7KEYS

OF

FINANCIAL SUCCESS

7KEYS Financial Coaching

WORKSHOP

7Keys of Financial Health Workshop

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Introduction

Several years ago, the Gallup organization released a massive global survey on human wellbeing based on more than 100 million interviews worldwide. Some of their findings were published in the book *Wellbeing at Work* by Jim Clifton and Jim Harter. We found the conclusions fascinating because they touched something deeply human and universally recognizable.

No matter where people live, whether in a large city or a small village, in wealth or in poverty, in the West or the developing world, people long for certain things to be true of their lives. We want to flourish. We want stability. We want meaningful relationships. We want enough. Gallup used the phrase *wellbeing* to describe this pursuit.

That word itself is worth thinking about for a moment.

At the deepest level, human beings desire to be well. We want our lives to feel whole rather than fractured, stable rather than chaotic, meaningful rather than empty. We want our families to thrive. We want peace in the areas of life that often produce stress and pressure.

Gallup identified five key areas that strongly influence whether people experience a thriving life or a struggling life:

1. **Career Wellbeing** – You enjoy what you do each day.
2. **Social Wellbeing** – You have meaningful relationships and friendships.
3. **Financial Wellbeing** – You manage your money in a healthy way.
4. **Physical Wellbeing** – You have the health and energy to live well.
5. **Community Wellbeing** – You like where you live and feel connected to it.

We care about all five of these areas because they are deeply connected. Yet while all these areas matter, our organization focuses primarily on one: **financial wellbeing**. Financial stress affects marriages, friendships, emotional health, work, and even physical wellbeing.

At 7Keys Financial Coaching, our mission is simple. We help individuals and families develop healthier financial systems and practical money-management skills so they can move forward with greater stability, purpose, and peace. We believe financial health is not reserved for the wealthy. Healthy financial habits can be practiced at many income levels and in many different cultures around the world.

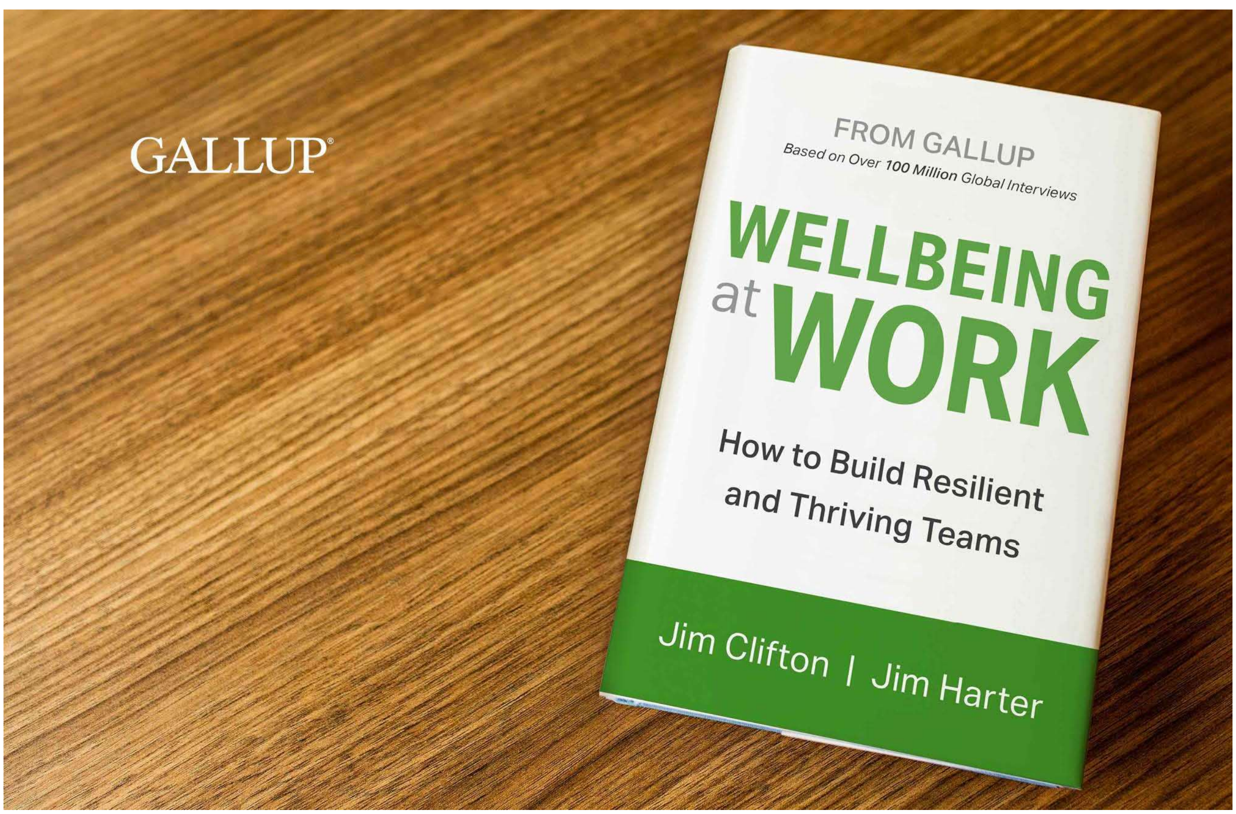
Our model begins with a simple idea: establish meaningful goals, then align your financial life with them. Sometimes we say it this way: many people discover that their lives are headed in one direction while their money is headed in another. Part of financial health is helping those two move together in the same direction.

