

## WEEK 1: Commitment & Redefining Wealthy

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### TOPIC & PURPOSE

This is the emotional foundation of the entire program. Participants confront what debt has cost them, define what “wealthy” means personally, and commit to the 10-week journey. The Pain Ledger creates the emotional anchor that sustains motivation when things get hard later.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — The Pain Ledger:** Participants write what debt has cost them — not dollars, but relationships, sleep, health, shame, missed experiences. Gets sealed in an envelope and returned in Week 10.
- **Exercise 2 — Life Richness Definition:** Shift from pain to vision. “I would feel truly wealthy if...” Couples compare answers.
- **Exercise 3 — The Pledge:** Written commitment to the program and to each other at the table.

### FACILITATOR TIPS

- This session is emotional. Some people will tear up. That’s good — it means they’re being honest. Don’t rush it.
- The Pain Ledger is private. Remind the table: no one has to share. But if someone wants to, let them.
- If couples are present, watch for blame. Redirect: “This isn’t about whose fault it is. It’s about what we’re going to do together.”
- Make sure everyone seals their envelope. It comes back in Week 10 and the callback is powerful.
- Remind participants to bring 3 months of bank/credit card statements next week.

### DISCUSSION STARTERS

- “Without sharing specifics, what’s one thing debt has taken from you that has nothing to do with money?”
- “What would your life look like in 12 months if this program works?”
- “What’s the biggest thing standing between you and the version of wealthy you just wrote down?”

### COMMON QUESTIONS

**Q: Do I really have to write this stuff down?**

*A: Writing makes it real and creates the anchor you’ll need later. The sealed envelope comes back in Week 10 — it’s one of the most powerful moments in the program.*

**Q: My partner wouldn’t come. Is there any point in me being here alone?**

*A: Absolutely. The program works for individuals. We’ll give you tools to bring your partner into the conversation at home. Many solo participants have great success.*

**Q: I’m embarrassed about my situation. Will I have to share my numbers?**

*A: Never. Your workbook is private. You share only what you choose. Most people discover everyone at the table has similar struggles.*

## WEEK 2: Spending Autopsy + Root Causes

### TOPIC & PURPOSE

Participants dissect their actual spending using bank/credit card statements. The goal is honest visibility — the gap between what they think they spend and what they actually spend. Then they identify psychological triggers behind spending patterns and build replacement behaviors.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Spending Autopsy:** Categorize every dollar from statements into housing, transportation, food, subscriptions, etc.
- **Exercise 2 — Emotional Tagging:** Mark each purchase as Need, Want, or Regret. The “Regret” column is the eye-opener.
- **Exercises 3–4 — Trigger/Action/Reward Loops:** Identify personal spending triggers and write trigger sentences.
- **Exercise 5 — Value Misalignment:** Compare Life Richness definition (Week 1) to actual spending.
- **Exercise 6 — Replacement Behaviors:** For every trigger, build a specific replacement.

### FACILITATOR TIPS

- Some people won't have brought statements. Have them estimate from memory — even rough numbers create awareness.
- The “shock moment” is real. When someone sees they spent \$600/mo on food delivery, give them space. Don't pile on.
- Replacement behaviors must be specific. “I'll just stop” doesn't work. “When I feel stressed, I'll walk around the block” works.
- Remind participants to bring full housing expenses to Week 3 (rent/mortgage, taxes, insurance, ALL utilities, maintenance, HOA).

### DISCUSSION STARTERS

- “What surprised you most about where your money actually goes?”
- “What's your biggest trigger — stress, boredom, social pressure, or something else?”
- “Does your spending match what you said you value most in your Life Richness definition?”

### COMMON QUESTIONS

**Q: I can't find three months of statements.**

*A: Use whatever you have — even one month works. Check your bank app right now. The point is real data, not perfection.*

**Q: My spending looks terrible. I feel ashamed.**

*A: That's a sign the exercise is working. Awareness is the first step. Everyone at this table has their own version. No judgment.*

**Q: What if my spouse and I have completely different triggers?**

*A: That's normal and helpful to know. Different triggers mean different replacement behaviors. Understanding each other's patterns helps you support each other.*

## WEEK 3: Cutting Costs — Housing (The Big Rocks First)

### TOPIC & PURPOSE

Housing is typically 30–50%+ of total expenses. One housing change can equal dozens of small cuts. Participants calculate true housing cost, evaluate 9 options from renting a room to relocating, and understand why refinancing to pay debt is usually a trap.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — True Housing Cost:** Everything added up: mortgage/rent + taxes + insurance + PMI + ALL utilities + maintenance + HOA. Calculate as % of income.
- **Exercise 2 — Refinancing Trap:** Quick reference: refinancing is moving debt, not eliminating it. Converts unsecured to secured.
- **Exercise 3 — Housing Action Plan:** 9 options: rent a room (incl. part-time renter), short-term rental, roommate, sell/downsize, alternative housing, ADUs, move in with family, house-sitting, geoarbitrage.
- **Exercise 4 — Geoarbitrage Assessment:** Cost-of-living comparison for those who can relocate.

