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### **Purpose of the Free to Give Workbook**

The purpose of this workbook is to help you along your journey to acheive your financial goals 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.

The Free to Give program is to assist you in reaching your financial goals. The dōTERRA business opportunity is typically not the sole source of income needed to attain Free to Give financial goals. For more information see the dōTERRA Opportunity and Earnings Disclosure Summary at doterra.com/disclosure.

### What is the Free to Give Program?

Free to Give is a doTERRA-sponsored incentive program designed to inspire Wellness Advocates to pay off debt in order to be in a better position to give to others.

Paying off a debt is a long-term goal for most people. With the Free to Give program, Wellness Advocates will see the benefits that come from working toward paying off debt and loans. 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 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:

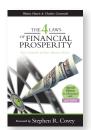
- 1. Enroll in the Free to Give program and receive your free token collection board.
- 2. Visit our "Resources" page (doterra.com/free-to-give) to download or purchase the resources we have provided to help you build a plan for your financial journey.



- 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.
- 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 Reached your goals, 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 (doterra.com/free-to-give). 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 doTERRA 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.



...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 Health 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.

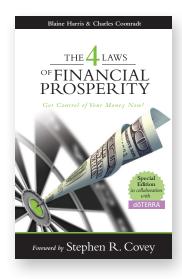
| 1. | How do you feel your finances have been for the past 10 years?                         | 5. | What percentage of extra income do you use toward paying off debt? |
|----|--|----|--|
|    | (a) Excellent  |    | (a) 100%   |
|    | (b) Satisfactory   |    | (b) 50%  |
|    | C Fair   |    | © 25%  |
|    | d Poor   |    | d 0%   |
| 2. | Have you ever found yourself unable to pay bills when they are due?                    | 6. | What range is your credit score in?                                |
|    | a Never  |    | a) 700 or above  |
|    | (b) Rarely   |    | <b>b</b> 650-699   |
|    | © Occasionally   |    | © 550-649  |
|    | d Always   |    | d 549 or lower   |
| 3. | What percentage of your income do you feel like you spend on unnecessary items?        | 7. | How well do you keep and stick to your budget                      |
|    | (a) 0%   |    | a Always   |
|    | (b) 25%  |    | (b) Sometimes  |
|    | (c) 50%  |    | © Rarely   |
|    | (d) 75%  |    | d Never  |
| 4. | How often do you set aside money for yourself (e.g. 401K, savings, investments, etc.)? | 8. | How well do you keep track of your expenses?                       |
|    | (a) Always   |    | a Always   |
|    | (b) Occasionally   |    | (b) Sometimes  |
|    | c Rarely   |    | © Rarely   |
|    | (d) Never  |    | d Never  |
|    |  |    |  |
|    |  |    |  |

