

**Bringing
Your Money Or Your Life
Into The 21st Century**



**Phase I
A Report & Proposal**

April 2006

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Introduction

Purpose & Presentation Style

The purpose of this document is to serve as both a Report on the FI Charrette and as an initial Proposal for bringing the recommendations generated at that meeting into reality.

As the primary author of this document, (except where noted), and as the person most likely to serve as Program Director for the Your Money Or Your Life Program (YMOYL Program) arm of the New Road Map Foundation (NRM), I have attempted to synthesize and summarize what I believe to be the group consensus that occurred at the FI Charrette. In addition, here and there where I felt it appropriate, I have taken the liberty of inserting additional thoughts, comments, observations and recommendations that were not formally discussed at the FI Charrette. Some of those comments are mine alone, others are my interpretation of what I overheard others say. These more personal interpretations will be called-out by an italicized "Editors Note."

-- Dave Wampler

The FI Charrette

On February 25-28, 2006, the New Road Map Foundation (NRM) convened a FI Charrette. A group of 16* dedicated, seasoned practitioners and supporters of the YMOYL Program were in attendance. Their mission was to prepare recommendations to be presented to the NRM Board of Directors – recommendations that would carry The Program forward into the 21st Century.



Back Row: Linda Lenich, Mike Lenich, Pam Allan, Jacque Blix, David Heitmiller, Rozie Hughes.
Center Row: Dave Wampler (Co-Host), Jonathan Allan, Tom Calloway, Ann Haebig,
Alan Seid (Co-Host), Caroline Estes (Facilitator). Front Row: Jill Lucht (Recorder),
Jane Zeender, Monique Miller-Tilford, Fred Ecks, Kevin Cornwell.

* *Sandy & Dale Aldridge could not attend, but participated in the review process via e-mail.*

Process & Time Constraints

The meeting began on a Saturday evening at 6:00 pm and concluded on Monday evening at 5:00 pm. Detailed notes from the meeting are available in the Appendix. This is a short description of what took place during the meeting.

On Saturday evening the stage was set for the rest of the meeting. Alan Seid and Dave Wampler presented a “State of the Union” address – looking at where NRM and the YMOYL Program are at present and describing the new, “Two Program” structure of the organization. Each participant shared a two-minute personal introduction. We reviewed the agenda for the rest of the meeting. Our facilitator, Caroline Estes, was introduced and she explained the process we would use to accomplish our task. Finally, we enjoyed a presentation by Jonathan Allan about his latest thinking and research on the YMOYL Program.

Sunday morning was devoted to developing group vision and commitment, and Mission and Values Statement. This was followed by an in-depth brainstorming session in which we categorized and prioritized the areas of focus and concern for the remainder of the meeting.

Sunday afternoon and all of Monday were primarily devoted to small group sessions that addressed each of specific areas of focus and concern we had prioritized. The remainder of this document reports on those areas and makes initial proposals for bringing our group vision to life.

An Important Note About Time Constraints: In total, we had approximately 18 hours to complete our work. Facilitator Caroline Estes stated on several occasions that we really should have had two or three times that amount of time given the overwhelming scope of our task. She was surprised that we actually managed to stay so focused and accomplish as much as we did in the time allotted.

In addition, the time allotted did not allow for the development of specific detail – such as budgeting, the creation of time lines, determining what skills and resources would be required to complete the recommended tasks, etc. However, several of the specific proposals were worked on by meeting participants during the weeks following the meeting and do contain some of that detail. Much additional work will need to be done to refine additional details for each specific project when/if approved by the NRM Board.

Evolution Of “The Rules”

Editor's Note: Although not formally discussed during the meeting, many informal individual and group conversations echoed what seemed to me to be an agreed upon and acceptable evolution in “the rules” one must follow when doing the YMOYL Program. There is recognition that Program participants receive value by doing some of the Steps. One doesn't necessarily need to do ALL of the Steps. However, there is a built-in synergy among the Steps and the more one does, the more successful they will be at reaching FI1, FI2 or FI3. Here is a summary of what I perceive to be the new, mutually agreed upon “rules” for doing the Program.

There is not a right way to do any of the Steps. Time has provided us with a wealth of examples of the different ways people have successfully done each of the Steps. Participants should be free to choose the method that is right for them (or even create their own). But, participants must do all Steps for the Program to work fully.

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The Steps do not need to be done in numerical order. But, participants must all Steps for the Program to work fully.

Some participants may choose only to do some of the Steps rather than all nine. For example, doing a few of the Steps may result in greater Financial Intelligence (FI1). Doing Steps 1-5 may result in greater Financial Integrity (FI2). Doing all Nine Steps (and sticking with them as an ongoing lifestyle choice) may result in Financial Independence (FI3). But, participants must do all Steps for the Program to work fully.

The final result/goal of the YMOYL Program may be something other than Financial Independence (FI3) and a life of voluntary service to others and the planet. It may *not* include complete Financial Independence. It may be a life where paid employment (full or part time) continues. It may be a life where one chooses a lower paying, more satisfying job. It may be a life of leisure. In short, no one is judging or dictating the final outcome participants should strive for. The more Steps a participant does, the more benefits they will accrue from the Program. And, participants must do all Steps for the Program to work fully.

Editor's Note: If acceptable, some edited form of the above should probably appear on the YMOYL Web Site (described below).

Branding

Editor's Note: In many informal discussions, we struggled with what, exactly, to call the "FI Work" or "Money Work" of NRM. Below are some thoughts and informal conclusions.

Based on the "Evolution Of The 'Rules...'"

"Your Money Or Your Life"

There was some concern expressed over using this phrase to describe the entire body of work because it may too easily be thought of as only "the book" and not the entire collection of resources and tools available for doing the Program. However, once the new "Flagship" (described below) was agreed upon, it was easier for most to see how this concern could adequately be addressed.

"Nine Step Program" or "Nine Steps For Transforming Your Relationship..."

When describing the entire body of work, it may sometimes be desirable to refer to the "Nine Steps" as either the "Program" or the "Steps." ALWAYS using "Nine Steps" may unnecessarily overwhelm newcomers, might too easily equate our work with 12-Step programs (a negative for some). And, ALWAYS using "Nine Steps" runs counter to our new understanding that one doesn't necessarily need to do all of the Steps to be successful in reaching FI1 or FI2. The alternative: "Program," or "A Program For Transforming Your Relationship..."

"Transforming Your Relationship With Money And Achieving Financial Independence"

The "And Achieving Financial Independence" portion should be dropped since not everyone wants to achieve FI3.

"Transforming Your Relationship With Money"

Seems too short and not descriptive enough in all cases.

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"Your Money Or Your Life: A Program For Transforming Your Relationship With Money And Achieving Financial Integrity" or simply, *"The Your Money Or Your Life Program"* Seems to meet a lot of needs and mesh well with the new "Flagship" and the Mission Statement (description below).

It was also suggested, to further strengthen our branding, that it may sometimes be appropriate to use a statement such as, "Your Money Or Your Life, The ORIGINAL Program For Transforming Your Relationship With Money."