### FACILITATOR TIPS

- Many people dramatically undercount housing costs. Push them to include everything — utilities, maintenance, lawn care.
- Housing is emotional. Be empathetic but honest: “The house is a tool. If it’s keeping you in debt, it’s worth examining.”
- ADUs (accessory dwelling units) are new to many. Explain: a small self-contained home on someone’s property. Can be rented out or lived in.
- Kerry Tarnow’s YouTube channel is a great visual resource if people are skeptical about manufactured homes.
- Key refinancing message: moving debt from credit card to mortgage makes it more dangerous (now they can take your house).

### DISCUSSION STARTERS

- “What was your true housing cost as a percentage of income? Were you surprised?”
- “Which of the 9 housing options could realistically work for your situation, even temporarily?”

### COMMON QUESTIONS

**Q: Isn’t refinancing sometimes a good idea?**

*A: Rarely in this context. You’re moving debt from unsecured to secured — now your house is on the line. Only exception: genuinely great rate AND it’s the only bridge that keeps you afloat.*

**Q: I can’t sell my house. Now what?**

*A: Selling is just one of 9 options. Look at renting a room, short-term rental, or a part-time renter (Monday–Thursday). Find YOUR best option.*

**Q: What’s an ADU and how do I find one?**

*A: An accessory dwelling unit — a small self-contained home on someone’s property. Check local community boards, Craigslist, and ask around. Many aren’t listed on major rental sites.*

## WEEK 4: Cars, Insurance, Remaining Cuts & Ruthless Triage

### TOPIC & PURPOSE

After housing, cars and insurance are the next biggest expenses. Then every remaining category — phone, internet, streaming, groceries, subscriptions, utilities — gets cut ruthlessly. The goal: widen the gap between income and expenses as much as possible.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — The Car Decision:** Evaluate current situation: lender hardship program, selling, leasing, carpooling, or consolidating.
- **Exercise 2 — Insurance Review:** Pull dec pages, identify overpayments, shop 3+ competitors.
- **Exercise 3 — Full Expense Cut List:** Category-by-category checklist with specific actions and estimated savings.

### FACILITATOR TIPS

- Car decisions are emotional and complex. Avoid one-size-fits-all. The “sell and buy a beater” advice often backfires.
- Insurance: most people have never shopped their coverage. Just getting 3 quotes can save \$1,000–\$2,000/year.
- MVNO phone plans are the quickest win. Same network, same phone, \$15–30/mo vs. \$80–100. Push this hard.
- The full cut list is overwhelming. Tell participants: “Pick the 3 biggest. Do those this week. Come back to the rest later.”
- **Key message:** Don’t plan a cut — make a cut. Actually do it before next session.

### DISCUSSION STARTERS

- “What’s the single biggest non-housing expense you could reduce or eliminate this week?”
- “If you had to cut \$500/month starting tomorrow, where would it come from?”

### COMMON QUESTIONS

**Q: I’m upside down on my car. What can I do?**

*A: Call your lender about hardship programs, try to sell privately and finance the shortfall, or consider voluntary surrender (you still owe the deficiency but it’s negotiable).*

**Q: Is leasing really okay?**

*A: In a debt crisis, a lease on a basic car (\$200–250/mo) with zero repair risk can be smarter than a cheap used car that breaks down and costs you your job.*

**Q: What’s a ‘dec page’?**

*A: Your insurance declarations page — the summary of your coverage and cost. Call your insurer or check your online portal. You need it to get accurate comparison quotes.*

## WEEK 5: Maximize Current Income + One-Time Cash Infusions

### TOPIC & PURPOSE

We flip from defense (cutting) to offense (earning). Maximize existing paycheck through W-4 adjustments, benefit optimization, and raises. Identify one-time cash through selling clutter. Introduce LinkedIn optimization for longer-term career improvement with a free Expedition Money course.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Household Income Check:** Confirm everyone who can work is working. Identify barriers.
- **Exercise 2 — Paycheck Maximization:** W-4 optimization, retirement adjustment, FSA/HSA, commuter benefits.
- **Exercise 3 — Earn More:** Overtime, extra shifts, promotions, EAP benefits. LinkedIn profile with free course.
- **Exercise 4 — Sell the Clutter:** List 20 items, choose platforms, photograph and post.
- **Exercise 5 — Combined Monthly Impact:** Calculate total income improvement from all actions.

