FREEDOM FINANCIAL EDUCATION SERIES

Session 7 Student Workbook

From Knowledge to Freedom: Your Personal Financial Action Plan & Legacy

S7-WB-01 | VERSION 1.0

SEE	CHOOSE	BEGIN
Your whole house	**What comes first**	**Within seven days**

Learn • Plan • Act • Review • Build a Legacy

Participant name (optional): ____

Session date: _______________________

Privacy reminder: This workbook belongs to you. You will not be asked to share balances or turn in your completed Freedom Plan.

Welcome to the Capstone

Tonight you will turn six sessions of learning into one coordinated, personal plan.

By the end of Session 7, you will have:

- Reviewed the six foundations of your financial house.
- Completed a private, high-level Financial House Check.
- Chosen what belongs in Now, Next, and Later.
- Written actions for your first 30 days, by 90 days, and within 365 days.
- Identified a needed conversation or qualified-help question.
- Scheduled one action to begin within seven days.
- Selected an accountability rhythm and review date.

Your finish line: I know what to do first, what comes next, who should be involved, and how I will measure progress.

How to use this workbook

Symbol / label	Meaning
WRITE	Complete the prompt privately.
CHOOSE	Circle, check, or prioritize an option.
DISCUSS — OPTIONAL	Share only if you choose; amounts are never required.
REVIEW	Return to this page after the class.

Safe-learning agreement

☐ Different starting points are normal.

☐ My ratings are information—not grades.

☐ I may leave any item blank and return later.

☐ I do not have to share financial details.

☐ I will seek qualified help when a decision requires it.

The Freedom Journey

Six foundations. One coordinated plan.

Foundation	What we learned	My strongest takeaway
1 — Understand	How Money Works; financial language; the financial house	
2 — Direct	Cash flow; spending plan; budget leaks; emergency savings	
3 — Eliminate	Debt stacking; credit habits; payoff priorities	
4 — Protect	Risk management; household protection; essential preparation	
5 — Grow	Readiness; time; diversification; disciplined investing	
6 — Prepare	Retirement readiness; income planning; future choices	

The lesson that changed my thinking most:

____

____

One positive change I have already made or begun:

____

____

One question I am carrying into tonight:

____

____

My Private Financial House Check

Rate each area based on what you know today. No dollar amounts are required.

Area	Stable	Needs Attention	Not Sure	Short private note
Cash flow & emergency savings	☐	☐	☐	
Debt & credit	☐	☐	☐	
Protection	☐	☐	☐	
Investing readiness	☐	☐	☐	
Retirement readiness	☐	☐	☐	
Legacy & essential documents	☐	☐	☐	

Ratings: Stable = working well enough for now. Needs Attention = a clear gap or priority. Not Sure = more information, a conversation, or an appropriate review is needed.

One strength in my financial house:

____

____

The habit or decision that supports this strength:

____

____

One gap that deserves attention or better information:

____

____

From Gaps to Priorities

Not everything is Priority One.

NOW	NEXT	LATER
Protects the household or unblocks progress	Important after the foundation is ready	Valuable, but not ready yet
Limit to no more than three priorities		

The Four-Question Priority Filter

Filter	Question	My note
Urgency	What happens if I wait?	
Impact	What becomes stronger if I act?	
Readiness	Can I act responsibly now?	
Dependency	What must happen first?	

Responsible sequence: A safety margin, stable cash flow, household agreement, missing information, or qualified guidance may need to come before another action.

My Now / Next / Later List

List actions—not worries. Move an item if the order is not realistic.

NOW — up to three	NEXT	LATER
1.	1.	1.
2.	2.	2.
3.	3.	3.
Why these come first:	What must happen first:	When I will reconsider:

My first priority is:

____

____

Reality check

- ☐ It is affordable.
- ☐ It is specific.
- ☐ The order is responsible.
- ☐ The right household members agree or will be included.
- ☐ I know whether qualified help is needed.

Build a Complete Action

A priority becomes actionable when every field is clear.

Field	Question	My Priority 1
ACTION	What will I do?	
OWNER	Who is responsible?	
DATE	When will it happen?	
MEASURE	How will I know it is complete or progressing?	
SUPPORT	What information, agreement, or help is needed first?	

Example: Instead of “save more,” write a specific, affordable action with a start date and a review date. The appropriate amount depends on your household.

Rewrite my action in one complete sentence:

____

____

____

My First 30 Days

Stabilize • Organize • Communicate • Schedule

Possible action types include tracking cash flow, beginning or strengthening an emergency-savings habit, organizing documents, selecting a debt-stacking target, holding a household conversation, or scheduling an appropriate review.

ACTION	OWNER	DUE DATE

What will I measure?

____

____

What must happen first?

____

____

Who should be involved?

____

____

My first checkpoint date:

____

Keep it realistic: The first 30 days should create stability, information, or momentum—not attempt to complete every financial goal.

My 90-Day Foundation Step

Implement • Reduce • Protect • Review

Choose a meaningful step that follows responsibly from your first 30 days.

ACTION	OWNER	DUE DATE

What will be different when this is complete?

____

____

How does this support another part of my financial house?