Mission & Values Statements

Our first task as a group was to define the Mission Statement for the YMOYL Program arm of NRM. In addition, this statement guided all future discussion at the meeting. Here is our statement::

We distribute the "program" widely and motivate and support people in doing the "program" so they can live lives of Financial Integrity.

Editors Note: I have taken the liberty to edit the statement above to take into account the informal "Evolution Of The 'Rules'" and "Branding" discussions:

To distribute the Your Money Or Your Life Program widely and motivate and support people doing the Program so they can live lives of Financial Integrity.

In addition, we generated the following Values Statement:

As an organization, we empower people to experience fulfillment, integrity and freedom by transforming their relationship with money.

Editors Note: There was also one overriding concern echoed repeatedly throughout the meeting: As an organization with limited funding and a primarily volunteer staff, we should not attempt to be all things to all people. Rather, we should try to do a few things very well, and not be afraid to say that we may not have what someone is looking for.

A New "Flagship" – The Official Your Money Or Your Life Web Site

With the knowledge that a rewrite of the book or any alteration of the audio/workbook course would not be considered by the NRM Board or Copyright holders, and an understanding that these two works constitute our history (our "Walden"), it became clear to all that a new focal point must be created – a focal point that could hold and organize an ever expanding body of program materials. This is not to say that the mechanics of the Nine Steps described in the book and audio/workbook course are outdated or should be altered. But, it was agreed that many of the examples and tools provided in our historic documents may be dated or too limiting. In short, the thinking behind the Nine Steps and spirit of the Program do not need adjustment, but the body of explanation, examples and methods for doing the Steps must have a home and room for growth.

At the conclusion of our Sunday morning brainstorming session, Dave Wampler suggested that we need a new focal point or container or “Flagship” (a term suggested by Alan Seid) to hold the entirety of the YMOYL Program. Dave’s suggestion, mutually agreed upon by the group, was that an all-encompassing Your Money Or Your Life Web Site should be created – with the understanding that traditional, in print resources must remain available for those with limited or no access to the Internet.

A New “Flagship” Explained

(See graphic representation on the next page.)

The advantages of holding the entire collection of materials that make up the YMOYL Program on an all-encompassing Web Site is that it allows for limitless growth and refinement, can reach a worldwide audience, is relatively earth-friendly (limits the number of resources required to produce and distribute), and is non-linear and dynamic, allowing for full integration of multiple approaches, examples and experiences.

Following is a rough, graphic representation of the new Web Site design. This design snapshot is not intended to be all-inclusive. Rather, it is a thumbnail sketch that attempts to give a feel for how the hundreds of pieces that make up YMOYL fit together and can be organized. A detailed outline of the Program pieces, or “Vehicles” follows this overview explanation.

Section A) The “Portal”

The Home Page Portal provides an overview of the Program answering basic questions such as “What is Your Money Or Your Life?,” “How Does It Work?,” and “What Can It Do For You?” Audio and/or video presentations (existing or yet to be created) support this text based introductory section. An interactive assessment would be included in the “Is It Right For You?” section, (e.g., the Kasser/Lenich Assessment).

Section B) The Nine Steps Explained

This is the organizational core of the Web Site that presents a textual and graphic Introduction to the Nine Steps of the Program in a straight forward manner (initially excerpted from the Epilogue of “Your Money or Your Life,” possibly expanded in the future as described in the “Essential 9-Step Program With Targeted Articles” proposal prepared by Tom Calloway).

The goal of this section of the Web Site is *not* to provide too much “how to” detail. Rather, it is the core organizing pattern, reference point and springboard from which all other offerings on the Web Site are linked. The textual Introduction and each of the Steps would further be supported by additional text (the detailed Penguin summary), and graphic, audio and video presentations excerpted primarily from the book, audio/workbook course and “Getting A Life.”

Section C) Doing The Steps

This section of the Web Site is a comprehensive library of resources, tools and support services for those doing the YMOYL Program. This is where we organize and showcase all of our Vehicles (tools and methods) for doing the Nine Steps. (See Vehicles & Proposals below.)

Section D) Examples & Experiences

This is our interactive on-line community, (think some form of customized Wiki and/or Blog), allowing for public access and interactive participation. This is where people can share examples and experiences, ask questions and get answers. It will be hosted and moderated by members of the Speakers’ Bureau. (Continued at the bottom of page 8.)

YourMoneyOrYourLife.org

- A** + What Is Your Money Or Your Life?
 + How Does It Work?
 + What Can It Do For You?
 + Is It Right For You?

C **Doing The Steps**

A library of resources, tools and support services

Organized into major categories and also keyed to the specific Step(s) each resource, tool or service supports, this is where we showcase our "Vehicles."

Legacy, Historical Documents
 PR, Outreach Materials
 Study Guides & Groups
 Do The Nine Steps On-Line
 FAQ's, Discussion Forum,
 Step Nine Revisited, etc.

B **The Nine Steps Explained**

Text, audio and video presentations from the experts

Introduction

Step 1
Making Peace With The Past

Step 2
Being In The Present
Tracking Your Life Energy

Step 3
Where Is It All Going?
The Monthly Tabulation

Step 4
Three Questions That Will
Transform Your Life

Step 5
Making Life Energy Visible
The Wall Chart

Step 6
Valuing Your Life Energy
Minimizing Spending

Step 7
Valuing Your Life Energy
Maximizing Income

Step 8
Capital And The
Crossover Point

Step 9
Managing Your Finances

D **Examples & Experiences**

An interactive, on-line community

Organized and keyed both to the specific Step each entry or thread addresses and coded ala our version of "The Garden of Simplicity," this is a Wiki and/or Blog space where those doing The Program can share real life, real time examples and experiences, ask questions and get answers.

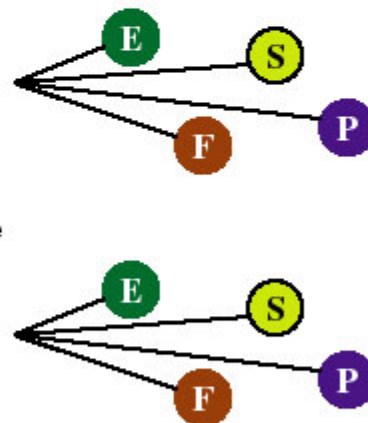


E **Speaker's Bureau**

Resources for leaders offering workshops, speeches, presentations, media interviews, etc.

F **Nuts & Bolts**

Contact, legal, technical and miscellaneous information.



(Section D continued.) The on-line community will be organized based on the specific Step each entry addresses. In addition, each entry could be coded to indicate what approach or underlying philosophy is being used – ala Duane Elgin's "Garden of Simplicity" which describes 10 separate approaches to voluntary simplicity. For example, as shown on the above graphic, "E"

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might be an Environmental approach to The Steps; “F” for a Frugality approach, “S” for a Spiritual approach; and “P” for a Political or Socially Responsible approach.

In the future, additional example and experience presentations could be added to each Step. An example might be a collection of documentary PodCasts that chronicle different people’s journey as they follow the Program.

Section E) Speakers’ Bureau

This section of the web site would provide resources to those who want to share the YMOYL Program with others in a leadership capacity – offering workshops, speeches, presentations, media interviews, etc. – what we currently call our Speakers’ Bureau.