7Keys Financial Coaching operates under the umbrella of Freedom 5:one Ministries, a nonprofit organization based in the United States. Freedom 5:one has historically focused much of its work within the faith community. Over time, however, we realized that financial stress, debt, instability, and the desire for healthier financial habits are universal human struggles. That realization led to the development of 7Keys Financial Coaching, which takes a broader and more multicultural approach to financial wellbeing.

In this book, we hope to draw wisdom from many places and many voices. Along the way, you will encounter practical financial principles, stories, observations, proverbs, and wisdom traditions from diverse cultures and communities worldwide. While our own perspectives have certainly shaped this work, our goal is not simply to share our experiences but to participate in a larger human conversation about money, wisdom, generosity, responsibility, and financial health.

One final note: we are not an investment company, and we do not sell financial products or insurance. We are a nonprofit organization committed to education, coaching, and practical financial training. We have also been fortunate to partner with organizations and leaders around the world who share a desire to help individuals and families build healthier financial lives.

We hope this workshop encourages you, challenges you, and helps you move one step closer toward financial health—little by little.



Where Are We Headed?

Session 1

- What is Financial Success?

Session 2

- Key #1- Generating Enough Income to Thrive
- Key #2- Build a Working Spending Plan

Session 3

- Key #3 — Give Generously
- Key #4 — Save for the Future

Session 4

- Key #5 — Manage Debt Wisely
- Key #6 —Protect What Matters Most
- Key#7- Walking in Financial Integrity
- A Final Word: Contentment.

Session 1

❖ What is Financial Success?

Create an original art piece entitled “Money and Me”

<u>What is the Difference Between Financial Success and Financial Health?</u>

<u>A Working Definition of Financial Health</u>

> "Financial health is the ability to manage money in a way that brings increasing stability, clarity, generosity, and peace to your life and relationships."

