



2022

LEADERSHIP RETREAT & CONFERENCE

Financial Healing:
Wisdom | Wellness | Wealth

PRESENTED BY

RWJBarnabas
HEALTH

POWERED BY



Prudential

RWJBarnabas Health proudly supports **Dfree Global Foundation, Inc.**



Let's be healthy together.

rwjbh.org

Clara Maass Medical Center
Community Medical Center
Cooperman Barnabas Medical Center
Jersey City Medical Center
Monmouth Medical Center and
The Unterberg Children's Hospital
Monmouth Medical Center Southern Campus
Newark Beth Israel Medical Center and
Children's Hospital of New Jersey

Robert Wood Johnson University Hospital and
The Bristol-Myers Squibb Children's Hospital
Robert Wood Johnson University Hospital Hamilton
Robert Wood Johnson University Hospital Rahway
Robert Wood Johnson University Hospital Somerset
Trinitas Regional Medical Center
RWJBarnabas Health Behavioral Health Center
Children's Specialized Hospital
Rutgers Cancer Institute of New Jersey



Greetings,

Welcome to the 2022 dfree® Leadership Retreat & Conference! We are excited to gather, in person and virtually, to learn, connect, and prepare to lead others on their Journey to Financial Freedom™!

As we planned for this experience, we were intentional to address where we've been with respect to the COVID-19 pandemic, social unrest sparked in 2020, as well as continued shifts along political, cultural, social, and economic lines. However, as a solution-oriented movement, we are very much focused on where we are going and how we can help our people to navigate a way forward. Hence this year's theme...***Financial Healing: Wisdom, Wellness & Wealth!***

Thanks to our long-standing corporate partners **RWJBarnabas Health** (Title Sponsor) and **Prudential** (Presenting Sponsor), we are able to provide top notch insight from leaders in both healthcare and financial services to make the goal of Financial Healing a reality. Likewise, we are grateful for the consistent support of **Independence Realty Trust, Federal Home Loan Bank of New York**, and **Ocwen**, our Friends of dfree® sponsors. Partnership is essential to service, and we are in great company!

The dfree® Financial Freedom Movement remains committed to ensuring that we provide the content, curriculum, tools, and access to professionals and industry resources to ensure that our leaders around the globe are not only well themselves, but also encouraged, well-informed, and well-equipped to serve their communities locally.

As such, it is our prayer that this week's programming inspires, ignites, energizes, and prepares you for the journey forward. Please be sure to take notes, ask questions, make new connections, and share your experiences with us and others in your community. Should you have any questions, concerns, or testimonials to share, please don't hesitate to contact our team at info@mydfree.org. Please follow us @mydfree on all social platforms. And stay tuned to www.dfreefoundation.org and www.dfree.com for the latest updates on our work together!

Thank you for your contributions, presence, and active participation!

God bless you! With Gratitude,

DeForest B. Soaries, Jr.

Founder & CEO

Dfree Global Foundation, Inc.

Tamika Stembridge

Executive Director

Dfree Global Foundation, Inc.



ABOUT **dfree**[®]

FINANCIAL FREEDOM
MOVEMENT[™]

PHILOSOPHY

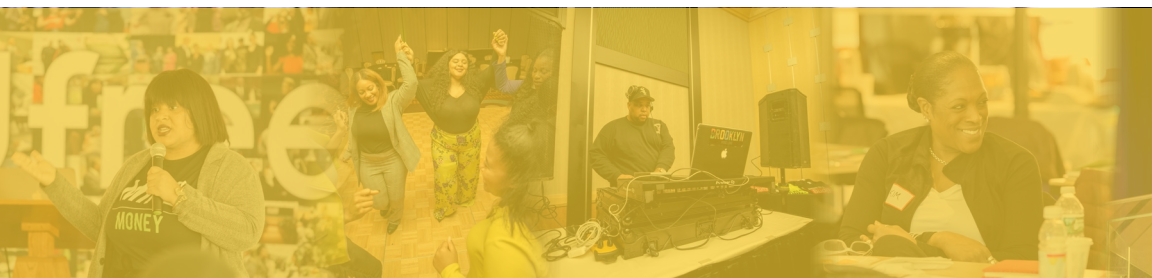
Dfree principles and strategies help to transform behaviors by identifying the emotional and psychological causes that are tied to our relationship with money. We achieve this blending faith and finance principles in our curriculum, tools, and programming. Educate * Motivate * Celebrate!

MISSION

The dfree[®] Financial Freedom Movement is a transformational lifestyle that promotes financial freedom through values-based principles and practical approaches to financial management.

VISION

The dfree[®] Movement will be a leader in the creation of an economic and cultural shift that increases consumer participation in savings, insurance, and investments.





