

# TRUE FINANCIAL FREEDOM

WORKBOOK



BOB & LINDA LOTICH

# TESTIMONIES

"After the session on giving, my wife and I decided to double our giving every month (from 10 to 20%)."

"(It) has completely shifted how I look at money. I wanted to cry leaving because I know where to start now!"

"You encouraged me in ways that I did not think I'd ever experience. I learned how to manage my finances in a way that was fun and easy. I gained control over my spending and budgeting. Not only do I finally tithe in church, but giving is fun for me now, and I can honestly say I do it with a joyful heart."

"They did an incredible job of talking basics, more complicated pieces, and beautifully weaving the Word into it all."

"I did what you taught in the class, and I just got a \$12k/year raise."

"Honestly, it just felt like a lot of lies about how I view finances were exposed and broken out. I left feeling inspired and motivated to change my life and others through my finances."

"After attending your True Financial Freedom class, we increased our annual giving percentage by 14%."

"It was fun, casual, insightful, to the point, and more valuable than my college education."

"We have more money in the bank than ever before, and after taking your class, we set a giving goal, and we will meet that goal this year."

"I've saved \$330/month since starting the course."

"I've already seen a massive change in my finances, and honestly, it's the first time I've ever felt hope about my financial future."

"Literally the best explanation of personal finance I've ever heard."

"This was the first class I've taken where at the end of each session, I actually felt equipped and not burdened."





**true** / FINANCIAL FREEDOM



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# ABOUT BOB & LINDA

Bob Lotich is a financial coach married to a butterfly-chasing, high-performance spender named Linda. Their testimony is that they (a middle-class couple) went from stranded with only \$7 and bill collectors calling to paying off over \$400k of debt and reaching a personal goal of giving \$1 million by age 40.

Because they've been there and they get what it's like to have a spouse who is 100% different than you, they lead with grace over judgment and focus on creating hope while washing away the shame so many carry with money.

For the last 15 years, they've shared their best lessons with over 54 million readers and listeners on their award-winning blog, [SeedTime.com](https://SeedTime.com), and SeedTime Money Podcast, and they are living happily ever after in Franklin, TN, with three little humans.







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SESSION  
1

# HOPE & VISION

true / FINANCIAL FREEDOM



# THE BATTLE IS NOT YOURS, BUT GOD'S

This is what the Lord says to you: 'Do not be afraid or discouraged because of this vast army. For the battle is not yours, but God's.

**2 Chronicles 20:15**

# QUESTIONS

What is your motivation for true financial freedom? What has God put on your heart?

When have you seen the effects of the natural and spiritual working together in any area of your life?



# NOTES

[illegible]

# NOTES

[illegible]



# YOUR TO-DO LIST

- ☐ Calculate your AUM using the sheet provided on the next page or the online worksheet (visit [seedtime.com/TFF-AUM](http://seedtime.com/TFF-AUM) to download).
- ☐ Read 2 Chronicles 20.
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

# AUM

assets  
under  
management

## ASSETS

## DEBTS

NAME

EST. VALUE

NAME

EST. AMOUNT

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TOTAL: \_\_\_\_\_

TOTAL: \_\_\_\_\_

TOTAL ASSETS

minus

TOTAL DEBTS

equals

AUM

DATE: \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

- ☐ 2 Chronicles 20
- ☐ Psalm 24:1
- ☐ Matthew 14:13-21
- ☐ Matthew 25:14-30
- ☐ James 2:17
- ☐ Ephesians 3:20
- ☐ Habakkuk 2:2
- ☐ Philippians 4:11-13





# PRAY

Heavenly Father,

Thank You for entrusting me with financial resources—the money and possessions under my temporary care. Forgive me for the times I have not stewarded these well or sought Your wisdom. Help me view my finances through an eternal lens, aligning my perspective with Yours rather than the world's flawed thinking.

Teach me, like King Jehoshaphat, to humbly rely on You while also taking practical steps of wise money management. Attune my heart to any needed changes in habits, diligence, or areas of undisciplined spending. Empower me to handle money in keeping with Your generous, selfless character.

