

THE

HOW

TO

dfree<sup>®</sup>  
billion  
dollar  
CHALLENGE

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DEVELOP YOUR GOALS.  
TRACK YOUR PAYMENTS.  
**ACHIEVE YOUR PLAN.**

# WHAT IS THE BILLION DOLLAR CHALLENGE?

The Billion Dollar Challenge (BDC) is the civil rights mission of dfree® to continue the legacy founded by Dr. Martin Luther King, Jr. of financial wellness and empowerment for all. As the economic situation of people is improved, new options and resources become available, creating pathways that seemed unattainable in the past. The ability to further your education, become an entrepreneur and invest in wealth creation becomes a reality.

BDC is a free, interactive online tool designed to help users set a realistic budget or savings plan. If you want to save more, pay off debt or both, BDC can assist your needs.

**Looking to get out of debt?** 💰 Use the tool to help you determine the date you will be out of debt, or you determine the date and the tool will calculate how much you need to pay to meet your goal date.

**Ready to start saving for your future?** 💰 Well, it works the same way. You determine your savings and let the tool help you calculate your savings strategy. It's easy to use and people love how it helps you stay on track to meet your financial goals.

dfree® understands that people take on debt for various reasons and often don't have a strategy to get out of debt. Consumer debt enslaves millions of people across the country and that's why dfree® has taken on a national initiative to challenge and support people to paydown \$1 billion in consumer debt.

By participating in BDC, you will be joining thousands of people who are taking the first step to living a debt-free lifestyle. Not only will you reduce your debt, but you will also:

- 💰 Improve credit-worthiness
- 💰 Reduce stress
- 💰 Increase savings
- 💰 Build wealth

How can organizations, churches or families use Billion Dollar Challenge?

BDC is a perfect tool to introduce an economic conversation. We have organizations that have formed groups and have paid off millions of dollars of debt within their groups.

It’s easy for the administrator to set up and monitor how much debt the group has collectively paid off. Because the site is totally secure and does not capture credit information or account numbers, there are no worries about personal information being shared.

How do I join?

Joining BDC is easy. Just log on to **billiondollarpaydown.com** to get started. On the site, you will be able to create your profile and begin your debt/savings plan. From day one, you can start tracking & monitoring your progress. It’s also easy to start a group or join an existing one.

Remember, this is a free online tool and there are no hidden fees or cost. No credit information or account numbers captured. Join the challenge today and you, too, can be on the path towards financial freedom!

Make sure to check **mydfree.org** and our social media handles regularly for updates on the Billion Dollar Challenge.

HOW TO GET STARTED

JOINING IS EASY! Follow the steps below to build your individual plans and to join a group.



DECIDE THAT YOU WANT  
A LIFE FULL OF  
**MEANING.**



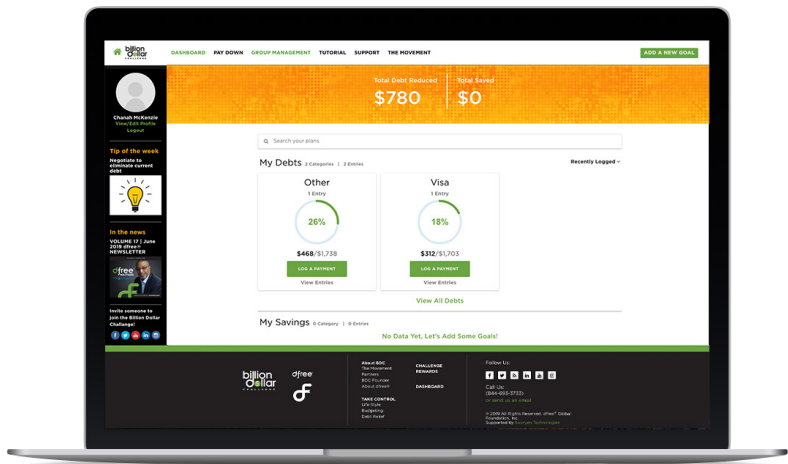
WEBSITE  
**FEATURES**

**FEATURE #1 - USER PROFILE**

- This feature provides user ability to view their account details and edit them.
- The user can edit account details, change password and delete their account using this module.
- A security check is placed to avoid accessing private information of users as the first step of this feature.