Stability

Clarity

Generosity

Peace in Life

Peace in Relationships

The 7 Keys to Financial Success

1. Generate Enough Income to Thrive

2. Build a Working Spending Plan.

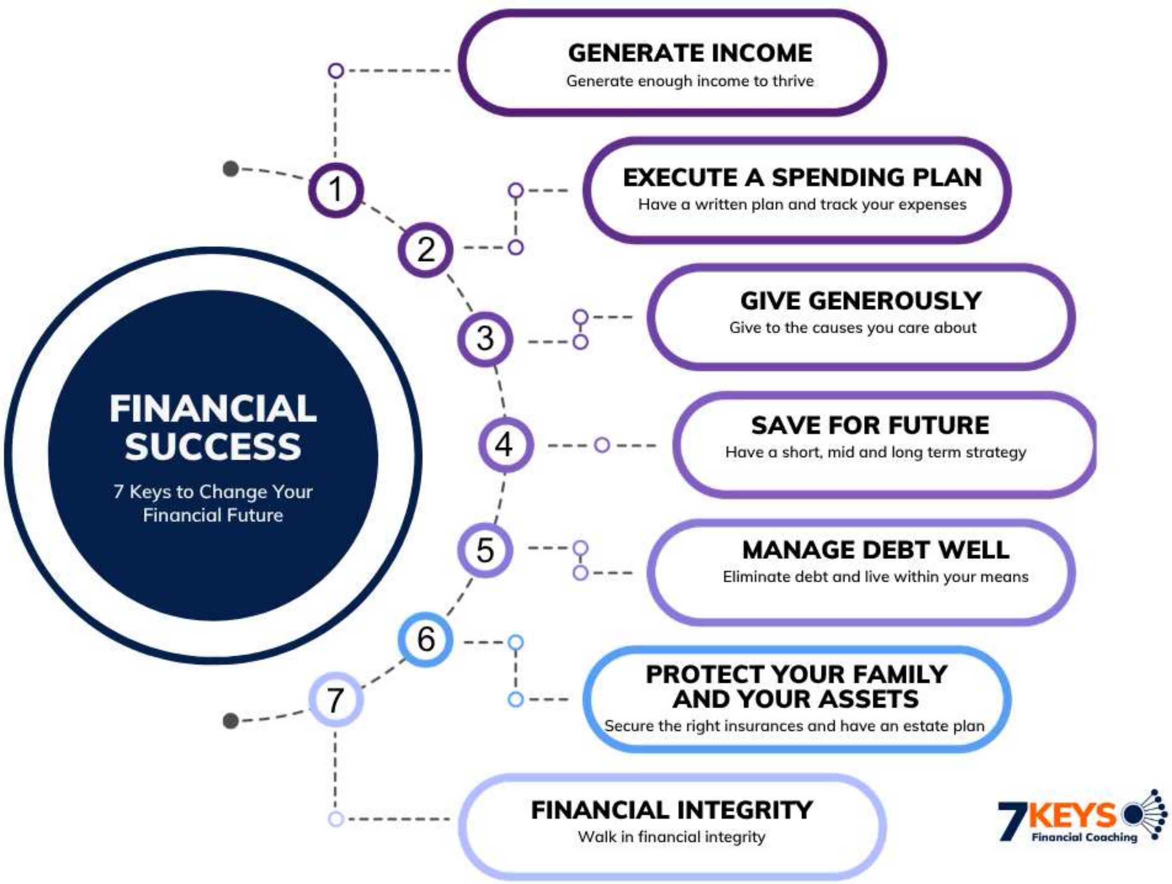
3. Learn the Power of Generosity.

4. Develop a Healthy Savings Strategy.

5. Manage Debt Wisely.

6. Protect What Matters Most.

7. Financial Integrity.



❖ How Healthy is Your Financial System

Score each area from **1 to 5**:

1 = unhealthy / struggling
2 = weak
3 = developing
4 = healthy
5 = strong and consistent

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1. Income Capacity

Do you have enough income to meet basic needs and make progress?

Score yourself: 1–5

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2. Spending Plan

Do you know where your money is going?

Score yourself: 1–5

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3. Generosity

Is generosity built into your financial life?

Score yourself: 1–5

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4. Savings

Are you preparing for the future?

Score yourself: 1–5

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5. Debt Management

Is debt helping you or controlling you?

Score yourself: 1–5

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6. Protection

Have you prepared for what could go wrong?

Score yourself: 1–5

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7. Integrity

Are your financial dealings honest and clean?

Score yourself: 1–5

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8. Clarity

Do you understand your financial picture?