The Dfree Global Foundation, Inc. is a non-profit organization charged with leading the African American community to financial freedom through content, curriculum, training, tools and access to professionals. As the only faith-based, wealth-building system specifically designed with the black community in mind, the dfree® Movement delivers access to financial freedom. The organization uses a variety of tools to educate, motivate and support people who make the choice to achieve and sustain financial freedom.

dfree® WEBSITES

Foundation Site: www.dfreefoundation.org

Brand Site: www.dfree.com

dfree® BILLION DOLLAR CHALLENGE

www.billiondollarpaydown.com

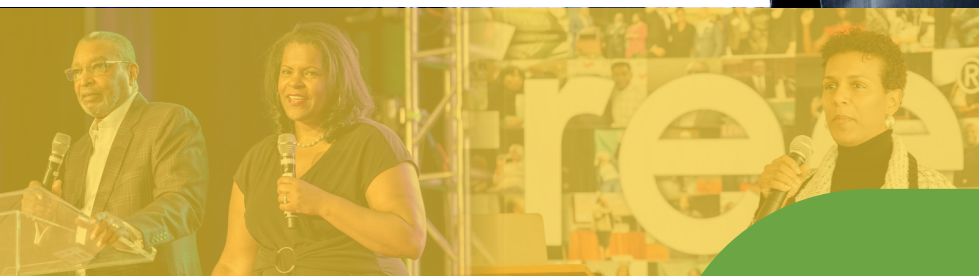
dfree® TESTIMONIALS

www.youtube.com/mydfree

dfree® NATIONAL TEAM

info@mydfree.org

1.844.mydfree (693-3733)



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Independence
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NEW YORK



thank
you

to all of our sponsors



the DAY TO DAY schedule

DAYONE
WEDJULY27

Ask the Expert Webinar
featuring dfree® Team

dfree® Focused Bible Study
Hosted By: Rev. Danté R. Quick, Ph.D., Sr. Pastor, First Baptist Church of
Lincoln Gardens

DAYTWO
THUJULY28

Special dfree® Worship Service
featuring Rev. Mark Tyler, Pastor, Mother Bethel AME Church

DAYTHREE FRI JULY 29

MORNING

dfree® Leaders Training: How to Lead Your Church, Community and Organization to Financial Freedom

Presenters: Kyle Harrison, Shaunda Sutton & Katherine Taylor, Dfree Foundation Training & Engagement Team

Special Presentation

Adrian Council, Publisher & CEO, The Positive Community

RWJBH Presentation Financial Healing, From The Inside, Out

Panelists:

- Deanna Minus-Vincent, Executive Vice President, Chief Social Justice & Accountability Officer, RWJBarnabas Health
- Andrew Thomas, Vice President Health Equity, RWJBarnabas Health

AFTERNOON

dfree® Academy Preview Video Presentation

AARP Presentation

Dr. Soaries In conversation with Shani Hoste, Vice President
- Audience Strategy, Office of Diversity, Equity & Inclusion, AARP

Prudential Remarks

Ryan Carter, Vice President of Business Development, Prudential Financial

Prudential Presentation: Financial Challenges of the Sandwich Generation

George R. Barnes, Financial Advisor

EVENING

dfree® Financial Healing Concert

featuring Hezekiah Walker, Lorraine Stancil-Lawson
and Derek Minor

DAYFOUR **SAT JULY 30**

dfree® Faith Leader Panel: Financial Healing – Inspired Leadership, Informed Action

Hosted By:

- Pastor Trevor Hyde, Berean Baptist Church, Brooklyn, NY

Panelists:

- Rev. Lisa Autry, Finance Director, Christ Community, Richardson, TX
- Min. Rhonda Washington, dfree® Leader, Word Tabernacle, Rocky Mount, NC
- Mr. Dwight Raiford, dfree® Leader, Ebenezer Baptist Church, Atlanta, GA)
- Rev. Dr. Danielle L. Brown, Shiloh Baptist Church, Plainfield, NJ
- Yolanda Barry, Agape Family Worship Center, Rahway, NJ
- Deacon Andrea Davis, dfree® Leader, Dabar Bethlehem Cathedral, NY

Fireside Chat: Ownership Is the New Black

Hosted By: Nicole Pride

Panelist: Jamila "Mimi" McCarly Guest

- Owner, Collab Music Network
- Co-Founder of We Own Now
- Co-Founder of Nashville is not Just Country Music
- Promoter & Advocate for Black Ownership + Wealth

Special Presentation

John Harmon, Founder, President & CEO, African American Chamber of Commerce

Sisterhood & Service: Special Session With Our National D9 Partner Organizations

Panelists:

- Gina Merritt-Epps, Esq., First Vice President, Zeta Phi Beta Sorority, Inc.
- Michelle Dutton, Member of the National Economic Development Committee, Delta Sigma Theta, Sorority, Inc.