Section F) Nuts & Bolts

All the contact, technical, legal and all the miscellaneous information web sites require.

RECOMMENDATION – PRIORITY: IMMEDIATE

It is recommended that NRM assemble a team to further develop the web site design and create a plan for implementation. The following have offered to participate in this process: Alan Seid, Jonathan Allan, Pam Allan, Tom Calloway, Fred Ecks and Ann Haebig.

Editors Note: It should also be noted that one goal in the redesign of the YMOYL web site may be to separate it from The Simple Living Network (SLN) web site. Currently, the YMOYL web site exists as a sub-set of the SLN site (this is currently done to facilitate on-line sales). However, the SLN web site is being redesigned with new on-line sales software that may not easily mesh with the new YMOYL web site design. In addition, it may be desirable to separate the two web sites so that more accurate user statistics may be generated. Currently, user statistics for the YMOYL web site are lumped in with the overall statistics for the SLN web site.

Vehicles & Proposals

Tools & Methods For Conveying The YMOYL Program

Following is a list of all Vehicles. It describes current status, potential or proposed actions for each, implementation priority and who has offered to participate in each project. An attempt has been made to catalog every Vehicle ever used. Items without proposed actions are simply listed for reference and archival purposes.

Actions have been prioritized and noted as follows:

- X = Very High – Immediate action
- H = High – Six months or less until completion
- M = Medium – Six months to one year until completion
- L = Low – One year or more until completion
- N = No action required

Also note, the “+” symbol is used in place of the bullet symbol. It doesn’t mean a thing.

1) Legacy, Historical Documents – Our “Walden”

+ “Your Money Or Your Life” – The Book

Status:

- + Rights retained by Vicki Robin
- + English 2nd Edition (in print through Penguin)
- + US Spanish Edition (out of print)
- + European Spanish Edition (status unknown)
- + French Canadian Edition (status unknown)
- + Dutch Edition (status unknown)
- + German Edition (status unknown)
- + Japanese Edition (status unknown)
- + Korean Edition (status unknown)
- + Hebrew Edition (status unknown)
- + Chinese Edition (status unknown)

Actions:

- M = Make selected excerpts available as part of new web site (B)
- M = Determine status of all foreign editions, update on-line listing
- M = Update or eliminate on-line version of 2nd Edition Resource List
- N = Continue to make 2nd Edition Preface available on-line
- N = Continue on-line sales through SLN

+ “Transforming Your Relationship With Money” - Audio CD/Workbook Course

Status:

- + Rights retained by Monica Wood
- + English 3rd Edition (in print through Sounds True)
- + 1st Edition Large Workbook (limited stock)
- + “Let Joe Do The Talking” article (available on-line)

Actions:

- X = Revise 1st Edition Large Workbook to match CD Course pagination, produce in both more earth-friendly printed and PDF version
- M = Make selected excerpts available as part of new web site (B)
- N = Continue on-line sales through SLN

Staff: Mike & Linda Lenich

+ “Getting A Life” – The Book & Abridged Audio Book

Status:

- + Rights retained by David Heitmiller & Jacque Blix
- + Out of print. Limited stock.

Actions:

- M = Make selected excerpts available as part of new web site (B)
- L = Develop CD edition of Abridged Audio Book for on-line availability
- N = Continue on-line book sales through SLN until stock depleted

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+ Miscellaneous Audio & Video

Status:

- + Six audio recordings by Joe & Vicki (available on-line, sales slumping)
- + Miscellaneous audio and video recordings of Joe & Vicki (in storage)
- + 1999 Satellite Broadcast of Vicki (out of print)

Actions:

- M = Discontinue sales of the audio recordings
- M = Make selected excerpts available as part of new web site (B)
- L = Collect and catalog miscellaneous audio and video recordings making select excerpts available as part of the new web site (B) or (C)

+ Miscellaneous Articles

Status:

- + A collection of articles by Joe and Vicki (available on-line)

Actions:

- M = Make selected articles available as part of the new web site (B) or (C)

2) PR & Outreach Materials

+ Overviews of the YMOYL Program

Status:

- + "Detailed Summary" (approved by Penguin, available on-line)
- + "Condensed Synopsis" (does not exist)
- + "Brief Program Introduction" (in development by Dave Wampler)

Actions:

- X = Confirm existing "Detailed Summary" for continued use on-line (B)
- H = Develop "Condensed Synopsis" for use in the "Universal Brochure" (see below)
- H = Finalize "Brief Program Introduction" for use on the new Web Site and in miscellaneous promotions (A)

Staff: Dave Wampler, Kevin Cornwell & Jane Zeender

+ "Universal Brochure" (aka "Building Template")

Status:

- + Does not exist
- + A proposal to develop a two sided brochure. One side would contain a Condensed Synopsis of the Nine Steps, plus references to the book, audio/workbook course, web site, study guides and on-line study groups. The other side would have many different versions tailored to many different niche markets defining specific problems, solutions and a call to action. The final product would be available on the web site as a PDF file people could download and print. A generic version would be available in printed format for insertion into all orders for materials and for promoting study groups, workshops, speeches, presentations, etc.

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Actions:

X = Begin immediate development.

Staff: Kevin Cornwell, Jane Zeender

+ A Timeless Booklet (aka "Essential Nine Step Program With Targeted Articles")

See the Appendix for the complete "Essential Nine Step Program..." Proposal.

Status:

+ Does Not Exist

+ A proposal by Tom Calloway that has the potential to refine and substantially support Section B ("The Nine Steps Explained") of the new web site.

Actions:

H = Determine interest in moving forward with this project.

Staff: Tom Calloway

+ Kasser/Lenich Assessment Tool

Status:

+ Under development and testing

Actions:

H = Finalize and make available as part of the new web site

Staff: Linda & Mike Lenich

+ Monthly E-Mail / On-Line Newsletter

Status:

+ Does Not Exist

Actions:

M = Incorporate into new web site design

Staff: Fred Ecks

+ Video Infomercial

Status:

+ Does Not Exist

The Concept: The idea is to humanize the Program and give a glimpse of the lives and character of those working it successfully – something fun ala "Cows with Guns" or "I'm Too Sexy for My Job."

Actions:

M = Explore the best format – DVD, PodCast, Streaming

M = Incorporate into new web site design

3) Study Guides & Groups

+ Study Guides

See the Appendix for the complete “Study Guides” Proposal.

Status:

- + New, “Generic Study Guide” (does not exist)
- + General (limited in print stock, available as a PDF)
- + Contemporary Christian (available as a PDF)
- + Money & Spirit (limited in print stock, available as a PDF)
- + Middle School (available as a PDF)
- + For The Environment (available as a PDF)
- + Study Guide Video (out of print)

Actions:

X = Develop a new, “Generic Study Guide” that meets our criteria for Derivative or Supporting Works.

M/L = Develop a new (updated version) of the “Middle (High) School Study Guide.”

N = Continue to sell PDF versions of existing Study Guides available as examples and reference resources for those wishing to tailor Study Groups to their specific setting and situation. (There was talk of revising the existing guides for consistency and performance, but that was abandoned in exchange for creating a separate, new “Generic Study Guide.”)