Score yourself: 1–5

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9. Peace

How much stress does money create in your life?

Score yourself: 1–5

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10. Relational Unity

If married or sharing finances, are you aligned?

Score yourself: 1–5

Scoring

Add your score.

10–20: Financial Crisis Zone

Your system is under real pressure. Don’t panic, but don’t ignore it either. Start with clarity, basic needs, income, and a simple spending plan. Contact a 7Keys Financial Coach (www.7keysfinancial.com)

21–30: Financial Stress Zone

Some things are working, but the system is fragile. A surprise expense, lost income, or debt pressure could quickly create trouble. Contact a 7Keys Financial Coach (www.7keysfinancial.com)

31–40: Financial Growth Zone

You are developing healthier habits. Keep building consistency, margin, generosity, and protection. Contact a 7Keys Financial Coach (www.7keysfinancial.com)

41–50: Financial Health Zone

You are killing it. Keep up the good work! Consider becoming a 7Keys Financial Coach and helping others. (www.7keysfinancial.com)

Circle the ONE area that would change your life the most if it improved this year?

More Income?	Putting together a plan?		Giving
Debt?	Getting the right insurance		Savings?
Peace?	Integrity?	Clarity	Same page with spouse

Session Two

❖ Key #1- Generating Enough Income to Thrive

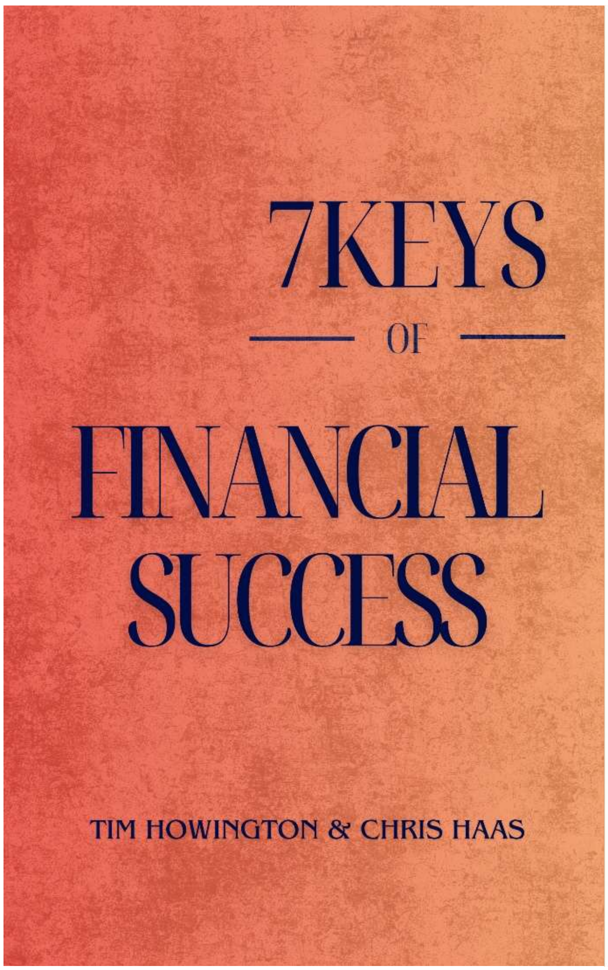
<u>What Does it Mean to Thrive?</u>

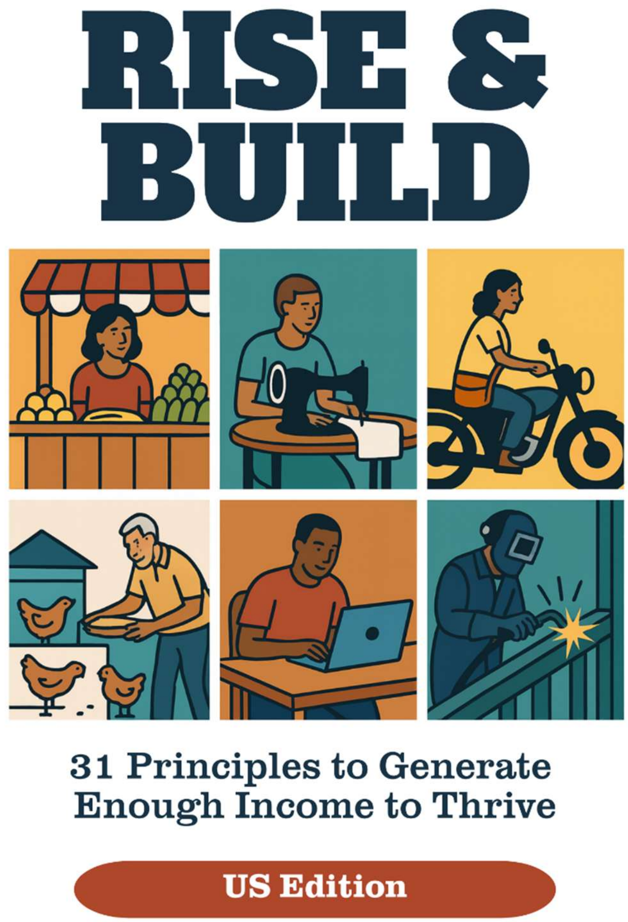
<u>Are You Thriving?</u>

<u>What's Your Number?</u>

❖ <u>Building Income Resource</u>

We have included a copy of the US edition of ***Rise and Build*** in the book ***7Keys to Financial Success*** by Tim Howington and Chris Haas, pictured below, that is available at Amazon and on our website www.7keysfinancial.com. If you are interested in generating more income, you may find these entrepreneurial principles helpful in thinking through how you might do that.





❖ Key #2- Build a Working Spending Plan

Simple Monthly Budget Sheet (DIY)

Introduction

If you are not familiar with the term DIY, it means do it yourself. As you have been working through this workshop, we have addressed the concepts of financial health and stewardship both theoretically and with practical examples. But putting together an actual budget is what holds it all together. There are 5 easy steps to doing this.

