



WAR ON DEBT

Workbook

Get out of debt in 5 to 7 years AND
build wealth that lasts for
generations to come...WITHOUT
raising your income!

Most of what people know about money management and wealth is pure fiction. That's because they have never taken the time to learn the money secrets of wealthy people.

With the Debt Free Accelerator, Dani Johnson shows you how to plug all the places money is leaking out of your life and redirect it to fund your goals and dreams.

Let's get started...

Session 1:

How To Set Yourself Up For Your Next Financial Promotion

You can make a lot of money and still not be wealthy. It takes skill set to earn money, but totally different skill sets to keep your money and make it grow.

1. What is the difference between how the wealthy 2% of the population and the broke 98% of the population think about a ten-cent shopping bag?

2. What financial law does this difference reflect?

3. Is it possible to make a million dollars and still be broke? Yes No

4. What do your spending habits say about you?

5. Write down how much money you made all of last year from all sources:

\$ _____

Session 1: How To Set Yourself Up For Your Next Financial Promotion (continued)

6. 98% of the population thinks about money in terms of _____ while 2% thinks about money in terms of _____.

7. What financial law does this difference reflect?

8. What did Dani discover about the mindset that drove her to buy her massive home?

9. What did Dani discover about herself from the next house they bought?

10. How much did you make when you first entered the workforce? \$ _____

11. Are you making more money today than you were then? Yes No

12. Are you further in debt today than you were then? Yes No

13. What do you need to do differently to be faithful with the little and qualify for more?

Session 2:

How To Use The Law of Promotion To Your Advantage

One of the biggest misconceptions about wealth is that you need to make a lot of money to achieve it, when all it takes is one simple mindset change.

1. What is the second way to fail to qualify for promotion?

2. What do wealthy people know about money that poor people don't know?

3. How much do you currently spend every month on food?

\$ _____ I have no idea

4. Why is it so important to control your money?

Session 2: How To Use The Law of Promotion To Your Advantage (continued)

5. Why do people willingly pay eight times as much money for one type of salt instead of another?

6. What are some things Dani does to be faithful with little when she travels?

7. What mindset keeps people broke?

8. Why do wealthy people focus on Return On Investment instead of Cash Flow?

9. How can you earn 18.9% on an investment immediately?

Session 2: How To Use The Law of Promotion To Your Advantage (continued)

10. What lesson did Dani learn from broccoli?

11. What is the difference between the way 98% and 2% think about broccoli?

12. What does it show when you waste food, money, or time?

Session 3:

The Difference Between Wealth and Poverty Is Mindset

The biggest difference between wealthy people and broke people isn't the amount of money they have, but the way they think about money. Fortunately, if you have the wrong mindset, you can change it.

1. How can you tell if you have a poverty mindset?

2. What advice has Dani been giving to keep people from losing everything?

3. If you have to go into debt to buy something, even if you are getting a great deal, is it evidence that God is blessing you? Yes No

Session 4:

How To Find The Wealth Hidden In Your House

Rubber, meet road. Now that we understand the little ways we point our money toward waste, let's go through your house and identify the specific places your wealth has gone.

1. What are the traits of a poverty mindset?

2. What is typically the biggest area of waste in most people's homes?

3. How are grocery stores and marketers getting wealthy at your expense?

4. What do you teach your kids (and yourself) when you buy them all their favorite foods every day?

Session 4: How To Find The Wealth Hidden In Your House (continued)

5. What has the milk industry done to increase their market share?

6. What did Dani's kids eat when they were growing up? Why did Dani make these choices?

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Session 4: How To Find The Wealth Hidden In Your House (continued)

7. Let's inventory your kitchen to find your wealth:

Section		Options
Pantry	Breakfast	
	Lunch	
	Dinner	
Refrigerator	Breakfast	
	Lunch	
	Dinner	
Freezer	Breakfast	
	Lunch	
	Dinner	

Session 4: How To Find The Wealth Hidden In Your House (continued)

8. What is another way we waste money on food (outside the kitchen)?

9. What is the purpose of the feeling of conviction you may currently have in your heart?

10. What happens when we enjoy rewards like eating out too often?

11. Why should parents not pay for groceries for their adult children?

12. Let's inventory your bathroom to find more waste. How many items did you find?

Session 4: How To Find The Wealth Hidden In Your House (continued)

13. Now let's inventory the clothes and accessories in your closet. How many items did you find?

14. How much money is in each child's room (in the form of toys, clothes, etc.)?

15. What should you do with all the stuff you have that you don't need?

16. Now, let's inventory your garage and storage unit. How much money is out there?

Session 4: How To Find The Wealth Hidden In Your House (continued)

17. What are some things you should never do, at least until after you are financially independent?

18. What's one way people spend even more on food than normal without realizing it?

19. What happens to money when you don't value it? What other areas of your life does this principle apply to?

20. What mindset allows people to keep many options for breakfast (and other meals) in their kitchen?

Session 4: How To Find The Wealth Hidden In Your House (continued)

21. What is the key mindset shift that stands between you and the wealth you want to grow?

22. What is one simple strategy Dani and her clients have used to save money at the grocery store?

23. Now, go through your subscriptions, apps, and gaming systems that cost you money every month without providing any value.