L = Consider making selected excerpts of the Study Guide Video available on-line as part of the new web site

Staff: David Heitmiller, Mike & Linda Lenich, Sandy Aldridge

+ On-Line Study Groups

Status:

- + Currently serving approximately 120 participants per year

Actions:

H = Update format to match new “Generic Study Guide”

H = Develop and implement marketing plan to reach 1200 participants or more per year

M = Reformat to fit within the framework of the new web site

M = Research and add additional functionality – real time, on-line meetings using subcontracted service providers (e.g., real time chat, video conferencing, etc.)

Staff: Mike & Linda Lenich, Ann Haebig, Sandy Aldridge

+ Study Group Database

Status:

- + Currently available on the SLN web site

Actions:

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M = Consider the creation of NRM's own YMOYL Study Group database separate from (but linked to) the existing SLN database

M = Develop an ongoing method for keeping the database up to date

+ Additional Study Group Materials

Status:

+ Various pieces exist in the Speakers' Bureau Library (most created by Penny Yunuba).

Actions:

H = Develop a branded set of "How To Start A Study Group" support materials (using existing materials as a guide) that might include step by step instructions, success stories, pre-formatted posters, press releases, letters, etc.

4) Do The Nine Steps On-Line

See the Appendix for the complete "Do The Nine Steps On-Line" Proposal.

5) Miscellaneous On-Line Tools

+ Frequently Asked Questions (FAQ)

Status:

+ Currently available on-line

Actions:

M = Review, edit, update and incorporate into the new web site Wiki/Blog space

+ Discussion Forum

Status:

+ Currently hosted through the SLN Discussion Forums

Actions:

M = Incorporate into the new web site Wiki/Blog space. Separate, but cross-linked to the SLN Discussion Forums.

+ Step Nine Revisited

Status:

+ Currently available on-line

Actions:

M = Assemble a team that will regularly review and update this resource

6) Speaker's Bureau

See the "Meeting Notes" in the Appendix for more information.

Status:

+ Speakers' Bureau Manual (available on-line)

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- + Speakers' Bureau Database (available on-line)
- + Speakers' Bureau Library (members only, available on-line)

Actions:

L = Consider a complete revamping of the Speakers' Bureau – creating an elevated performance bar for certification of Speakers' Bureau members

L = Consider revising the original full-day FI Seminar that could be offered by certified Speakers

Editors Note: There was much discussion, formal and informal about creating a Certified FI Training process. In the end, no formal proposal was made. It was the feeling of those involved in discussions that this is a very large task, and, unless the NRM Board agrees to most or all of the other proposals presented here, there was no need to even consider the subject further. Suffice it to say that, there is a great deal of interest in the topic as well as many wide and varied opinions on how to proceed. A number of people expressed interest in continuing the conversation pending the approval of other proposals.

Staff: Alan Seid, Pam Allan, Ann Haebig, Monique Miller

7) Pamphlets

+ How Earth-Friendly Are You

Status:

- + Available on-line for sale as hard copy, limited stock
- + Available on-line for free as a PDF file

Actions:

N = Allow hard copy to go out of print

N = Continue to make free PDF file available on-line

+ All Consuming Passion

Status:

- + Available on-line for sale as a hard copy, limited stock

Actions:

N = Allow hard copy to go out of print

8) Other

- + Monthly E-Mail Reminder To Do The Steps
- + Telephone, Instant Message (IM), or Chat Support Hot-Line
- + Yunuba Potluck Format
- + Yunuba Workshop Format
- + Ergo Consumer Credit Counseling
- + Weyerhaeuser Corporate Outreach

Status:

- + Do not exist or are inactive

Actions:

L = Miscellaneous ideas that could be incorporated into the new web site design or elsewhere

Branding & Marketing

The group generated a great number of branding ideas. Our consensus on general branding terminology was discussed earlier in this report. However, much work remains to be done to determine such specifics as an overall look and feel, color scheme, typeface, consistent graphics, logos, etc.

Limited time during the meeting was available for developing a Marketing Plan. However, many good ideas were generated and appear in the Meeting Notes section of the Appendix. To summarize, two initial target audiences were defined: people in transition and people who have a larger purpose. Several strategies were suggested to motivate the two audiences to do the Steps. And, several tactics were outlined for providing service and generating revenue.

Suffice it to say that a Branding & Marketing Team will need to be formed to prepare a comprehensive plan. It is most likely that outside, expert assistance will be required to develop a comprehensive branding and marketing plan. Jane Zeender has expressed interest in participating in the process and has several other professional contacts that could help.

Proposal Summary

In keeping with our goal to do a few things well, the proposed priority projects developed during the FI Charrette can be summarized as follows:

- Get more people to do The Steps by providing them with better tools, examples and support. Do this with...
- a comprehensive branding and marketing plan,
- a new, interactive, highly organized web site,
- a revised Workbook for the Audio Course
- a new Study Guide and On-Line Study Group format, and
- a new Universal Brochure.
- In addition, tie up loose ends (those small items that require little or no action),
- consider a Certified FI Training process to enhance or replace the Speakers' Bureau, and finally
- develop procedures for evaluating the effectiveness of our efforts and developing new projects that may arise.

Organizational Structure

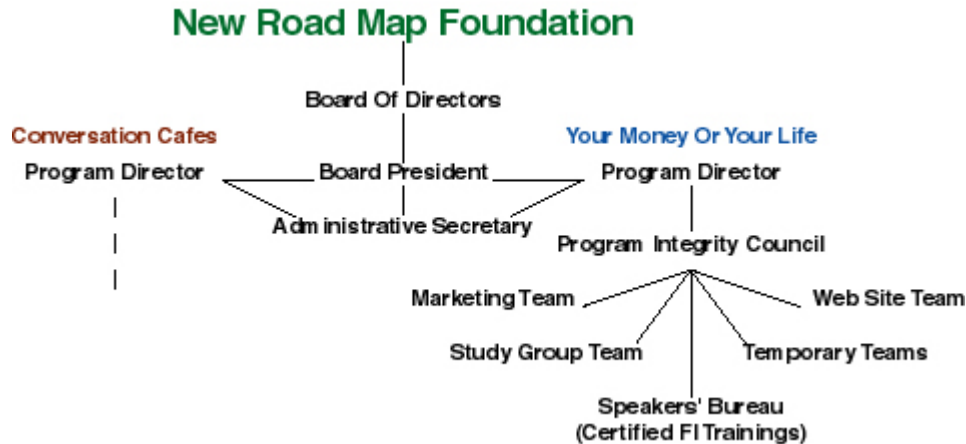
Editors Note: The remainder of this document (through page 21) is my attempt to provide a vision for how the above proposals can be organized, managed and implemented. Little or no discussion about the remainder of this presentation occurred during the FI Charrette. However, all meeting participants have been given an opportunity to review and provide input. I have incorporated their thoughts as much as possible.

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Keeping in mind...

