Medical Bills



Goal

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## Mortgage



Goal

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