| B   2 Tokens   C   3 Tokens   C   A few  | (a) 0-1 Token   |                       | (a) All                            |  |  |  |
|--|---|-----------------------|------------------------------------|--|--|--|
| (d) None  10. How under control are your finances?  12. How serious are you about getting out of debt?  (a) Very (b) Somewhat (c) I could use some help (d) Not at all (e) Not very serious (f) Not very serious (g) Not at all (g) Who cares?  Scoring  Count up the number of answers you have per letter.  Total (a) answers: (b) Total (b) points multiplied by 10: (c) Total (b) points multiplied by 5: (d) Who cares?  Scoring  Count up the number of answers you have per letter.  Total (a) answers: (d) None  12. How serious are you about getting out of debt?  (e) Not very serious (f) Who cares?  Scoring  Count up the number of answers you have per letter.  Total (a) answers: (d) None  12. How serious are you about getting out of debt?  (e) Not very serious (f) Who cares?  Total (a) Points multiplied by 10: (g) Total (a) Points multiplied by 2: (g) Total (b) Points multiplied by 2: (g) Total (c) Points multiplied by 2: (g) Total (d) Points multiplied by 0: (g) Total (e) Points multiplied by 0: (g) Total (e) Points multiplied by 0: (g) Total (e) Points multiplied by 2: (g) Total (e) Points multiplied by 0: (g) Total (e) Points  | <b>b</b> 2 Tokens   |                       | (b) Most                           |  |  |  |
| 10. How under control are your finances?  12. How serious are you about getting out of debt?  (a) Very (b) Somewhat (c) I could use some help (d) Not at all (e) Not very serious (f) Who cares?  Scoring Count up the number of answers you have per letter.  Total (a) answers:  Total (b) points multiplied by 10:  Total (c) answers:  Total (d) points multiplied by 5:  Total (e) answers:  Total (e) points multiplied by 0:  Total (g) point | © 3 Tokens  |                       | c A few                            |  |  |  |
| (a) Very (b) Somewhat (c) I could use some help (c) Not very serious (d) Not at all (d) Who cares?  Scoring Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10: Total (c) answers: Total (c) points multiplied by 2: Total (d) answers: Total (d) points multiplied by 2: Total (d) answers: Total (e) points multiplied by 0: Total (e) points multiplied by 0: Total (f) points multiplied by 0: Total (f) points fultiplied by 0: Total financial fina | d 4 Tokens  |                       | d None                             |  |  |  |
| Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10:  Total (c) answers: Total (d) points multiplied by 2:  Total (d) answers: Total (e) points multiplied by 2:  Total (g) points multiplied by 0:  | (a) Very  | l are your finances?  | (a) Very serious                   |  |  |  |
| Scoring Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10:  Total (c) answers: Total (d) points multiplied by 2:  Total (d) answers: Total (e) points multiplied by 2:  Total (d) answers: Total (e) points multiplied by 0:  Total (d) answers: Total (e) points multiplied by 0:  Total points (100 points possible):   |   |                       |                                    |  |  |  |
| Scoring Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10:  Total (c) answers: Total (c) points multiplied by 2:  Total (d) answers: Total (e) points multiplied by 2:  Total (d) answers: Total (e) points multiplied by 0:  Total points (100 points possible):  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   | $\sim$  | some help             |                                    |  |  |  |
| Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10:  Total (c) answers: Total (c) points multiplied by 2:  Total (d) answers: Total (d) points multiplied by 0:  Total (d) answers: Total (d) points multiplied by 0:  Total points (100 points possible):  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   | (d) Not at all  |                       | d) Who cares?                      |  |  |  |
| Count up the number of answers you have per letter.  Total (a) answers: Total (b) points multiplied by 10:  Total (c) answers: Total (c) points multiplied by 2:  Total (d) answers: Total (d) points multiplied by 0:  Total (d) answers: Total (d) points multiplied by 0:  Total points (100 points possible):  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   |   |                       |                                    |  |  |  |
| Total (a) answers: Total (a) points multiplied by 10:  Total (b) answers: Total (c) 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):  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  |   | of answers you have p | per letter.                        |  |  |  |
| Total © answers: Total © points multiplied by 2:  Total d points (100 points possible):  Total d points multiplied by 0:   | Total (a) answers:  |                       | Total (a) points multiplied by 10: |  |  |  |
| Total © answers: Total © points multiplied by 2:  Total d points (100 points possible):  Total d points multiplied by 0:   |   |                       | Total (b) points multiplied by 5:  |  |  |  |
| 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  |   |                       |                                    |  |  |  |
| <ul> <li>Total points (100 points possible):</li> <li>75-100: Excellent! Your financial health is commendable. Your knowledge of finances will help you be successful in the Free to Give Program.</li> <li>50-74: Satisfactory. We encourage you to utilize our Free to Give Program and other financial resources to better your financial health.</li> <li>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.</li> <li>0-24: Poor. It might be time to revisit your financial strategies and seek change through our Free to</li> </ul>  |   |                       |                                    |  |  |  |
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| 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  | Total points (100 poi   | nts possible):        |                                    |  |  |  |
| 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  | 75–100: Excellent!  |                       |                                    |  |  |  |
| complete this workbook to get started. <b>0-24: Poor.</b> It might be time to revisit your financial strategies and seek change through our Free to  | 50-74: Satisfactory.  |                       |                                    |  |  |  |
| , , , , , , , , , , , , , , , , , , ,  | 25-49: Fair.  |                       |                                    |  |  |  |
|  | 0-24: Poor. It might be time to revisit your financial strategies and seek change throu |                       |                                    |  |  |  |

9. How many more tokens do you need to earn? 11. How many financial goals have you set?

### 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 financial journey. 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.