- the new “Two Program” organizational structure of NRM,
- available financial resources of NRM (approximately \$400,000, only a portion available),
- the existing relationship between NRM and The Simple Living Network (web site host and primary vendor),
- and volunteer staff (Speakers' Bureau members)...

the following organizational structure is recommended:



Program Director:

The YMOYL Program Arm of NRM will have a designated Program Director (tentatively Dave Wampler). It will be the Program Director's responsibility to organize, manage, support and participate in the various Project Development Teams, as well as implement and maintain completed projects. In addition, the Program Director will make regular progress and financial reports to the Board of Directors. Limited administrative assistance will be provided to the Program Director from both the Board President and the Administrative Secretary. The Program Director is a paid consultant or subcontractor position compensated at an hourly wage. Estimated time commitment is 45-90 hours per month, not to exceed 90 hours.

Program Integrity Council:

The purpose of the Program Integrity Council is to serve as sounding board and provide checks and balances to insure that the work of the Program Director and the various Project Development Teams is in keeping with the established understanding of what the Your Money Or Your Life Program is and how it should be used.

I suggest the creation of this Council to relieve the Board of Directors from the day-to-day responsibility of monitoring the work of the Program Director and various Teams.

The Council structure is open to debate. My suggestion is that it be made up of one member from each of the Project Development Teams and others, as determined by the Board of Directors.

The function of the Council would be to hold regular, monthly telephone conference meetings to review the current status of all YMOYL Program work. An annual, in person meeting may also be desirable. Participation in the Program Integrity Council is a volunteer position.

The Council could also serve an additional function by performing the duties of the Derivative And Supporting Works Review Committee.

Project Development Teams:

The various Project Development Teams will be made up of Speakers' Bureau members (FI Associates) and/or other "experts" brought in to assist with a given project. The work done by Team members may be either volunteer or paid consultant or subcontractor positions, depending upon the requirements of each specific project. Determination of volunteer or paid status should probably be proposed by the Program Director to the Program Integrity Council or Board of Directors for approval.

Ballpark Estimates – Costs & Time Lines

While it is difficult at this point in time to say with any certainty how much each of the projects will actually cost or how long they will take to complete, it is important to at least make a guess for the major projects we are proposing, if for no other reason than to gain a sense of the scope of financial and time commitment we are considering committing to. Here goes:

Comprehensive Branding & Marketing Plan

This is our chicken and egg dilemma. Significant work on branding should occur in concert with the development of other projects – web site, revised workbook for the Audio Course, new Study Guide and On-Line Study Group format, Universal Brochure. However, the actual marketing cannot occur until we have finalized and launched these products. Branding will most likely require some outside professional assistance – graphic design – and should be well in place early on – 3-6 months. Rough estimate: \$5,000-\$10,000 for professional assistance. The Marketing Plan will take longer to develop and most likely require additional funds to implement over a period of 6-12 months. A rough draft of a comprehensive Marketing Plan should be in place within 3-6 months and contain specific financial proposals for these additional funds.

New Interactive, Highly Organized Web Site

An initial design and functional sample can be completed within 3 months. Development in concert with Branding, testing and implementation will require at least 6-9 months. Rough estimate: \$20,000-\$50,000 for development. A rough estimate for ongoing monthly maintenance: \$250-\$1,000 per month. These broad estimates are given as we do not know if we want to use the simple "Do The Nine-Steps On-Line" approach or subcontract with an outside service such as MoneyPants.com.

Revise Workbook For Audio Course

Again, much of this work could be done by volunteers. It could be completed in 3-6 months. The primary expense would be printing the revised Workbook, which could be kept to a minimum if we focus primarily on PDF delivery: \$2500-\$5000.

New Study Guide & On-Line Study Group Format

It is estimated that much of the development and testing for a new Study Guide format can and will be done on a volunteer basis over a period of 3-6 months. The primary expense would be printing of the new Study Guide, which could be kept to a minimum if we focus primarily on PDF delivery: \$1,000-\$2000. The cost of incorporating the new format into the On-Line Study Group is roughly factored into the previous figures for developing a new web site.

New Universal Brochure

While initial design could be created on a volunteer basis over a period of 3-6 months, it is estimated that professional assistance will be required for copy editing and graphic design, in coordination with the Branding and Marketing Team. A rough development estimate: \$2,500. Actual printing and distribution costs would need to be determined by the Marketing Plan.

Ballpark Development Expenses 3-6 Months Or More In The Future: \$35,000 - \$70,000

This does not take into account on-going maintenance, or the expense of hiring a Project Coordinator.

Revenue Generation

One of the major tasks ahead of us is the development of a comprehensive Marketing Plan that takes into account everything outlined in this Report/Proposal and details how on-going revenue can be generated to cover the costs of hiring a Program Director, initial development expenses, and on-going maintenance. Obviously, it is hoped that all of these projects will result in the sale of many more books and audio/workbook courses. However, it must be kept in mind that the royalties from these sales do not go to NRM. Therefore, additional revenue streams must be developed. The most significant, easily identifiable streams at present are:

On-Line Study Group Participation Fees

1200 participants/year = \$14,400 - \$22,800

Participant Fees For "Doing The Nine Steps On-Line"

MoneyPants.com format, 500 participants@\$10 per month = \$60,000

Study Guide & Audio/Workbook Course Workbook

1000/year @ \$5 = \$5,000

Audio/Workbook Course Workbook

500/year @ \$10 = \$5,000

And, of course, we shouldn't forget financial contributions to our nonprofit organization from individuals and foundations. Our new web site should certainly contain an element that allows people to donate to NRM and we should also consider actively seeking foundation grants. Monique Miller-Tillford has volunteered to assist with this effort.

Finally, as a nonprofit organization with a "higher purpose," we may decide that not all of our activities necessarily need to generate income. It may be that we develop a few projects, products or services important enough to our mission that they are subsidized by other revenue streams.

Where Do We Go From Here?

It is clear that what we need now is a second stage of development, or Phase II, during which a detailed Business Plan is created and submitted to the NRM Board for approval.

My proposal is that NRM make a three month commitment (June-August 2006) to hire a ½ time Program Director at \$30 per hour. It will be the Program Director's responsibility to develop a

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Business Plan that details the specific financial, staffing and time frame for completing all of the projects outlined in this Report/Proposal.

In addition, I propose that initial work on a few of the high priority (X) projects begin immediately: initial consultation with professionals regarding Branding and the development of a Marketing Plan, initial web site design and a functional example, redesign of the Study Guide, and reformatting of the Workbook for the Audio Course. The initial stages of these projects can be done by the Project Director with assistance from volunteers and/or with minimal capital outlay for professional assistance.

I propose that Development Funds in the amount of \$3,500-\$4,000 per month (a total of \$10,500-\$12,000) be allocated for Phase II -- \$2,700/month for the ½ time Project Director, \$800-\$1,300/month for outside assistance.

At the end of Phase II, additional approval from the NRM Board would be required to proceed to Phase III, or full implementation.

For what it's worth, to alleviate bookkeeping pressure on the Executive Secretary, the Development Funds could be held in escrow by The Simple Living Network (SLN). The funds would then be distributed as directed by the Program Director. Funds disbursement would be reported to the Executive Secretary for accounting purposes.