As I do my small part with what I have, please multiply it miraculously as only You can do. Accomplish abundantly more than I could imagine. Use my finances to further Your Kingdom. Help me find joy in generosity that overflows from trusting You rather than money itself for my security and significance.

I confess You as my Provider and the Source of everything I need. Give me wisdom and guide me each step so I can steward what you've entrusted to me wisely.

In Jesus' name, Amen.

# SESSION 1 SUMMARY



The unfair advantage we have as believers is that we don't have to fight our financial battles alone. As we see with Jehosaphat (2 Chronicles 20), God required Judah to show up to the battle line even though He was fighting the battle for them.

The Battle Is His, but we have to show up.

One practical way we do this with our finances is by actually tracking and knowing exactly what God has entrusted us with to manage. Because the truth is, we are not owners but managers of everything in our possession.

This is why we recommend tracking your Assets Under Management (AUM). This is one simple number we can use to identify what exactly we are managing for His glory and to measure our financial progress.



A man in a dark, textured jacket is standing on a moving escalator. The background is heavily blurred, showing another person in a white shirt and suggesting a fast-paced, modern environment. The overall tone is dramatic and cinematic.

THE BATTLE IS HIS,  
BUT YOU HAVE TO  
SHOW UP.



SESSION  
2

# DESIGN YOUR BLUEPRINT

true / FINANCIAL FREEDOM



# A WISE MAN SAVES FOR THE FUTURE...

A wise man saves for the future, but the foolish man spends whatever he gets.

**Proverbs 21:20 TLB**

# QUESTIONS

How much do you estimate that you need to earn to never have any money worries again?

Think back to the last raise, promotion, or high paying project you landed. How did you feel?

Write down how much you guess you spend in the following 3 categories each month:

GROCERIES: \_\_\_\_\_

EATING OUT: \_\_\_\_\_

GASOLINE: \_\_\_\_\_



# NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# NOTES

[illegible]

# YOUR TO-DO LIST

☐ Start tracking your spending. Use an app or write it down. For step-by-step instructions using our preferred app visit [seedtime.com/TFF1](https://seedtime.com/TFF1).

☐ Automate at least 1 of the following:

- Giving
- Misc Savings
- Retirement Savings

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

- ☐ Proverbs 27:23
- ☐ Matthew 25:14-30
- ☐ 1 Corinthians 4:2
- ☐ Proverbs 21:20
- ☐ Proverbs 14:8
- ☐ John 15:5
- ☐ Philippians 4:6-7
- ☐ Philippians 4:12-13



# PRAY

Heavenly Father,

I come before you humbled and grateful for all that You have blessed me with. Help me to show up each day ready to fight the spiritual battles in my finances and walk in obedience to Your principles (2 Chronicles 20:15). Give me wisdom to avoid foolish decisions and instead steward my resources wisely (Proverbs 21:20).

Transform my heart to see money as a tool for building Your Kingdom. Help me to hold it loosely, putting You first above all. Give me clarity on my assets and what I manage so I can walk in full authority over what You've entrusted to me (Proverbs 27:23). Show me any adjustments I need to make to align my expenses with what You are currently providing.

Help me to build money habits that honor You. Please lead me as I pay attention, make adjustments, automate, and create accountability with my finances. I welcome Your supernatural breakthrough and blessing as I do my small natural part.

I submit my finances fully over to Your Lordship today. Give me a heart that finds my contentment, identity, and security in YOU above all else. I proclaim that You alone are my provider and source. Have Your way in my heart, mind, and finances I pray.

In Jesus' mighty name, Amen.

# SESSION 2 SUMMARY



Creating a blueprint toward true financial freedom begins with the Never 100 Rule.

Simply put, the rule is this: never spend 100% of your monthly income. It doesn't matter how wildly your income fluctuates; do absolutely everything in your power to never spend 100% of what you earn in a given month. And by doing so, you are able to give with joy and save/invest for the future.

Because it is LESS about what you earn and MORE about what you do with it.

By following this rule, you're giving yourself the best chance of financial success. And at the same time, you're greatly decreasing your chances of the financial struggles of most Christians. This rule applies to and works for or against everyone regardless of the size of your income. There isn't much one-size-fits-all financial advice, but this is about as close as it gets.