Prudential Presentation

Fireside Chat with Dr. Soaries and Ryan Carter, Vice President of Business Development, Prudential Financial

dfree® Special Presentations

- dfree® Academy Preview
- Heal America Presents *“Summer of Healing”*
- dfree® Africa

DAYFIVE
SUNJULY31

Special Worship Service

featuring Dr. Soaries, Pastor Emeritus of First Baptist Church of Lincoln Gardens

NOTES

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THANK YOU FOR ATTENDING THE **DFREE** LEADERSHIP RETREAT

We invite you and yours to consider making an investment in the future of the Dfree Global Foundation, Inc.



VISIT **WWW.DFREEFOUNDATION.ORG** TO DONATE



HOW TO JOIN THE **dfree[®] ONLINE ACADEMY**

The dfree[®] Online Academy was created to offer individuals, churches and community organizations a convenient way to take dfree[®] courses, including dfree[®] Leaders' Training. These courses are offered entirely online as self-paced or instructor-led, with support provided by our team.

GET STARTED TODAY!

- 1** Access the dfree[®] Online Academy at **mydfree.org**
- 2** Select the class you wish to take and enroll
- 3** Download the learning materials for the course
- 4** Be sure to get the reference materials, 'Say Yes to No Debt' and the accompanying workbook
- 5** **START LEARNING!**



dfree
**billion
dollar**
CHALLENGE

HOW TO JOIN THE **dfree® BILLION DOLLAR CHALLENGE**

The Billion Dollar Challenge (BDC) is a free web tool that seeks to educate, inspire and enable participants to collectively pay down \$1 billion in consumer debt.

Please note that all information is confidential.

GET STARTED TODAY!

- 1 Go to billiondollarpaydown.com
- 2 Select **"JOIN NOW"** (Top right hand corner)
- 3 Complete the registration form
- 4 Go to LOGIN and enter credentials
- 5 Manage all of your plans from your dashboard

MONTHLY BUDGET

TOTAL MONTHLY INCOME _____

GIVING	BUDGET
TITHES	
OFFERINGS	
CHARITABLE DONATIONS	
OTHER	
TOTAL	

HOUSING	BUDGET
MORTGAGE/RENT #1* (DEBT)	
MORTGAGE/RENT #2* (DEBT)	
HOMEOWNERS INSURANCE	
PROPERTY TAXES	
MAINTENANCE & CLEANING	
OTHER	
TOTAL	

UTILITIES	BUDGET
CABLE	
CELL PHONE	
ELECTRICITY/GAS/OIL	
HOME PHONE	
INTERNET	
TRASH	
WATER	
OTHER	
TOTAL	

LIFESTYLE	BUDGET
ENTERTAINMENT (EATING OUT, MOVIES, ETC.)	
GIFTS	
GROCERIES	
HOBBIES	
LAUNDRY/DRY CLEANING	
PETS	
SPENDING MONEY	
TRAVEL/VACATION	
TUITION/SCHOOL FEES	
OTHER	
TOTAL	

NOTES

CONSUMER DEBT	BUDGET
CREDIT CARD PAYMENTS	
STUDENT LOAN PAYMENTS	
PAST DUE ACCOUNTS	
PERSONAL LOANS	
OTHER	
TOTAL	

TRANSPORTATION	BUDGET
CAR LOAN/LEASE* (DEBT)	
CAR INSURANCE	
FUEL/MAINTENANCE	
PARKING	
PUBLIC TRANSPORTATION	
REGISTRATION/INSPECTION	
OTHER	
TOTAL	

SAVINGS	BUDGET
EMERGENCY FUND	
EDUCATION FUND	
RETIREMENT	
OTHER	
TOTAL	

PERSONAL & FAMILY	BUDGET
CLOTHING, SHOES, ETC.	
GROOMING/PERSONAL CARE	
CHILD CARE	
CHILD SUPPORT/ALIMONY	
TOTAL	

CONSUMER DEBT	BUDGET
CREDIT CARD PAYMENTS	
STUDENT LOAN PAYMENTS	
PAST DUE ACCOUNTS	
PERSONAL LOANS	
OTHER	
TOTAL	

HEALTH	BUDGET
DISABILITY INSURANCE	
DOCTOR COPAY	
HEALTH INSURANCE	
LIFE INSURANCE	
MEDICAL/DENTAL	
PRESCRIPTIONS	
VISION/CONTACTS	
OTHER	
TOTAL	

NOTES

TOTAL MONTHLY EXPENSES _____

MONTHLY SURPLUS/DEFICIT +/- \$ _____



Actions, not just words

For decades Prudential has been committed to racial equity and social justice. Now we're stepping up our game.

By taking further action for inclusion and diversity.

FOR OUR PEOPLE: Our goal is to be the professional home to the top talent in our industry by building a culture where every voice is heard.

THROUGH OUR BUSINESS: Our enterprise inclusion strategy is expanding accessibility of our offerings to a diverse range of people and communities.

IN SOCIETY: We're eliminating barriers and creating more equitable systems that lead to better outcomes for families and communities.

Learn more about
our commitments at
Prudential.com/Purpose

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Prudential is proud to support

The dfree® 2022 Leadership Retreat & Conference



Best wishes for continued success.



Prudential

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