1) Write down your financial and personal goals. This will help you determine where you want to go. Use the sheet below to capture these.
2) Write down your income on the budget sheet.
3) Write down your expenses on the budget sheet.
4) Consider talking about your plan with a coach and getting some feedback. Our staff at 7Keys Financial Coaching would love to help. Reach out at www.7keysfinancial.com

Goals

Financial Goals- What are your top 3 financial goals (for each of you if married)?

1.
2.
3.

Personal Goals- What are your top 3 personal goals (for each of you if married)?

1.
2.
3.

Spending Plan Summary Sheet

Income

Total Take Home Income ____________

Expenses

Giving ____________

Childcare ____________

Housing ____________

Food ____________

Transportation ____________

Medical ____________

Insurance ____________

Entertainment ____________

Miscellaneous ____________

Savings ____________

Clothing ____________

Gifts ____________

Schooling ____________

Debt ____________

Total Expenses ____________

Cashflow (Subtract Total Expenses from Total Income)

Cashflow ____________

The Importance of Tracking

Session 3

❖ Key #3 — Give Generously

<u>Breakout Group- Why Would Giving Away Money Be a Key to Financial Success?</u>

<u>Breakout Group- Who is the most generous person you've ever known?</u>

<u>The Big Questions of Generosity</u>

- What is your _________________ to give?

- How much are you _________________ to give?

- Where are you _________________ to give?

<u>Are You as Generous as You Would Like to Be?</u>

Outside Extra Project for Generosity

Let's Start a Giving Plan

1. Start with the Heart
What are some areas you/your spouse have a natural bend of compassion towards? Kids, animals, underserved communities, etc.

2. Set the Amount
Write down an amount that makes you cheerful when you give. If you have a partner, do this independently, then come together to decide on a number. This can be any amount to start. Trust me, if you follow through, this will be fun! We have a family that has decided to set aside $10 a month to bake cookies for their neighborhood moms.