You can learn tactics on how to save more money, how to increase your income, or how to invest, but none of that matters if you're spending 105% of your monthly income. If you want to succeed financially, you have to start with the Never 100 Rule.

While the Never 100 rule is the theory, the Straight A-Strategy is the execution to be able to do it in real life. In this session, we identified the first two keys.

## 1: Pay Attention

- Pearson's Law states that "when performance is measured, performance improves." So, if we want to improve our finances, the first step is simply to pay attention to what is going on.
- Our current favorite tool for paying attention and measuring your financial progress is the Empower Personal Dashboard app. See [SeedTime.com/cashflow](https://SeedTime.com/cashflow) for instructions on how we recommend using it.

## 2: Make Adjustments

It is easy to adjust spending up when you get a raise, but we have to be just as quick to adjust down when dealing with a financial obstacle. Good managers adjust to their circumstances.

In the midst of it all, God has promised to provide for us, and He is our source. And our source is the same, even when the channel changes. The channel will change, but our unfailing source and supply always remains constant.

We'll cover the rest of the Straight A-Strategy in Session 3.





IT'S LESS ABOUT WHAT  
YOU MAKE, AND IT'S  
MORE ABOUT WHAT  
YOU DO WITH IT.



SESSION  
3

# SIMPLIFY & DECLUTTER





# ON THE FIRST DAY OF EACH WEEK...

On the first day of each week, you should each put aside a portion of the money you have earned. Don't wait until I get there and then try to collect.

**1 Corinthians 16:2 NLT**

# QUESTIONS

Identify at least one thing that you aren't automating that you can start automating this week.

Within the next week, on \_\_\_\_\_ at \_\_\_\_\_,  
(date) (time)  
I will begin automating what I wrote above.

# NOTES

[illegible]

# NOTES

[illegible]

# YOUR TO-DO LIST

- ☐ Determine if your budget is actually holding you accountable.  
Consider the One-Category Budget if needed.
- ☐ Create the Debt Snowball (if needed). Grab our Debt Snowball Calculator  
here: [SeedTime.com/TFF3](https://SeedTime.com/TFF3).
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

☐ Philippians 4:19

☐ Proverbs 21:5

☐ Proverbs 10:4

☐ Romans 13:8

☐ Proverbs 22:7



# PRAY

Heavenly Father,

Give me the humility to admit where I need more self-control and wisdom in my finances (Proverbs 11:2). Help me take responsibility and action with my money, rather than hide or pretend (Proverbs 13:4).

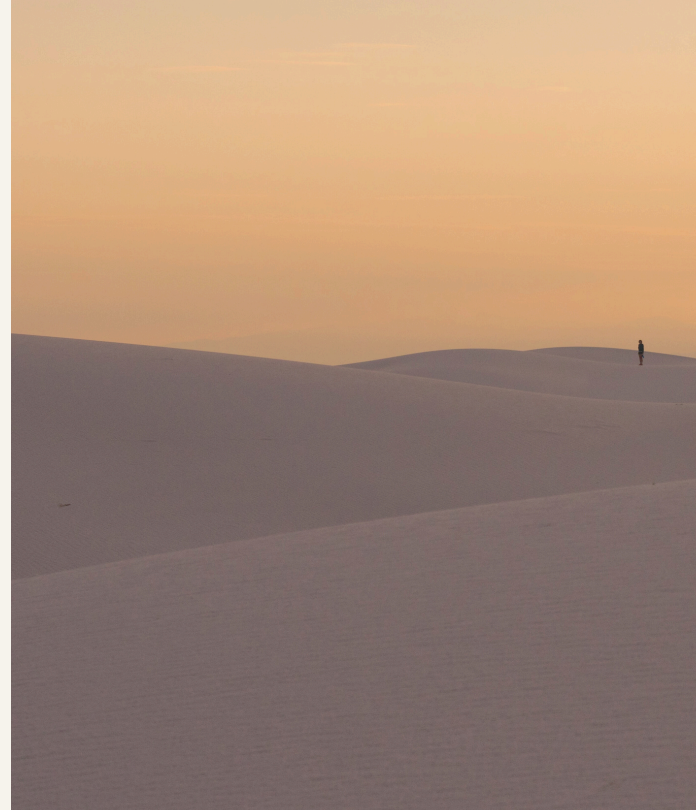
Lord, I know every spending decision I make has value in Your eyes and impacts others (Matthew 25:40). Give me creativity to steward my finances well no matter my current circumstances (Luke 16:10). Empower me through Your Spirit to make changes today that honor You and set my family up to thrive (Romans 8:5-6).