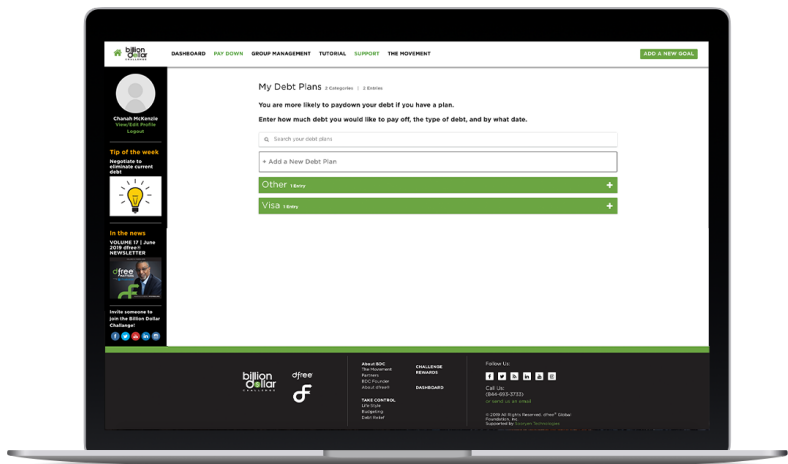
**FEATURE #2 - DASHBOARD**

- This feature provides user ability to see summary of the debt and savings details.



**FEATURE #3 - PAYDOWN > MY DEBTS**

- This feature provides user ability to manage their debt records and debt goals.
- The user can add new debt record, edit debt record and delete debt record along with managing the debt goals.
- The user can search their debt plan by name, type or date (eg: debt plan 1, visa or December).



**FEATURE #4 - PAYDOWN > MY SAVINGS**

- This feature provides user ability to manage their savings records and savings goals.
- The user can add new savings record, edit savings record and delete savings record along with managing the savings goals.
- The user can search their debt plan by name, type or date (eg: debt plan 1, visa or December).

**FEATURE #5 - PAYDOWN > UPCOMING PAYMENTS**

- This feature provides user ability to view all upcoming payments of Debt and Savings Category. The user can also log payment from this screen.
- The user can search their debt plan by name, type or date (eg: debt plan 1, visa or December).

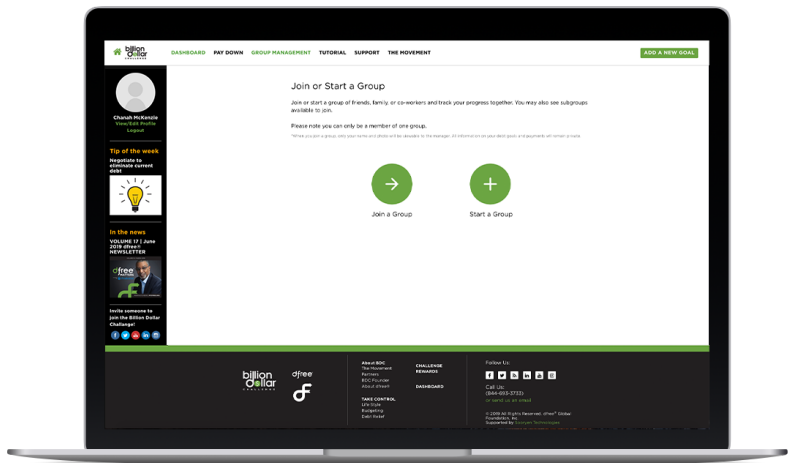
**FEATURE #6 - PAYDOWN > RECENT PAYMENTS**

- This feature provides user ability to view all past payments of Debt and Savings Category i.e. Payment History. The user can sort the view by date as well as name.
- The user can search their debt plan by name, type or date (eg: debt plan 1, visa or December).

**FEATURE #7 - GROUP MANAGEMENT**

- This feature provides user ability to start a new group or join an existing group in the system.
- This module has admin and user view facility.
- The Group admin can do following things:
  - See notification
  - Edit group information
  - Add subgroup
  - Add members
  - Post announcement
  - Add comment
  - Remove member
  - Send invitation to bdc account and non-account users
  - Send email to all members and individual members
  - Assign admin role to any member of the group.
  - View all member list (search by member name)
  - View email/phone details of all members of the group
- The Group member can do following things:
  - See notifications

- View group details and contribution of the group
- Leave the group
- Add comment and post replies to the comment.
- View all member
- Send email to admin of the group
- Invited Users Accept/Reject flow: Group Notifications hyperlink appears in the sidebar to the users who have not joined any group yet. The users who are already part of any other group as member will get notifications in the landing page (notifications icon).