3. State the Frequency
Choose a frequency for the areas you have chosen to give to? Monthly, Bimonthly, Annually, as needs arise)

4. Stay connected
Think about how you will make this NEW giving a monthly exercise that is visible, regular, and experiential. The hard part is designing your plan with all three elements (visible, regular, and experiential). For example, automatic giving can help us become regular givers but leave us emotionally unattached to the cause. Think about setting up a monthly routine. We know some people who have put a map of causes they support in a very visible place. Some people make it a habit to write out and mail an old-fashioned check, just so that giving becomes part of their monthly routine. Take a minute to design how you will make this a part of your financial inspiration. Make it fun!

Visible (how will you see it) ________________________
Regular (how will you send it) _______________________
Experiential (how will you bring it to mind) ____________________

5. solidify who you are
When building a new habit, an "identity statement" can be very powerful. Both positive and negative. Example: "We are not routinely generous people" versus "The Smiths are regular givers to causes that support education and income growth for children and the working poor". Take a minute to write down an identity statement about who you are, even if this is your first time acting.

❖ Key #4 — Save for the Future

Savings- Are You Naturally a Giver, a Spender or a Saver?

Three Important Types of Savings

- Retirement Savings

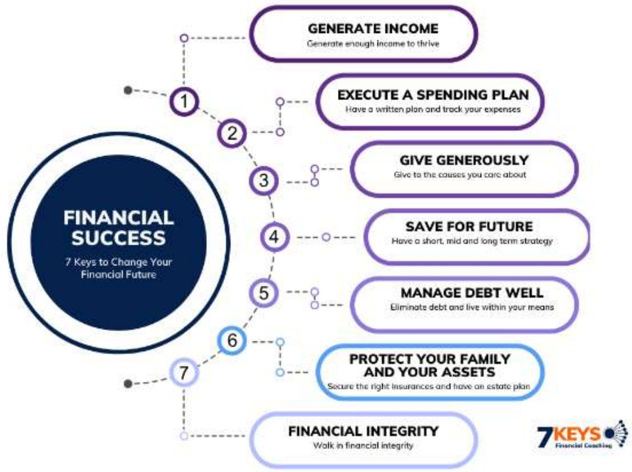
- Emergency Savings

- Setback Savings

How Are You Feeling about Your Savings?

Session 4

❖ Key #5 — Manage Debt Wisely



<u>Breakout Question: What is one lesson about debt that you wish you had learned ten years earlier?</u>

❖ Key #6 —Protect What Matters Most

<u>What would create the greatest financial hardship if it were suddenly lost, damaged, or taken away? How are you currently protecting it?</u>

Protection Checklist: Circle the ones you have.

- A Written Will or Trust
- Medical Insurance
- Vision Insurance
- Dental Insurance
- Life Insurance
- Dependent Life Insurance
- Short-Term Disability
- Long-Term Disability
- Accident Coverage
- Auto Insurance
- Home or Renter Insurance
- Business Insurance
- Liability Protection
- Long-Term Care Planning
- Emergency Savings
- Parent or Elder Care Planning
- Funeral or Burial Planning
- School Fee Planning
- Livestock or Agricultural Protection
- Other Family Assets

❖ Key#7- Walking in Financial Integrity

<u>Think of someone you completely trust with money. What qualities make that person trustworthy, and how can we develop those same qualities in our own financial lives?</u>

❖ A Final Word: Contentment.

Draw Another Picture that Describes Financial Contentment for You

Who We Are

About 7Keys Financial Coaching

7Keys Financial Coaching exists to help individuals and families build healthier financial lives through practical education, coaching, and proven financial principles. Our approach focuses on five foundational areas of financial health: building a spending plan, practicing generosity, saving for the future, managing debt wisely, and protecting what matters most.

As a division of Freedom5one Ministries, 7Keys Financial Coaching was created to serve a broader audience, including individuals, businesses, schools, nonprofits, and community organizations seeking practical financial guidance. Our goal is simple: help people move toward greater financial stability, clarity, generosity, and peace.

For more information, visit www.7keysfinancial.com.