Thank You for being my source and security, regardless of what my bank account says (Matthew 6:26-27). I recognize all I have comes from and belongs to You (1 Chronicles 29:14).

I choose to fix my eyes on eternity, where all the anxiety, frustration and scarcity of this world fall away (2 Corinthians 4:18). You promise to care for all my needs as I seek Your kingdom first (Matthew 6:31-33). I cling to these truths today. Help me take hold of the true financial freedom You have available for me.

In Jesus' name, Amen.

# SESSION 3 SUMMARY



Looking at the 3rd and 4th key in the Straight A Strategy are the practical steps that if followed, make it nearly effortless to follow the Never 100 rule. (See Session 2 for a refresh of the first two keys.)

Regardless of whether your income follows the curve of a pro athlete, a career janitor, or anything in between, the Straight A Strategy will give you the best chance of long-term financial success. It will ensure that your money goes where you want it to go and that you begin racing toward your financial and generosity goals faster than you thought possible.

## 3. Get Accountability

We have to install accountability with a budget that will actually hold you accountable. The "One category budget" is the simplest path to a budget that will begin holding you accountable.

## 4. Start Automating

Because financially successful people never depend on their willpower, but instead make the most important financial tasks automatic. You want to make a single good decision that makes hundreds of good decisions for you. That's what automating does for you.





FINANCIALLY SUCCESSFUL  
PEOPLE DON'T DEPEND ON  
WILLPOWER BUT FIND A  
WAY TO MAKE IMPORTANT  
FINANCIAL DECISIONS  
AUTOMATIC.



SESSION  
4



# EARN (MORE) WITH PURPOSE

true / FINANCIAL FREEDOM



# EACH OF YOU SHOULD USE WHATEVER GIFT...

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

**1 Peter 4:10**

# QUESTIONS

Brainstorm and identify 5-10 microskills you can develop:

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## MICROSKILLS TO CONSIDER:

- Negotiation skills
- How to accept criticism
- How to be funnier
- How to be more persuasive
- Online marketing
- How to develop better listening skills
- How to be more likable
- Time management
- How to increase energy
- How to delegate better
- Networking skills
- How to get more client referrals
- How to create a great resume
- Public speaking
- Leading/managing skills
- How to wake up earlier
- How to use LinkedIn to advance your career
- Handling conflict at work
- Organizational skills
- Research/problem solving skills
- Communication & writing skills

### Trade Specific (i.e. Real Estate Agent)

- How to improve credit score
- How the underwriting process works
- What things do inspectors typically miss
- How to dress better
- How to use Instagram/social (for specific profession)
- How to better handle rejection
- How to take decent photos
- Top home trends for this year

The 11-star experience:

**1-STAR** \_\_\_\_\_

**3-STAR** \_\_\_\_\_

**5-STAR** \_\_\_\_\_

**7-STAR** \_\_\_\_\_

**9-STAR** \_\_\_\_\_

**11-STAR** \_\_\_\_\_

# NOTES

[illegible]



# NOTES

[illegible]

# YOUR TO-DO LIST

- ☐ Begin learning about one of the microskills you identified.
- ☐ Complete the 11-star experience exercise. Were any ideas generated that might be possible?
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

- ☐ Ephesians 2:10
- ☐ Romans 12:6-8
- ☐ 1 Corinthians 12:4-11
- ☐ Proverbs 4:7
- ☐ Hosea 4:6
- ☐ Joshua 1:9
- ☐ Galatians 5:13
- ☐ Matthew 20:25-28
- ☐ Jeremiah 29:11
- ☐ Proverbs 3:5-6

# PRAY

God, like David, I ask that you would search me and know my heart and point out anything in me that offends you, (Psalm 139:23) and that you would create in me a pure heart (Psalm 51:10).