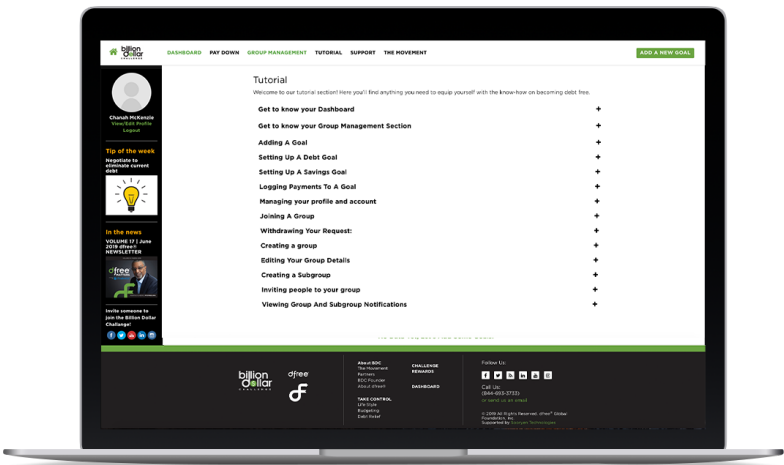
### FEATURE #7.1 - SUBGROUP

- The subgroup module is based on admin and user role.
- The Group admin can do following things:
  - Create Subgroup
  - Edit Subgroup
  - Deactivate Subgroup
  - Post announcement and comments
- The Subgroup admin can do following things:
  - Edit Subgroup
  - Deactivate Subgroup
  - Add announcement
  - Add/Edit/Remove comment
  - View Member List (search by member name)
  - Send invitation (to add members)
  - Send email to all members
  - Remove member
  - See notifications
- The Subgroup user can do following things:
  - See announcement
  - Add comment
  - See debt/savings goals
  - View all members

- Note: Initially Group admin will be subgroup admin until he sends subgroup admin request to any member.
- Group admin's contribution of debt and savings will be reflected in the main group counter only (in case of group admin is also subgroup admin).

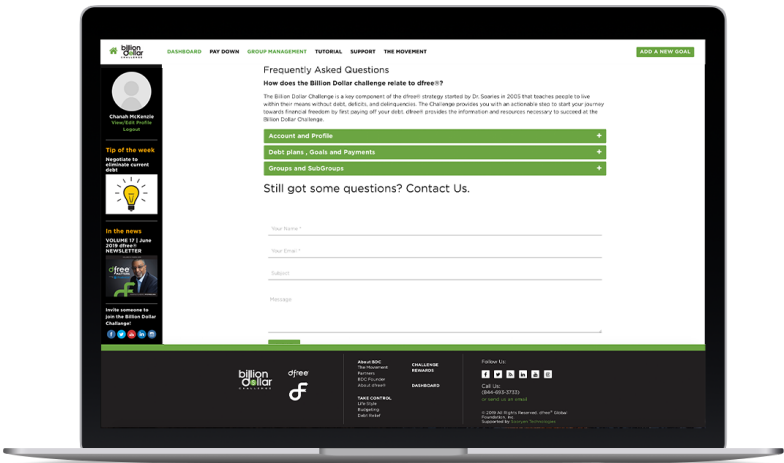
### FEATURE #8 - TUTORIAL

- This feature provides user to see all the tutorial content that guides them to use the website.



### FEATURE #9 - SUPPORT

- This feature provides user ability to see all the FAQ points added by admin from wp- backend. The user can also send contact details to the system admin using contact form.



### FEATURE #10 - NEWS AND TIPS

- This feature provides user ability to see all the news and tips added by admin from wp- backend. The user sees the news and tips in the sidebar.

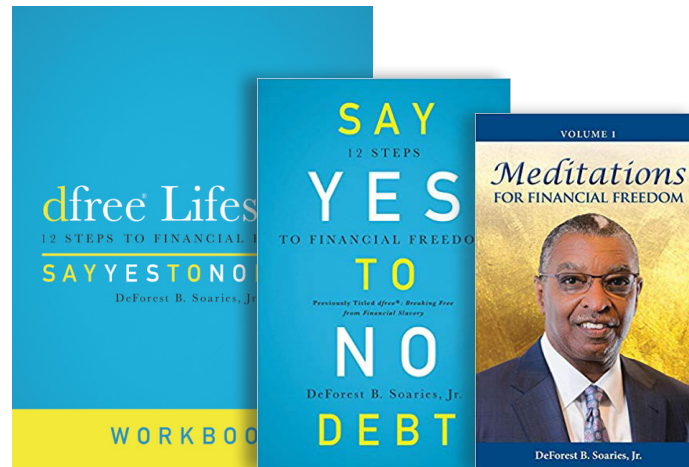


**RE-EVALUATE** LIFESTYLE  
CHOICES.

dfree<sup>®</sup>  
**EDU +**  
**SOLUTIONS**



Financial strategies to get you back in the black. Collective learning to access tools and strategies that lead to financial freedom.



Say Yes to No Debt

dfree® Lifestyle: 12 Steps to Financial Freedom

dfree® Leader Guide

dfree® Launch Manual

Meditations for Financial Freedom



dfree® Solutions creates strategic partnerships offering solid product tools and resources for banking, credit, insurance and investing.