24. What does Dani tell you to do with your bank statements?

Session 4: How To Find The Wealth Hidden In Your House (continued)

25. What are some simple ways to save money in the laundry room?

26. What can you do with your thermostat and other utilities to save money?

27. How is wealth accumulated? _____

28. How is it wasted? _____

29. What are three things you can do differently right now to save money, pay off debt, and build wealth?

1. _____

2. _____

3. _____

Session 5:

Let's Declare War On Your Debt

This is where your wish to be debt free becomes a clear, measurable, actionable plan to demolish your debt and live the life of freedom you were created to live.

1. What was the simple millionaire secret Dani shared for becoming wealthy?

2. What are the three things you must know about money?

3. True or false: making more money is the answer to my financial problems. True False

4. What is Dani's definition of "fat" when it comes to money?

5. What is the average amount of "fat" people find in their budgets? \$_____

Session 5: Let's Declare War On Your Debt (continued)

6. What are some examples of “fat” in people’s budgets?

7. Mark the examples that surprised you.

8. Based on our new vision of “luxuries” and “necessities,” what are some areas of “fat” in your budget that you can trim off today (we’ll provide more room for this later)?

Waste Spending (“Fat”)	Amount
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

9. Total up the amount of fat you want to eliminate from all those areas: _____

Session 5: Let's Declare War On Your Debt (continued)

10. Add your fat amount to your current payments and smash your debt:

Creditor	Balance Due	Current Payment	New Payment	Months To Pay It Off

I will be out of debt on ____ / ____ / ____ !!!

Session 5: Let's Declare War On Your Debt (continued)

11. What is Dani's bonus kitchen strategy for accelerating your debt payoff? What extra benefit will you likely receive from it?

12. Once you pay off your credit cards and lines of credit, what will you do with money you've been rolling into your debt accelerator?

13. What financial action does Dani warn against? _____

14. What promise exists for people who are faithful with little with these strategies?

15. Close your eyes and imagine it's your out-of-debt day and you are making your last payment on your last debt. What feelings came over you?

16. How motivated are you to experience that feeling for real?

- YES!!! I AM!!!
- Maybe someday

Session 6:

This One Formula Can Change Your Life

Dani said that the key to wealth is not making more money, but being faithful with what you have. This simple equation is going to set you up to do that.

1. What is your current total monthly expense? \$ _____
2. Multiply that amount by .70 = \$ _____. That is your new monthly spending limit.
3. As more money comes into your hands, what do you do with the increase?

4. If you make \$4,000/month and commit to keeping \$1,000 in your account every month, what happens to your account each month?

5. What will you do with that increase?

Session 6: This One Formula Can Change Your Life (continued)

6. What kind of meal choices does Dani make to build her wealth and her health?

7. What kind of new spending choices can you make going forward?

8. What debt payment results did you hear that inspired you?

Battle Bonus 1:

Three Types Of Investments

Dani describes the top three investment types that typically produce the best results...
IF you know what you're doing.

1. Investment Type 1: _____

2. What are the pros and cons of this investment?

3. Investment Type 2: _____

4. What are the pros and cons of this investment?

5. Investment Type 3: _____

6. What are the pros and cons of this investment?

Battle Bonus 2:

Is College A Good Investment?

Higher education is a trillion-dollar industry with huge clout in the market. But is it right for you or your kids?

1. How do you control the value of a dollar you invest in education?

2. How do people get trapped in college debt?

Battlefield Victory:

David and Lisa Sachleben

Six figures in debt in their late 60s, David and Lisa had to take massive action to turn things around. Listen to their story of incredible victory and the lessons they learned.

1. What did you take away from their story to apply to your own life?

We are so proud of you!

When you learn how wealthy people think about money, you understand why they are able to accumulate so much and keep it for so long. Armed with this knowledge, you can begin the process of building wealth without the pressure of debt and build a financial legacy that lasts generations.

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