Suggested, approved uses of the Development Funds are:

- Pay Project Coordinator
- Pay Subcontractors/Professional Assistance
- Administration (phone, bookkeeping, office supplies, etc.)
- Travel & Lodging

This is not anticipated during Phase II, however, should additional funds be required for Capital Expenditures, (e.g., contracting with outside vendors such as MoneyPants.com, purchasing an internet server and associated software, monthly fees for an ISP, printing and publishing, advertising expenses, etc.), they will require approval from the Board of Directors and be treated separate from the Development Funds.

A Word About The Simple Living Network

The Simple Living Network should be looked at as just another vendor providing a service to NRM. SLN is an on-line bookstore that happens to sell NRM materials (as do many other bookstores). SLN is a service provider that happens to manage the NRM web sites (another service provider could easily be found, e.g., Conversation Cafes). The rub is that I, Dave Wampler, not only happen to own and operate SLN, but I serve on the NRM Board and am in line to be the YMOYL Program Director.

I fully realize that there are potential pitfalls in this relationship. All that I can offer to allay any fears is that I will thoroughly separate the time I spend as owner/operator of SLN from the time I charge NRM for in my role as Project Coordinator. I already have experience and systems established for doing this – time tracking systems that I currently use when performing work for other web clients. In addition, any services provided to NRM by SLN (e.g., web hosting) will be billed in the same manner as SLN bills all of its clients.

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It has been suggested that I, Dave Wampler, should consider resigning from the Board if hired as the YMOYL Program Director in order to avoid any conflict of interest. My understanding from previous conversations was that serving on the Board and as Program Director would not be a problem. However, if the Board is reconsidering the issue, I will acquiesce to their decision.

It should also be noted that there was informal discussion during the FI Charrette that, in order to increase its revenue stream, NRM should go back into the business of selling its own books through its web site and its own mail order bookstore. However, the discussion was tabled given the fact that the organization is now decentralized and without a permanent office or staff. SLN already provides those services without any additional expense to NRM. Why recreate the wheel and incur additional expense?

Depending upon the approval of most or all of the projects in this proposal, as a way to alleviate pressure on the Administrative Director and for the sake of efficiency in responding to requests, SLN is also willing to offer its 800 number and PO Box as contact points for YMOYL.

In Closing

On a very personal note, I want to say that the FI Charrette and the creation of this document has been an often exciting (and sometimes exhausting) experience. In many cases I wish the proposals in this document were more detailed – providing specific financial projections, for example. But, I was forced to recognize that time constraints did not permit. And, I finally came to understand that giving too much effort to providing detail in some cases would have been useless if the direction and big picture of what is being proposed is not approved by the Board.

Therefore, I hope this report/proposal will be taken for what it is: a vision, sometimes detailed, sometime general, still needing a lot of refinement and work. And, I believe that even though we do not know exactly who will champion each and every task or how much it will all cost, time will clarify. I believe there are many dedicated people out there that have reached FI3 who are just chomping at the bit to participate in these projects. I believe that we can, as we must, work within our financial limits. And, I believe that we can reach a much wider audience and get them to “just do the steps.”

I would like to thank the Board of Directors for their support and giving me an opportunity to share my vision of carrying the Your Money Or Your Life Program into the future.

Finally, I want to say “thank you” to each and every FI Charrette participant. Your dedication to and understanding of this work and the tasks ahead have surprised and supported me more than I can ever express.

Dave Wampler

Endorsements

I feel this proposal lays out a clear, long-term plan for the much-needed revitalization of New Road Map's money work. I am honored to have been a part of this process, and look forward to the wealth of new participation we can have in this program! Let's GO! -- Fred Ecks

I heartily endorse this proposal and I look forward to working with the other Charrette participants to make it a reality. -- Ann Haebig

I fully support the proposal Dave Wampler has put together for the NRM Board Meeting. I feel he summarized the key concepts presented at the Charette and has begun the work of developing a solid business and work plan which should yield results over the next year. As you move forward, I encourage you to not take on too much and build a realistic and achievable plan that will get more people to "JUST DO THE STEPS!" Good Luck and Good Job! -- Jane Zeender

A tremendous amount of time and effort went into the Charrette and producing this work. I think this report identifies the sorts of steps that need to be taken to try to revitalize the YMOYL work. And I believe if that is to be accomplished, Dave Wampler is the person to lead it. -- Kevin Cornwell

Without any new effort the Nine Steps would spread and find new practitioners based on the previous work of New Road Map. I think the projects outlined in this proposal will greatly increase the rate of adoption above that passive level, if we make a strong case for the uniqueness and effectiveness of the Nine Steps. The FI Charrette identified a dependable organizational structure to do the work of spreading the Steps through a new website, through various vehicles, and by supporting new practitioners. For success, these efforts need constant evaluation by the organization, new ideas, reliable marketing information, actively-maintained personal contacts and partnerships, discerning use of professional experts, and volunteers who feel their efforts will have follow-through and achieve their intended goals. I commit to making at least 15 hours available each month through 2006 and into early 2007 for several projects identified in the proposal. For the first three months I will make 60 hours available per month. -- Tom Calloway

The Charette gave us all an opportunity to meet one another, share concerns and successes, and listen to each point of view. As a group, we gained new insights about each other, ourselves, Your Money Or Your Life, and Transforming Your Relationship with Money and Achieving Financial Independence. As involved practitioners, we carefully crafted ideas and ways to keep "The Program" available to those who seek its advice. What is contained in this proposal is an endorsement of our work, attained by consensus, through respect and appreciation for all and everything that has gone before us. We support these proposals and are ready to keep the YMOYL word moving. -- Mike & Linda Lenich

Pam and I endorse both the original document sans the section this cover letter replaces and this cover letters contents subject to the NRM boards due diligence and further negotiation with any supplier(s). We recognize the intent of the proposal is to initiate just such a discussion and look forward to an announcement of planned actions based on these proposals. -- Jonathan & Pam Allan

Appendix A – Proposal: “Essential Nine Step Program...”

DRAFT 2.0

PROPOSED PROJECT FOR FI WORK: “Essential 9-Step Program With Targeted Articles”

March 22, 2006

Proposal Authors: Tom Calloway,

Resources: the official charrette notes on this project and its workgroup

PRODUCT IDEA

Inspiration: The Goals Identified by the NRM Board in the FI Charrette Invitation

“To make the core of the FI Work (key resources explaining the nine-step program) as timeless, accessible and appealing to the widest possible audience.

- Timeless: References to dates, facts and figures should be generic/adjustable.
- Accessible: Delete cultural references, class references, Americanisms, ecological ("tree-hugger," "hippy") references that might be off-putting/label making.
- Appealing: A carefully crafted branding/marketing plan that ties together the timeless, cross-cultural, cross-financial-class usefulness of the FI Work.”

Working Assumptions

- Printed and electronic formats for the same content are both important for its “reach”
- Short spreads faster than long
- Sufficiently complete spreads faster than incomplete
- Consistent spreads faster than inconsistent
- Free (or cheap) spreads faster than costly
- Easily-available spreads faster than relatively unavailable
- We imitate people like ourselves whom we come to admire
(A voice and life I can relate to will reach me and motivate me better, because they show that it's possible to get there from the same place I'm starting from)

The Products

This project actually proposes two distinct types of products. These may be used together or separately, to communicate the 9-step program to new audiences. They may exist in various lengths and forms.