I choose to affirm that you are the Lord and Master of my life, and that money will be a servant to fulfill your purposes and calling in my life.

May my trust always be in you, regardless of how much or little money I have in my bank account. When times are lean and when there is an abundance, help me to always be aware that You are the Provider of all my needs (Phil 4:19).

May I be content, thankful, and aware of the blessings You've provided me. I pray like Paul that I would be able to learn the secret of being content in any and every situation (Phil 4:11).

I pray that You provide an abundance for every good work (2 Cor 9:8) and I ask for wisdom (Jam 1:5) to manage and steward what You have entrusted me with well.

In Jesus' name.

# SESSION 4 SUMMARY



There are four keys to making money in the 21st century that empower you to use your God-given gifts to earn more with purpose.

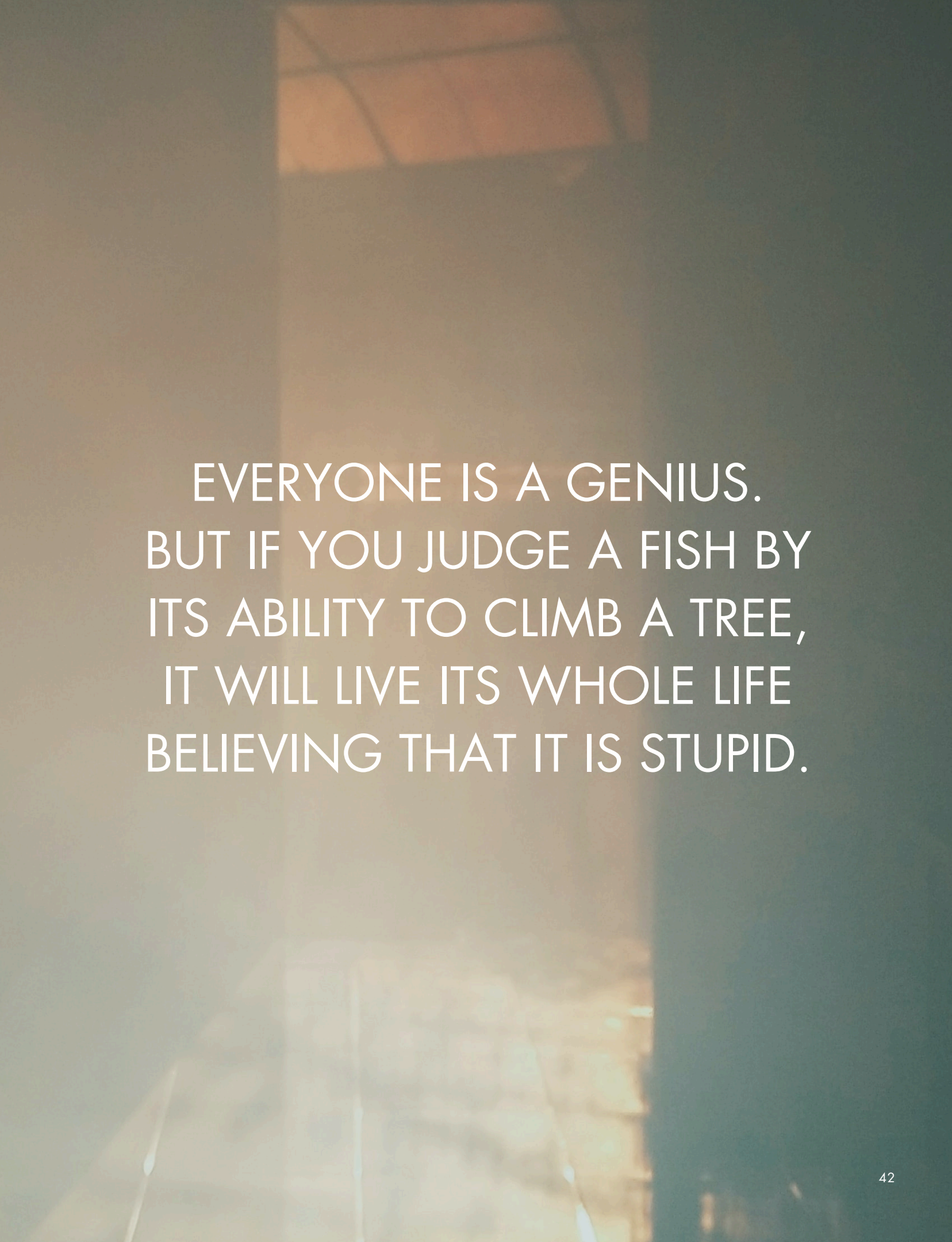
First, we want to operate within our God-given gifts and calling. God has instilled unique talents and interests within each of us that provide clues to our greater Kingdom purpose. When we steward these innate gifts for the service of others, we gain an “unfair advantage” and increased capacity to make an impact.