### FACILITATOR TIPS

- W-4 adjustment is often the biggest immediate win. \$2,000–\$5,000 tax refund = \$165–\$415/month they could have now.
- Reducing retirement contributions is controversial. Frame: “Temporary, match-only, during crisis. We restore once debt is under control.”
- EAP is the “secret benefit.” Free counseling, financial coaching, legal consultations. Push everyone to check theirs.
- Free LinkedIn course from Expedition Money is in the workbook. A better job is the ultimate income boost.
- Selling clutter: push to list 5 items THIS WEEK, not just make a list. Action over planning.

### DISCUSSION STARTERS

- “Does anyone know what their EAP offers? Have you ever used it?”
- “What’s the most valuable thing in your house that you’re not using?”

### COMMON QUESTIONS

**Q: Won’t I owe taxes if I adjust my W-4?**

*A: The IRS withholding calculator ensures you won’t. You’re not paying less tax — you’re stopping the free loan to the IRS. Run the calculator at [irs.gov](https://irs.gov).*

**Q: I’m scared to reduce retirement contributions.**

*A: This is temporary and strategic. Match-only means you still get free employer money. Paying 25% credit card interest while saving at 8% returns is losing money.*

**Q: My stuff isn’t worth anything.**

*A: You’d be surprised. Most households have \$500–\$3,000 in sellable items. Price things to move, not to maximize.*

## WEEK 6: Side Hustles — Trade Time for Money

### TOPIC & PURPOSE

Participants add income through immediate-pay side hustles. The focus is gig work where you sign up today and earn this week. This isn't forever — it's rocket fuel. Every hour working is also an hour not spending.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Side Hustle Profile:** Match skills, schedule, and resources (car, physical ability) to platform categories.
- **Exercise 2 — Resource List:** Complete platform reference with pay ranges and speed to first payment.
- **Exercise 3 — The Math:** Calculate what even \$200–500/mo extra does to their debt timeline.
- **Exercise 4 — Sign Up Right Now:** Download apps and create accounts at the table tonight.

### FACILITATOR TIPS

- Address pride directly: “Nobody at DoorDash knows your job title. Your debt doesn't care about your pride.”
- The multiplier effect is key: once regular paycheck covers fixed expenses, side hustle income goes straight to debt or pocket. Can double their discretionary cash.
- Match people to realistic options. No car → don't push delivery. Exhausted → don't push day labor.
- **Critical: tax set-aside.** 25% of all side hustle income goes to separate account immediately. A surprise tax bill undoes everything.
- Push for action tonight: “Before you leave, have at least one app downloaded and one account created.”

### DISCUSSION STARTERS

- “What's your biggest barrier to starting — time, energy, transportation, or something else?”
- “If you could earn an extra \$500/month, how much faster would your debt be paid off?”

### COMMON QUESTIONS

**Q: Where do I find the time?**

*A: Start with one shift or a few hours on a weekend. 5–10 hours/week makes a real difference. Audit your screen time — most people have 2–3 hours of daily phone time.*

**Q: How do taxes work for gig income?**

*A: Set aside 25% immediately in a separate account. At tax time you file a Schedule C. The 25% covers income tax and self-employment tax.*

**Q: Which platform pays fastest?**

*A: PeopleReady/Labor Finders: same-day or next-day. Amazon Flex/Instacart: first delivery in 24–72 hours. DoorDash/Uber Eats: within days of signing up.*

## WEEK 7: The Allowance Budget

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### TOPIC & PURPOSE

The simplest budget possible: lock every fixed expense on autopay, calculate what's left ("freedom money"), pull it in cash on payday, spend freely until it's gone. No apps, no categories, no tracking. The empty wallet is the teacher. This is the operating system for the entire debt payoff phase.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Lock Down Fixed Expenses:** List every recurring bill, set to autopay, align with paycheck.
- **Exercise 2 — Calculate Freedom Money:** Income minus fixed expenses = cash amount pulled each payday.
- **Exercise 3 — Irregular Expenses:** Predictable-but-irregular costs (car repair, holidays). Monthly set-aside calculation.
- **Exercise 4 — Autopay Schedule:** Map every bill to a specific date relative to paycheck deposits.
- **Exercise 5 — Practice Week:** Walk through a simulated week of cash-only spending at the table.

