

JUST THREE EASY STEPS TO BEGIN A LIB FINANCE CLUB

1. Determine the basics.

Before you begin a LIB Finance Club, Take a few minutes to ask yourself these questions:

Who will I invite to join the club?

Friends, co-workers, business associates and neighbors are perfect candidates.

How often will the Club meet?

Clubs can meet once a month to once a week. It's up to you? The important part is to be consistent with whatever you decide.

When and where will the Club meet?

Get a consensus from your group. You can choose anywhere, anytime! Work, school, home, at lunch, evenings or on weekends.

How many will be in the Club?

Clubs work best with four to twelve members. Keeping your club numbers small insures that it stays fun, intimate and manageable.

2. Get the word out.

Anyone can benefit from joining a LIB Finance Club if they're serious about Living In the Black or living debt free. Men, women and teens (with adult supervision) can achieve success in financial matters by joining a Club.

Your LIB Finance Club will explore topics that confront you daily - from spending and saving to investing and retiring. The LIB website lists fun ideas for meetings and guides for club leaders. Visit: www.livinginthblack.com.

Are you ready to begin a personal adventure to "Living In the Black"? The LIB Finance Club is an easy and exciting way for you and your family, friends or co-workers to address issues than keep us from financial success. Start your journey to financial freedom in just three easy steps.

Download, copy and use this brochure to get the word out!

Date/Time: _____

Location: _____

Invited by: _____

RSVP by Phone or Email by _____

Phone: _____

Email: _____

For more information, visit:

www.livinginthblack.com

3. Have fun while you learn.

The **Living In the Black DIME** Theory is the heartbeat of living a financially healthy life. Our website provides valuable resources and encouragement for this journey. Pull concepts from the DIME Theory as discussion points for each meeting.

Icebreakers. Start each meeting with fun activities that get you laughing and talking about money and personal finances.

Discussions on the DIME. Here's the information exchange that will help you manage and grow your finances. You'll brainstorm new ideas and learn from proven strategies. Just apply the knowledge to keep moving toward financial success.

Celebrate Your Success. Get excited when a club member does something right! Set achievable goals between meetings; hold each other accountable; and yes, take a few moments to celebrate your success! Visit our website for affordable ways to celebrate success and to encourage your group.

Attitude is Everything. Share affirmations, quotes, and other encouragement to help members keep focused on this adventure.

Begin a LIB Finance Cub Today! Mail in your commitment card and we'll send you a gift!

www.livinginthblack.com

Are you LIBerated?



Are you Living In the Black?

“In the black” is a financial term that means “free from debt.” To **Live In the Black** is to live a life free of the stress, worry and negative impact of debt. Living In the Black is a concept based on the simple idea that if you *change your attitude about money*, *apply* knowledge to modify your spending and saving habits, and automate your financial program, you can and will experience a new level of financial health and wealth.

Living In the Black, Inc. was created by Lisa C. Williams to provide essential information to

help families move out of debt toward financial stability.

LIB Finance Club Commitment

From this forward, I am committing to this unwavering personal pledge to become debt free and financially healthy. I must adjust my attitude and my behavior towards money management. I intend to use all available resources and tools provided by **Living In the Black, Inc.** to meet my goal. I will set achievable goals and hold myself and other members of the LIB Finance Club accountable.

Name

Date

Mail the signed commitment to
Living In the Black, Inc. We'll
send you a special gift.

Living In the Black Finance Club
PO Box 1805
Fayetteville, GA 30214

The LIB Finance Club Makes Cents!



Take control of your
finances! Take control
of your future!

Join the
LIB Finance Club

The LIB Finance Club is a
free resource provided by
Living In the Black, Inc.
www.livingintheblack.com