Second, to serve, we need to keep learning and honing our craft. Cultivating an appetite for continuous learning and development is essential for increasing our value and earning potential. This can involve both traditional education as well as “microskills” that can set us apart from the competition.

Third, we want to identify and meet the demand by paying attention to what our bosses, clients, or customers want. Paying attention to the requests and complaints of customers can reveal opportunities to address unmet needs.

Fourth, we want to solve bigger problems. In most cases, our earning potential is closely linked to the size of the problems that we are solving. Tools like the “11 Star Experience” exercise will spark creative ideas for addressing issues and improving customer experiences.





EVERYONE IS A GENIUS.  
BUT IF YOU JUDGE A FISH BY  
ITS ABILITY TO CLIMB A TREE,  
IT WILL LIVE ITS WHOLE LIFE  
BELIEVING THAT IT IS STUPID.



SESSION  
5

# MAKE ETERNAL IMPACT



# FOR GOD LOVES A CHEERFUL GIVER.

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

**2 Corinthians 9:7**

# QUESTIONS

If you had more money, could you make a bigger impact on the world? What would you do?

Can you think of a moment in your life when you really enjoyed giving? What was the context?

What giving dream has God put on your heart?

# NOTES

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# NOTES

[illegible]



# YOUR TO-DO LIST

☐ Begin tracking your Net Given. Grab our template here: [SeedTime.com/TFF4](http://SeedTime.com/TFF4).

☐ Pray about your giving goal(s).

☐ Give something this week.

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

☐ 2 Corinthians 9:6-11

☐ Proverbs 11:24-25

☐ 2 Corinthians 9:7

☐ 1 Timothy 6:17-19

☐ Matthew 19:21

☐ Luke 6:38

☐ Proverbs 19:17

☐ Acts 20:35

☐ Malachi 3:10

# PRAY

Heavenly Father,

Thank You for Your Word that teaches me about generosity and giving. Help me understand it not as an obligation or duty, but as a joy and blessing. Forgive me for when I have viewed giving legalistically or begrudgingly. Transform my heart through Your Spirit to see it as You see it - as planting seeds that will grow and multiply.

Lord, help me hold worldly wealth loosely and keep eternity in view. Let my treasures be stored up in heaven, not here on earth. Guard my heart from greed and teach me to find my contentment in You alone.

Thank You for all You've given me. Everything I have is a gift from Your hand. As I give generously to those in need, may it overflow out of love and care for them. Use my giving to impact lives for eternity and partner with the work You are doing. Help me fix my eyes on You - the One who promises to provide abundantly for me as I give joyfully and willingly.

Increase my capacity to give as You increase provision for me. Make me more like You - extravagantly generous out of the overflow of all You've given me. I choose to hold loosely what is Yours already, eager to share with those around me. Guide me each step of the way into greater and greater generosity.

In Jesus' name, amen.

# SESSION 5 SUMMARY



"The greatest deterrent to giving is the illusion that this earth is our home."  
-Randy Alcorn

As eternal beings, we are at our best when we have an eye towards eternity.  
And this includes our finances.