____

____

What obstacle could delay it?

____

____

My 90-day review date:

____

My 365-Day Milestone

Sustain • Reassess • Adjust • Continue

A one-year milestone is a direction and review point—not a guarantee that every goal will be finished.

MILESTONE	TARGET MONTH	MEASURE

The habit or system that will support this milestone:

____

____

A life change or new information that might require adjustment:

____

____

At my annual review, I will ask:

____

____

____

Progress measure: Use a behavior or milestone you can observe. Do not define success only by investment return, account size, credit score, or comparison with others.

My 30 / 90 / 365 Freedom Plan

One coordinated view

Horizon	My action or milestone	Owner	Date	Measure
First 30 days				
By 90 days				
Within 365 days				

How the actions connect

My 30-day action makes the 90-day step possible because:

____

____

My 90-day step supports the 365-day milestone because:

____

____

Plan audit

- ☐ The actions use specific verbs.
- ☐ Every action has an owner and date.
- ☐ The measures are observable.
- ☐ The sequence respects prerequisites and household readiness.
- ☐ Any qualified-help need is identified.
- ☐ My plan can change when life changes.

The People in My Plan

Some decisions require a conversation before they require a transaction.

Role	Person or resource	Why they belong
Spouse / partner / household decision-maker		
Family member or trusted person		
Accountability person		
Appropriately qualified professional		

My needed conversation

Person:

____

Topic:

____

____

My first question:

____

____

Target date:

____

Conversation starter: “Here is what I learned. Here is the gap I see. Can we choose our first step together? What information do we still need?”

When I Need Qualified Help

Education helps me recognize which questions require individualized guidance.

Question type	Appropriate source to consider	My question / next step
Legal documents	Attorney or approved legal service	
Tax decisions	Qualified tax professional	
Investments or retirement	Appropriately licensed professional	
Insurance or protection	Appropriately licensed professional	
Mortgage decisions	Appropriately licensed mortgage professional	
Credit-report error	Official dispute process or qualified assistance	

Questions to ask a professional

- ☐ What qualifications and licenses apply to this question?
- ☐ What is included—and not included—in your role?
- ☐ How are you compensated, and what fees may apply?
- ☐ What conflicts of interest should I understand?
- ☐ What information should I bring?
- ☐ What decision remains mine?

The first qualified-help question I will address:

____

____

My Legacy Conversation

Legacy includes values, preparation, communication, documents, example, and resources.

Legacy area	What I want to strengthen	First step
Values and lessons		
Protection and preparedness		
Essential documents and organization		
Family communication		
Example and habits		
Resources and generosity		

The person or people I want to include:

____

____

The topic I want to begin with:

____

____

My opening question:

____

____

Target date:

____

Important boundary: This page helps you plan a conversation. It does not create or replace legal, tax, insurance, investment, or estate-planning advice.

My Seven-Day Commitment

Begin before the course becomes a memory.

The one physical action I will take:

____

____

____

DAY	DATE	TIME	PLACE / METHOD

Plan for the obstacle

The obstacle most likely to appear:

____

____

IF that happens, THEN I will:

____

____

____

Make the commitment real

- ☐ It is small enough to begin.
- ☐ It is important enough to matter.
- ☐ The day and time are scheduled.
- ☐ I know what the first physical step looks like.
- ☐ I have a backup response if the obstacle appears.

Accountability and Review

Act • Check • Adjust • Continue

Question	My answer
Who or what will provide accountability?	
What will be checked?	
How often?	
Where will progress be recorded?	
When is the first check-in?	

My first formal plan-review date:

____

At every review

- ☐ Keep what works.
- ☐ Change what does not.
- ☐ Respond to life changes.
- ☐ Move priorities when the sequence changes.
- ☐ Ask for qualified help when needed.
- ☐ Choose the next responsible action.

A reminder I want to leave for my future self:

____

____

____

My Freedom Plan Summary

This page is the one-page view I will revisit.

My first priority	My 30-day action	My 90-day step

My 365-day milestone	My needed conversation	My seven-day commitment

Accountability person/method	First check-in	Formal review date

Why this plan matters to me and the people I care about:

____

____

____

____

My commitment signature: ____________________________

Date: ___________________

Remember: Your plan does not have to be perfect. It has to be honest, responsible, and begun.

Course-Close Reflection

Recognize progress. Carry the system forward.

The most valuable idea from the Freedom Financial Education Series:

____

____

____

The change I am most proud to have begun:

____

____

____

The question I still want to explore:

____

____

____

The person I want to encourage or teach by example:

____

____

My closing commitment

- ☐ I will begin my seven-day action.
- ☐ I will protect my private information.
- ☐ I will include the right people in household decisions.
- ☐ I will seek appropriately qualified help when needed.
- ☐ I will review, adjust, and continue.
- ☐ I will build a legacy through preparation, communication, values, and responsible action.

LEARN • PLAN • ACT • REVIEW • BUILD A LEGACY

Notes and Questions

Use this page for general notes. Do not write passwords, account numbers, or other sensitive access information.

Next step: Keep this workbook in a secure place, complete your first action within seven days, and return to your plan on the review date you scheduled.