The names eventually used for these products will be developed and approved during the branding-marketing phase of this project. In this proposal they are called

- the “Essential Program”, meaning *the essence of the 9-step program*
- and “Targeted Articles”, meaning *targeted personal applications of the 9-step program*

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The Essential Program is a complete-yet-concise set of text, tables, figures, and worksheets. It is intended to be the main guide and consistent reference of first resort for the mechanics and philosophy of the 9-Step Program during this new phase of the FI Work. There are two dictionary meanings for the word “essence” that both apply here: the core, soul, or heart of something; and the distillation of something into concentrated form.

For practical purposes, the Essential Program will be the answer given to the question, “What is the 9-Step Program?” That answer is not meant to be definitive in an absolute sense but only in terms of the publicizing the 9-Step Program for this new phase of the FI Work. The Essential Program will be designed for any individual to read and follow without a need to read YMOYL, listen to TYRWM, or to consult any other resource for the most important ideas and the most common questions encountered by newcomers to the 9-Step Program.

At the same time, the Essential Program will not exist in a vacuum. There will be, of course, a full array of help, assistance, and resources for the further enlightenment of program adherents, including the original expressions of the 9-Step Program in TYRWM and YMOYL.

The Essential Program will exist in full (15-25 pages or, for comparison, 5-10% of the total text in YMOYL) and abridged (1-3 pages) printed formats and will be published within the new website that will be designed for people to do the 9-Step Program on-line. Occasionally, the Essential Program may be revised to improve its readability, address confusion, or fill-in gaps. However, the concepts and text of this product, after it has been carefully crafted, are intended to be rigorously static, timeless, and audience-neutral, as are the 9-Step Program and its principles.

The Targeted Articles will be updated frequently and will expand in number as specific audiences are identified and as authors are chosen. These authors will be invited to write how the 9-Step Program has worked for them and to write about the experiences, philosophies, psychology, and statistics that speak to the demographic they represent. The Targeted Articles may also be written or extracted from personal stories constantly posted to the new website. This may be a useful way to keep their content fresh.

Templates will be created to combine the Essential Program and space to write a Targeted Article into a single electronic document. This will allow the authors of a Targeted Article to get started quickly. Initially, only minimal guidance and constraints will be provided to authors for their first draft, so their own voice can shine. But in subsequent revisions NRM staff or volunteers will help the authors meet the criteria and address the themes found in an Author’s Guide. Additionally, for each Targeted Article the graphic and text format, figures, and layout will be re-designed to appeal to the demographic represented by the author.

STRATEGIC ROLE OF THESE PRODUCTS IN NRM'S NEW MONEY WORK

Goals

The following statement [emphasis added] was developed, to focus the work defined at the Charrette.

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Mission statement (for internal “consumption”):

We distribute the “program” widely and motivate and support people in doing the “program” so they can live lives of financial integrity.

Values statement (for distribution to the wide public):

As an organization, **we empower people** to experience fulfillment, integrity, and freedom by transforming their relationship with money.

Current Gaps

- Currently, there is no full-but-concise summary of the 9-step program in digital publication-quality, pamphlet form that could be distributed in person, with publications already in circulation, or online through a website or by emails to personal contacts in “viral” fashion. The authorized, detailed summary of YMOYL contained on simpleliving.net is a step in this direction, but it only lives as a web page and is relatively obscure for web surfers to come across.
- There are no recent, edited summaries of personal experiences with the 9-step program that publicize the experiences of new people doing the program, to show that it still works and in what forms it is working.
- Any such products need extensive audience-testing using knowledge of (non-manipulative) marketing techniques, to ensure each product meets its goal to be targeted to a demographic (Targeted Articles) or broadly appealing (Essential Program).

Strategic Advantages of these Products for Filling these Gaps and Meeting Our Goals

Essential Program

- For general audiences and use (not demographic-specific)
- No cost or very minimal cost
- Small investment of time
- Practical, foolproof, insightful, nearly-complete guide to the nine steps
- Neither too simple to be useful, nor too complex to be daunting
- May be periodically-updated
- Internal theoretical consistency *
- Maintain integrity of program *
- New flagship (along with “Doing the 9-Steps Online”) *
- Delineates our place within the field of money management/personal finance models *
- Quality control and consistency *
- Branding and effective use of the media *
- Easy (for us and others) *

Targeted Articles

- Highly-customized to a variety of audiences
- Up-to-date revisions keep them fresh
- Personal stories and perspectives written by and in the authentic voice of people who do the steps

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- These personal stories are targeted to precisely-defined themes and interests, and demographics
- Makes it cool!!! *
- Acceptance of more than one way to do program *
- Affirmation of different end points *
- Marketing to different levels of consciousness growth (e.g. Spiral Dynamics) *
- Reach to timely issues (e.g. Peace movement) *
- Cross-cultural hooks *
- Branding and effective use of the media *
- Lends itself well to co-marketing with other organizations *

* Some of the general goals specifically-identified by the participants at the Charrette

To summarize the case for this project, following are brief statements how each product in this proposal will fill the gaps in NRM's public presence, meet the goals for spreading the 9-step program in a dramatically successful way, and implement a strategy to get the word out.

First, the Essential Program provides a single, clear, unambiguous answer to the question: "what is the program?". Having a single first answer is important to branding, so that the same, recognizable message is broadcast through all channels, so it can communicate all of the intended meaning and value that was crafted into it. The Essential Program will be self-contained and offer full support for newcomers to the 9-Step Program. Being brief, it will be easier for newcomers to grasp the program and begin it more quickly on their own. That's empowering and motivating.

The Targeted Articles offer motivation using a strong appeal that is tailored to each individual's life circumstances. These articles will make the case even more personally than the universal Essential Program might do, and they may inspire the reader to go back and take a closer look at aspects of the program they did not appreciate on a first reading. Or, if the Targeted Article got the reader's attention first, it might inspire a first reading of the Essential Program.

PROPOSED PROJECT PLAN AND TIMELINE

Initial Steps

Start	Upon the Board's approval
Complete	In May 2006

- Network to find and recruit volunteers who have the commitment, experience, and aptitudes that are a good match for various elements of the project.
- Set up a communication system and make initial assignments.

Phase I – Develop the Essential Program

Start	April 15, 2006 (writing has begun unofficially already)
Complete	July 31, 2006

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Stage 1 – Creating the Draft Text for the Full Version

Sources

- TYRWM audio lectures and workbook (with introductory letter and supplemental reading)
- YMOYL (with summary in the Epilogue)
- Detailed summary of YMOYL 9 step program on simpleliving.net
- Experiences and suggestions of Charrette participants, other 9-Step program practitioners (“reviewer-practitioners”), the Review Committee, and the NRM Board
- Frequently-asked-questions on simpleliving.net

Method

- A. Identify key ideas and quotations on the mechanics and philosophy of the 9-step program
- B. Translate into condensed, paraphrased text
- C. Create a detailed outline structure for the document
- D. Order and organize the translated concepts into a draft
- E. Add other insights and expanded explanations of the philosophy and mechanics of the steps

Principles

- The copyright and all rights for this product will be owned by NRM, and all volunteer writers and reviewers must agree to this before participating and contributing their ideas and words.
- This product will be considered a “Derivative Work” to go through Review Committee and NRM Board Processes and meet the all criteria required by that designation, including that
 - It must be a unique expression that promises to increase the reach and/or appeal and/or use and/or availability of the 9-Step Program.
 - It must include all 9 steps, though some may be emphasized more than others.
 - It must include the spirit of the 9-Step Program: liberation from old modes of thinking, not just a program teaching tracking expenses and budgeting.
 - It must include Financial Integrity, Financial Intelligence and Financial Independence, though some aspects may be emphasized more than others.
 - It must not represent itself as a rewrite of YMOYL or an update of TYRWM.
 - It must include references to YMOYL and/or TYRWM and/or www.yourmoneyoryourlife.org.
 - For Step 9, it must emphasize the criteria for investing. It may not make specific recommendations or promote specific investing advice.
 - It must recognize Joe and Vicki as the original source.

