

thrive financially. grow spiritually.

FREQUENTLY ASKED QUESTIONS

• What is FreedUp®?

FreedUp is a stewardship training program. It offers culturally current resources to help guide and equip believers to manage money in healthier ways, through Biblical wisdom. It's for people in any financial situation, from debt to abundance. The app addresses all the components of financial stewardship, including Earning, Giving, Saving, Spending, and Debt.

• What is included in FreedUp?

FreedUp includes an app and a workbook (or two workbooks for couples). The app contains video teaching, exercises, and optional material for couples and for groups. The workbook accompanies the app and provides space for journaling, reflection exercises, and financial calculations.

• What does FreedUp cost?

While list price is \$99 per user or couple, a contribution from Holy Comforter is making this program available for only \$19 per household. Upon registration, we will provide a coupon code that reduces the price from \$99. This includes access to the app for one or two people, as well as one or two workbooks. Access to the app is valid for one year after the purchase. The first module of the app can be accessed for free; purchase is required to unlock the remaining modules.

• How do I register?

This is a 2-step process. First, register with Holy Comforter either online or via a paper form, and we will give you the discount code you need to register with FreedUp on phone or tablet from Google or Apple app store.

• How do I get the workbook?

When you purchase the app through the online store, the workbook will be shipped to your home. If you download the app and proceed through the first module without purchasing, you will not have the workbook as you work through the module.

• How do couples participate together?

Purchase of the app includes license to download and use two full versions. This includes both the app itself and two copies of the workbook. We recommend that each partner work through the material on their own and then discuss each module together, using the optional couples' content at the end of each module. Note: it is not necessary for each partner to complete the financial exercises separately, but these should be discussed together to ensure agreement.

• Is there Group content?

Group content is available but not required to do the program. We highly recommend participating with a small group as you work through the content to provide encouragement and accountability. Note that the group content does not require sharing of personal financial information as part of the group discussion.

• What is the FreedUp process like?

FreedUp offers a unique Money Motivation quiz at the beginning. Participants identify their primary money motivation through an assessment and then throughout the course, we refer back to that money motivation to help them understand the decisions they make and avoid some pitfalls.

The app determines the "lane" of education that best fits the participant's current financial situation:

- **Lane 1:** Barely making ends meet, significant worry about money, maybe missing some payments, lots of debt.
- **Lane 2:** Doing OK but not making headway. Not living paycheck to paycheck but if they missed a couple checks, they'd be in trouble. Not saving much, probably using consumer debt.
- **Lane 3:** Have more than enough resources but don't feel free financially. Worried about having enough though they have sufficient savings. Minimal consumer debt compared to their net worth. This is not just 7-figure income people!

Although the app enables participants to choose their lane, we highly recommend going with the app's recommendation for the most meaningful and helpful experience.

The App work is accompanied by an individual workbook in a 6-week experience for all three lanes. The participant walks through the three big ideas and 5 core concepts of FreedUp:

- 1. We are free when we are **faithful stewards**.
- 2. A faithful steward is both a **diligent earner** and **prudent spender**.
- 3. A prudent spender is a generous giver first, a wise saver, and a cautious debtor.
- How do I get support for using the FreedUp App?

Contact info@getfreedup.com or call 844-FREEDUP (844-373-3387).

• Who sees the data I enter in the FreedUp app?

The only data in the FreedUp App that your church has access to is the name, email, and mailing address of participants using the church's coupon code. Any personal financial data entered in the App is securely held by the App developer. More info on the privacy policy can be found <u>here</u>.

• Does FreedUp provide any financial advice?

No. It does not offer financial advice and does not sell or promote any financial products or recommend specific advisors. Freed-Up is strictly about providing Biblical wisdom and practical tools to manage finances in a God-honoring way.

• Who is the creator of FreedUp?

FreedUp is a partnership by CRGS,LLC, a joint-venture formed by Crossroads Church of Cincinnati and Good Sense. Good Sense has been around for over 40 years. Hundreds of thousands of people have used the Good Sense curriculum to transform finances and transform their lives. More info at: https://goodsensemovement.org