### FACILITATOR TIPS

- **This is the most important exercise in the entire program.** If participants leave with one working system, this is it.
- Some will resist cash. "The friction is the feature. Cards are frictionless. Cash makes you feel every dollar leave."
- Couples: each person gets their own freedom money. Complete autonomy. No commenting. Eliminates #1 source of money fights.
- Common mistake: forgetting expenses. Walk through carefully: groceries, gas, pet food, haircuts, school lunches.
- ATM: go to your bank's ATM on payday. One stop.
- **Critical homework:** Pull credit reports from [annualcreditreport.com](http://annualcreditreport.com) (free every week now) and bring printed to Week 8.

### DISCUSSION STARTERS

- "What was your freedom money number? Were you surprised?"
- "What's the hardest part about switching to cash?"

### COMMON QUESTIONS

**Q: What about online purchases?**

*A: Use a debit card linked to a separate account with only freedom money. Or keep a small 'online' amount in checking and subtract from cash. One total spending limit.*

**Q: My freedom money number is really small.**

*A: That's valuable information — it shows how tight things are. Every expense cut and income increase from previous weeks directly increases this number.*

**Q: What if I run out mid-week?**

*A: The system working. Empty wallet is the teacher. No dipping. Wait until next payday. Uncomfortable the first time, but rewires spending habits fast.*

## WEEK 8: Debt Strategies — Every Tool in the Toolbox

### TOPIC & PURPOSE

The biggest session. Part A: build Power Pay (snowball) debt attack plan using credit reports. Part B (after 20–25 min table break): strategies requiring negotiation — collectors, settlement, creditor calls, DMPs, student loans, bankruptcy, medical debt. Every debt gets matched to the right strategy.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Power Pay:** List all debts smallest to largest. Build snowball payment plan with projected payoff dates.
- **Exercise 2 — Decision Tree:** Match each debt to the right tool: IDR, settlement, hardship, DMP, bankruptcy, pay-for-delete.
- **Exercise 3 — Creditor Call Scripts:** Word-for-word scripts for rate reduction, hardship, and settlement.
- **Exercises 4–6:** Student loans (IDR/PSLF), DMP/bankruptcy assessment, medical debt action plan.

### FACILITATOR TIPS

- **Table break is critical.** Part A needs 20–25 min to spread credit reports and do real math. Walk around and help.
- **Power Pay:** smallest first. Most consumer debt clusters in 20–30% range, so snowball = avalanche. Exception: major rate outlier (5% next to 28%).
- **Re-aging warning:** Old debts near 7-year mark — engaging (paying/acknowledging) can restart the clock. Advise caution, suggest consulting an attorney or financial counselor.
- **Bankruptcy:** Peter removes stigma in video. Reinforce: “Legal tool, not moral failure.”
- **Medical debt:** always call and ask for discount before paying. Many take 40–60% to close today.
- **DMP agencies:** GreenPath, Money Management International, ACCC, or search nfcc.org / fcaa.org. Avoid for-profit companies.

### DISCUSSION STARTERS

- “How many debts are on your list? What does your Power Pay timeline look like?”
- “Which debt will you attack first? When could it be paid off?”

### COMMON QUESTIONS

**Q: Smallest debt or highest interest first?**

*A: Usually the same order since most consumer debt is 20–30%. Smallest first for psychological wins. Exception: if you have a 5% debt next to a 28%, prioritize the 28%.*

**Q: A collector keeps calling. What do I say?**

*A: Don't acknowledge or accept responsibility on the phone. Take their info, say you'll research, hang up. If debt is old and near 7 years, engaging could re-age it. Use the scripts.*

**Q: DMP vs. debt settlement company?**

*A: DMP: nonprofit, pre-negotiated 5–6% rates. For-profit settlement companies charge fees and may leave you worse off. Only use NFCC member agencies.*

## WEEK 9: Building Income That Lasts & Unlocking Dead Equity

### TOPIC & PURPOSE

Two-part session. Part A: side hustles that build assets (recurring income, not just time-for-money). Part B: reverse mortgages for homeowners 62+. Both create income that outlasts daily effort. Side hustle ideas complement Week 6; reverse mortgage content may apply to participants, their parents, or someone they care about.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercises 1–2 — Building Side Hustles:** 20+ categorized ideas (content, digital products, newsletters, courses, local business). Brainstorm matches to skills/time/budget. Identify one next step.
- **Exercises 3–5 — Reverse Mortgage:** How it works, three plays (eliminate mortgage, create income, lump sum), self-assessment.
- **Exercise 6 — Dead Equity:** Home equity snapshot and what idle equity is costing them.
- **Exercise 7 — Exploration Steps:** HUD counseling, lender comparison, family conversation, red flags.