We want to stop chasing the world's definition of what it means to be financially successful and instead determine that we'd like to be viewed as a financial success from an eternal perspective.

Therefore, we believe that, as Christians, our financial success shouldn't be measured by how much we accumulate but by how much we give.

And if that is how we are defining our financial success, then the best way to achieve success is to set giving goals and track our progress by tracking our Net Given.



A long-exposure photograph of a starry night sky. The stars are captured as long, diagonal white streaks against a deep blue background. At the bottom center, a single, dark silhouette of a tree stands on a small patch of land, its form contrasting with the vast, star-filled sky.

I'M CONVINCED THAT THE  
GREATEST DETERRENT TO  
GIVING IS THIS: THE  
ILLUSION THAT EARTH IS  
OUR HOME.

R A N D Y   A L C O R N



SESSION  
6

# MULTIPLY & ENJOY

true / FINANCIAL FREEDOM



# BE FRUITFUL AND INCREASE IN NUMBER

God blessed them and said,  
"Be fruitful and increase in  
number and fill the water in  
the seas, and let the birds  
increase on the earth."

**Genesis 1:22**

# QUESTIONS

Do you tend to have more of a middle class or wealthy mindset with finances?  
What changes might help you shift to more of a “planting seeds first” mentality?

Which of the “no-brainer investments” do you think could be most beneficial for you to start with right now? What action steps can you take to get started?

# NOTES

[illegible]



# NOTES

[illegible]

# YOUR TO-DO LIST

☐ Set an annual reminder (on your phone, calendar, or to-do list) to increase giving and saving/investing by 1% each year.

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

☐ \_\_\_\_\_

# BIBLE VERSES FOR FURTHER STUDY

- ☐ Matthew 25:14-30
- ☐ 1 Timothy 6:17-19
- ☐ 1 Chronicles 29:14
- ☐ 2 Corinthians 9:6-15
- ☐ Proverbs 3:9-10
- ☐ Luke 12:42-48
- ☐ Luke 14:28
- ☐ Philippians 4:11-13





# PRAY

Heavenly Father,

Help me, like a wise farmer, to never eat all my seed but instead to regularly plant seeds so I can take part in your spiritual and financial harvests (2 Corinthians 9:10). Give me an understanding mind and teach me wisdom in all things, especially when it comes to stewarding the resources You've entrusted me with (Proverbs 2:2, Luke 16:11).

Help transform my thoughts and habits to align more with Your ways (Romans 12:2). Increase my faith as I make wise investments for the future and for Your Kingdom. Like the parable of the talents reveals, help me multiply what You've given me rather than hide it away in fear (Matthew 25:14-30).

Lord let Your peace rule in my heart when it comes to provision - You've promised to supply all my needs, so help me not worry but instead to seek first Your Kingdom above all else (Philippians 4:19, Matthew 6:31-33).

I commit today to honoring You in my finances by being generous with my giving and consistent with increasing my investments. Make me a wise steward of the time, talents, and treasures You've blessed me with so that you receive all glory and honor.

In Jesus' name, amen.

# SESSION 6 SUMMARY



When we work with (and not against) God's system of multiplication, financial progress is simple. The way we work with God's system of multiplication is by never eating all our seed.

According to 2 Corinthians 9:10, some of our seed (income) is meant to be eaten, and some is meant to be planted (given). And we believe some of our income should be saved and invested as well.

By committing to this rule and taking a percentage every month to give, save, or invest we can be planting seeds that will be growing for us in the natural realm with compound interest as well as in the spiritual realm by giving.

If you take nothing else from this lesson, or the entire class for that matter, commit to the 1% challenge. Decide (and set a reminder) to increase your giving and saving/investing % by 1% each year.

Most students say they don't even notice the 1% increase each year. And if you commit to it, 10 years from now, you will be painlessly giving and saving/investing 10% more than you are today.

We know of no simpler way to radically improve your financial life than the 1% challenge.