- 1 The First Law Track
- 2 The Second Law Target
- 3 The Third Law Trim
- 4 The Fourth 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 financial journey 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.

### 1 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.



# Give Monthly Budget Tracker

|                 | <b>Income &amp; Debt Current Balance</b> | Total              | Month-end Goal | Month-end Total |
|-----------------|--|--------------------|----------------|-----------------|
| . [             | Starting Balance                         | \$                 | \$             | \$              |
| & Goals         | Monthly Income                           | \$                 | \$             | \$              |
| ပ္              | Monthly Savings Goal                     | \$                 | \$             | \$              |
| රු              | Ending Balance                           | \$                 | \$             | \$              |
|                 | Budget & Expenses                        | Current Debt Total | Month-end Goal | Monthly Payment |
|                 | Credit Cards                             | \$                 | \$             | \$              |
| Tot             | Car Payments                             | \$                 | \$             | \$              |
| gory            | Loans & Medical Bills                    | \$                 | \$             | \$              |
| Category Totals | Mortgage                                 | \$                 | \$             | \$              |
| 0 1             | 3 3                                      | Budgeted           | Spent          | Difference      |
|                 | Mortgage/Rent                            | \$                 | \$             | \$              |
| 200             | Home/Renter's Insurance                  | \$                 | \$             | \$              |
| 2               | Taxes                                    | \$                 | \$             | \$              |
| -               | Renovations                              | \$                 | \$             | \$              |
| [               |  |                    |                |                 |
|                 | Electricity                              | \$                 | \$             | \$              |
|                 | Gas                                      | \$                 | \$             | \$              |
|                 | Water/Sewer                              | \$                 | \$             | \$              |
|                 | Phone                                    | \$                 | \$             | \$              |
|                 | Internet/Cable                           | \$                 | \$             | \$              |
| ļ               | Credit Cards                             | \$                 | \$             | \$              |
|                 | Car Payments                             | \$                 | \$             | \$              |
|                 | Gas                                      | \$                 | \$             | \$              |
| 5               | Auto Insurance                           | \$                 | \$             | \$              |
|                 | Repairs & Maintenance                    | \$                 | \$             | \$              |
|                 | Child Care                               | \$                 | \$             | \$              |
|                 | Clothes/Grooming                         | \$                 | \$             | \$              |
|                 | Child Support/Alimony                    | \$                 | \$             | \$              |
|                 | Pet Care                                 | \$                 | \$             | \$              |
|                 | Groceries                                | \$                 | \$             | \$              |
|                 | Restaurants/Eating Out                   | \$                 | \$             | \$              |
| ĺ               | Child Care                               | \$                 | \$             | \$              |
| eur             | Clothes/Grooming                         | \$                 | \$             | \$              |
| ment            | Child Support/Alimony                    | \$                 | \$             | \$              |
|                 | Charity                                  | \$                 | \$             | \$              |
| ח               | Donations                                | \$                 | \$             | \$              |
| Ī               |  |                    |                |                 |
|                 | Savings Account/Emergency/College Fund   | \$                 | \$             | \$              |
| Jgs             | Retirement 401k/IRA                      | \$                 | \$             | \$              |
| avii            | Medical/Vision/Dental Insurance          | \$                 | \$             | \$              |
| Savings         | Vacation/Holiday Fund                    | \$                 | \$             | \$              |
|                 | Life Insurance/Other                     | \$                 | \$             | \$              |
|                 |  | \$                 | \$             | \$              |
|                 |  | \$                 | \$             | \$              |