### FACILITATOR TIPS

- **Part A:** Building hustles don't pay immediately — that's the point. Don't let anyone abandon Week 6 gig work for this. Both run in parallel.
- **Part B:** Reverse mortgage stigma is real. Peter addresses it in the video. Reinforce: "Heavily regulated with strong consumer protections."
- For participants under 62: may apply to a parent, relative, or their future self. Everyone benefits from understanding it.
- Heirs objection: "The alternative may not be leaving them a house — it may be becoming a financial burden on your children."
- Recommend The Side Hustle Show podcast for more building-type ideas.

### DISCUSSION STARTERS

- "Which side hustle idea sparked something? What skills do you already have?"
- "For homeowners: what percentage of your net worth is sitting in your house doing nothing?"

### COMMON QUESTIONS

**Q: I don't have time for a building hustle AND gig work.**

*A: Keep the gig work. A building hustle can start with 1–2 hours/week. One blog post. One video. One template. Small and consistent beats big and sporadic.*

**Q: Will my heirs lose the house?**

*A: No. They can pay off the loan and keep it, sell and keep remaining equity, or walk away. Never personally liable. Loan can't exceed home value.*

**Q: I'm under 62. Why should I care?**

*A: 1 in 4 retirees leave the workforce earlier than planned. Knowing this tool exists means you won't be caught off guard. File it away.*

## WEEK 10: Living Well, Protection & Launch — THE FINALE

### TOPIC & PURPOSE

The finale. Protect what's been built (emergency fund, credit rebuilding), learn to enjoy life without spending (massive toolkit), combat FOMO, build 90-day action plan, and join the community. Should feel celebratory and forward-looking. Pain Ledger callback at the close.

### EXERCISES & WHAT THEY ACCOMPLISH

- **Exercise 1 — Emergency Fund:** Target (\$300–\$1,000), location, funding sources, dates.
- **Exercise 2 — Credit Rebuilding:** Three tools: credit-builder loan (double duty with emergency fund), authorized user, Experian Boost. Plus credit freeze.
- **Exercise 3 — Seven Words:** “That’s not in my budget right now.” Table role-play with real scenarios.
- **Exercise 4 — Living Well Toolkit:** Massive checklist: free entertainment, family activities, date nights, travel.
- **Exercise 5 — FOMO & Envy:** Identify triggers, build defenses, choose mantra. Social media detox option.
- **Exercise 6 — 30-60-90 Day Plan:** Personalized 3-month action calendar.
- **Exercise 7 — Community & Closing:** Collect info for email invitations. Pain Ledger callback.

### FACILITATOR TIPS

- Seven Words role-play is the most fun exercise. Do it out loud. Encourage laughter. Practice makes it automatic.
- Credit-builder loan is Tool 1 — builds credit AND emergency fund simultaneously. Emphasize “double duty.”
- Living Well toolkit is huge. Don’t cover it all. Have participants check items they’ll do and plan one outing this week.
- **Community signup:** Collect participant info at your table. They’ll get email invitations in 1–2 days. Don’t ask them to sign up on the spot.
- **Pain Ledger callback:** Have participants find their sealed envelope from Week 1. Give a quiet moment. This is powerful — let it breathe.
- Final homework: post one win in Worry to Wealth group within 30 days. Maintains accountability.

### DISCUSSION STARTERS

- “Say ‘that’s not in my budget right now’ out loud. How does it feel?”
- “What’s one free activity from the toolkit you’re going to do this week?”
- “Look at your Pain Ledger from Week 1. How far have you come?”

### COMMON QUESTIONS

**Q: What’s a credit-builder loan?**

*A: Apply for \$300–\$1,000. Lender locks money in savings. You make payments reported to bureaus. When done, you get the money. Credit + savings built at once. Try credit union or Self app (self.inc).*

**Q: How do I enjoy life while paying off debt?**

*A: That’s the Living Well toolkit. Library museum passes, free concerts, potlucks, camping, one-tank trips, Groupon deals. This life isn’t lesser — it’s more intentional.*

**Q: What happens after the program?**

*A: You’re not alone. The Worry to Wealth community is there for questions and wins. You have your table person’s contact info, your workbook, and your 90-day plan. The system works. Keep working it.*