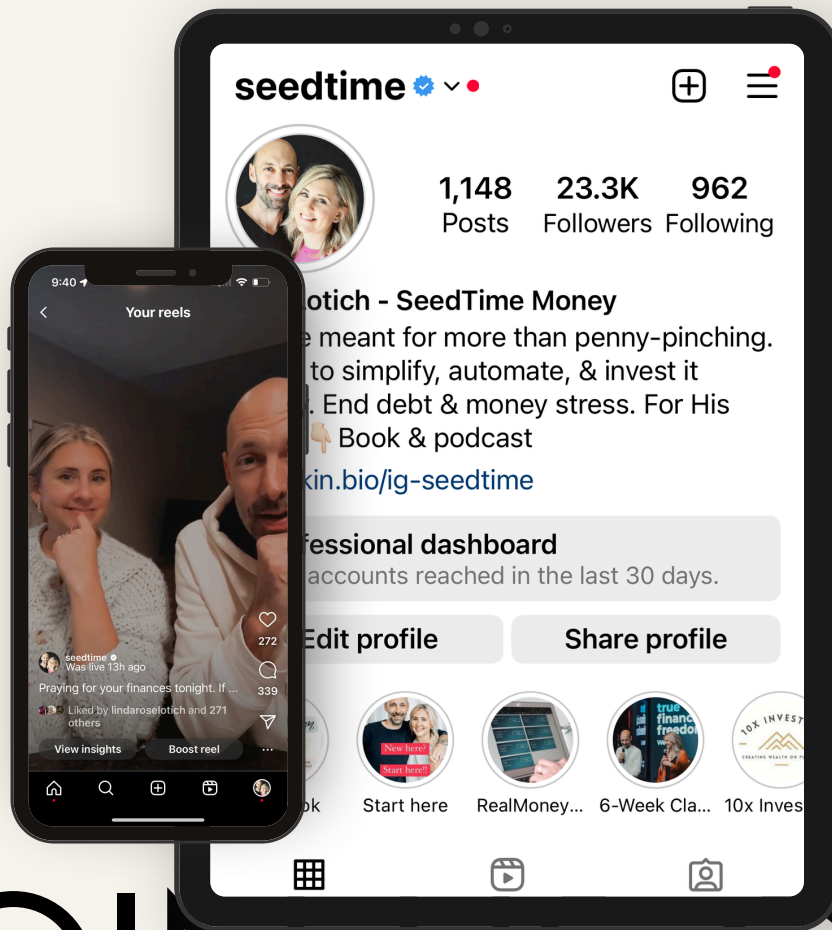




EVERY SEED IS A  
FOREST IN DISGUISE.

LEVI LUSKO





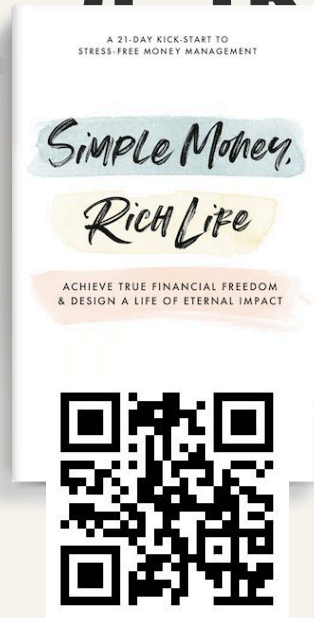
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For daily inspiration and simple strategies to win with money, make sure to follow us on Instagram.


We are @seedtime and would love to connect with you there! And when you do, send us a DM and say hi.





# OTHER RESOURCES



Students often ask about our other courses and what makes sense as a good next step from here. Here are some recommendations for your next steps:

 The Real Money Method (un)budgeting course builds on the One-Category budget we discussed in Session 3. It's our best-selling course that'll help you create a simple money system so you can spend less time budgeting and get better results.

 The 10x Investing course builds on what we covered about investing in session 6. In it, you'll learn how to begin multiplying the money you've been entrusted with using time-tested and proven investing strategies. You'll look over my shoulder as I show you how to begin your investing journey in just seven days.

 And if you want to dive deeper or get a recap on what we've covered in the True Financial Freedom class, you should grab a copy of our award-winning book *Simple Money, Rich Life*.