Total \$



| Date | Description | Category | Credit | Debit   | Other   | Amount |
|------|-------------|----------|--------|---------|---------|--------|
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             | _        |        |         |         |        |
|      |             |          |        |         |         |        |
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|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          |        |         |         |        |
|      |             |          | To     | tal Exp | enses _ |        |

Free To Give | Workbook

\*To download, please visit doterra.com/free-to-give

### 2 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? |
|--------------|----------|-------------------|---------------|--------------|
|              |          |                   |               |              |

| RELITO GIVE - GOLDEN |
|----------------------|
| JAME TO GIVE         |

#### **Credit Cards**

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

Date to pay off debt:



### **Car Payments**

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

Date to pay off debt:



#### **Loans and Bills**

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

Date to pay off debt: \_



#### **Mortgage**

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

Date to pay off debt:

| Goal | Duration | Monthly Cost  | Goal Target Date           | Goal Completion Date                        |
|------|----------|---------------|----------------------------|---|
|      |          |               |                            |   |
|      |          |               |                            |   |
|      |          |               |                            |   |
|      |          |               |                            |   |
|      |          |               |                            |   |
|      |          |               |                            |   |
|      | Goal     | Goal Duration | Goal Duration Monthly Cost | Goal Duration Monthly Cost Goal Target Date |

|          | Goal | Duration | Monthly Cost | Goal Target Date | Goal Completion Date |
|----------|------|----------|--------------|------------------|----------------------|
| ıts      |      |          |              |                  |                      |
| Payments |      |          |              |                  |                      |
|          |      |          |              |                  |                      |
| Car      |      |          |              |                  |                      |
|          |      |          |              |                  |                      |

Goal Duration **Monthly Cost Goal Target Date Goal Completion Date** Loans and Bills Goal Duration **Monthly Cost Goal Target Date Goal Completion Date** Mortgage **Savings Tracker** Starting Balance: \_ Savings Goal: \_\_\_\_\_ Goal Date: \_\_\_\_\_ How are you going to achieve this goal? Date Account Deposit Balance

### 3 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 achieving your financial goals!

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?

| ls | it   |
|----|------|
| ur | gent |

|     | Yes | No |
|-----|-----|----|
| Yes | 1   | 3  |
| No  | 2   | 4  |



### **Number Legend**



Work on it now! These tasks need to be finished as soon as possible.



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.



Work on this when (1) and (2) are complete or under control. These tasks need your attention when you have time.



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.

### **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 |
| Total                       | 250,000 | 15,000       | 10,000      | 5,000       |
| Monthly Payment             | 1200    | 150          | 50          | 200         |
| After Car Paid Off          | 250,000 | 15,000       | 10,000      |             |
| Monthly Payment             | 1,200   | 150          | 250 ←       |             |
| After Credit Card Paid Off  | 250,000 | 15,000       |             |             |
| Monthly Payment             | 1,200   | 400 ←        |             |             |
| After Student Loan Paid Off | 250,000 |              |             |             |
| Monthly Payment             | 1,600   |              |             |             |

#### 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<br>Type | Monthly<br>Payment | Remaining<br>Balance | Additional<br>Payment Made | Date Debt<br>Paid Off | Amount to Apply to Other Debt |
|--------------|--------------------|----------------------|----------------------------|-----------------------|-------------------------------|
|              |                    |                      |                            |                       |                               |
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This program has been a lifesaver for my wife and me. We started this program with a lot of debt and have been able to significantly reduce it. With the snowball effect, we are planning to have this all paid off soon. 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. Thank you doTERRA for showing us a great example and educating us about financial skills.

Roger & Emmanuelle Duce

### 4 The Fourth 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 |  |
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### **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
- · Once the Free to Give team has approved your forms, we will send you the corresponding Free to Give Completion Token and Certificate!



dōTERRA's Free to Give program has helped me focus and pay off my medical bills early! It feels great to receive a token of appreciation!

**Ashby Collins** 



## **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 doTERRA'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 doTERRA. 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

### **Car Payments**









Goal

#### **Loans and Bills**









Goal

### **Mortgage**









Goal

| Notes |  |
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