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- Some goals for the first drafts of the Essential Program
 - Be brief and condense ideas by paraphrasing them, only resorting to direct quotations for key phrases.
 - Don't lose the essence by condensing too much. Adjust targets for length, according to the demands of the material.
 - Don't include anecdotes. That's what the Targeted Articles are for. Some brief, general, non-personalized statements of things people have done are appropriate.
 - Suggested maximum length of final draft: 60,000 characters (as measured by a word processor). This measures the letters and spaces in the text and may prove useful to writers, to gauge the degree of condensation to shoot for in their sections of the draft. Graphs, worksheets, etc., will take additional space and pages.
 - In first drafts, err toward including too much from the available sources, since the purpose of the review process is to weed out and add the most relevant ideas
 - For each step, identify what elements of the step to do immediately, what to do eventually, and what can be done on a regular basis. (For instance, what is useful about Step 1 after you took your inventory and created your balance sheet? What can you do periodically relating to Step 1, to check your progress?)
 - "Soften" the occasionally rigid expectations in previous expressions of the 9-step program while putting them out there for consideration, with confidence in their worth (as a scientist rests on the strength of their experiments but is open to experimental results suggesting that broader principles may be at work.) It is necessary to maintain the essential identity of the 9-step program, so it retains its distinctive value, instead of making it unrecognizable and unactionable.
 - explain the context, rationale, and value of the expectation
 - acknowledge the existence of other possible approaches
 - caution the reader that the original expectations are the most tested ones and that they are strongly recommended, for success
 - acknowledge that it is healthy for all rules generated from personal experiences to be revisited and that other possibilities may have considerable merit. What is true proves itself to be so, over time.
 - Generalize, to show what is obviously (to most people) always true and then indicate what is believed to be true, in addition to that.

Stage 2 – Reviewing and Revising the Draft Text

- A. Revise and re-send for further review after each part of the review process
- B. Review for missing elements and for unnecessary elements
- C. Review for "flow" and structure suggestions
- D. Review for readability, style, word choice, educational level, and culturally-neutral language
- E. Review for grammar, spelling, and punctuation, and other typographical

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errors

- F. Complete Stage 3 and incorporate the graphics, tables, and worksheets
- G. Send out to simpleliving.net's discussion board and to other selected FI-ers and non-FI-ers for review and comment

Stage 3 – Creating the Figures, Tables, and Worksheets

- A. Create Worksheets
- B. Create Tables and Figures
- C. Incorporate with the Draft Text from step E. of Stage 2.

Stage 4 – Final Revisions

- A. Revise to create a draft for presentation to Review Committee and NRM Board
- B. Send to Review Committee and Board for comment and approval.
- C. Revise and repeat B., if necessary.

Phase II – Develop Guidance for Creating the Targeted Articles

Start June 1, 2006
Complete July 31, 2006

Phase III – Develop Some Initial Targeted Articles

Start August 1, 2006
Complete October 15, 2006

- Article tailored to the market niche (written by NRM or by influential member of the niche)
- problem defined (strong statistics, common problems)
- solution (9 steps success story, statistics)
- call to action

Phase IV – Branding

Start August 1, 2006
Complete October 15, 2006

- A. Language and terminology
- B. Symbols and visual design
- C. Publication-quality version of Essential Program (15-30 pp.)
- D. Publication-quality initial template(s) for targeted articles
- E. Publication-quality initial targeted articles (3-5 pp.)
- F. Additional forms/manifestations of the EP and TAs
 1. One page, two sided flyer (recycled paper, soy based inks)
 2. “Clip art” elements for external articles written about 9 steps by journalists
 3. Web version (.pdf for each EP, TA, and combined pairs of them)
- G. Linking with NRM and Affiliate Resources
 - Website
 - Online study guide
 - Doing the 9 steps online

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- Book-audio
- Study guides
- New workbooks and handbooks

Phase V – Create Detailed Plan for Marketing and Distribution

Start August 1, 2006
Complete October 15, 2006

Consider these ideas for Co-Marketing

- included in other groups' websites, newsletters
- springboard for media to write articles
- free download-pdf along with member discounts for other products with a code (the code can be used to track niche markets)
- advocates at talks use the template as hand-outs
- links with other groups
- display brochures

Phase VI – Marketing and Distribution

Start October 25, 2006
Complete January 31, 2007

Phase VII – Ongoing Coordination & Improvement

Start February 1, 2007
Complete n/a

PROPOSED HUMAN RESOURCES

Upon approval of each team's corresponding phase, additional roles within the team will be defined and volunteers will be recruited to fill them.

Project Leader Dave Wampler

Teams

Essential Program
Targeted Articles
Branding
Marketing and Distribution
Ongoing Coordination & Improvement

Internal Groups of Vetted FI-ers

Essential Program Reviewers
Targeted Article Writing Coaches/Reviewers

External Focus Groups

Essential Program Test Audiences
Targeted Article Test Audiences
Branding Test Audiences

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Marketing Test Audiences

PROPOSED BUDGET AND OTHER REQUIRED RESOURCES

Most of the financial commitment is for the branding and publishing functions with additional commitments to marketing and advertising. The creation of the texts and much of the marketing and advertising activity are largely voluntary commitments of time, and any required financial resources will be included in the website project budgets, or will be funded by partnering organizations that wish to use the materials for their members or the populations they serve.

- Phase I: No financial resources required *
- Phase II: No financial resources required *
- Phase III: No financial resources required *
- Phase IV: A budget will be presented to the Board in advance of approval for this phase
- Phase V: This phase requires no budget, but will define a budget for phases VI and VII
- Phase VI: See Phase V
- Phase VII: See Phase V

* Except for general costs of verbal and written communication: phone, printouts, email, etc. These costs could be borne by the volunteers, in addition to costs that are part of the Project Leader's general office budget.

ANTICIPATED ISSUES

1. Guidance is needed on how to incorporate ideas from YMOYL and TYRWM in the spirit of the Board's goal, quoted at the beginning of this proposal, while meeting the Board's criterion for a Derivative Work, which "must not represent itself as a rewrite of" either work. The intention of this project is not to make such a representation but rather to collect and paraphrase the most important ideas from these and other sources, in order to create a compact document that serves the niche and strategy identified for this project and its products.

SPECIFIC REQUESTS TO THE BOARD OF DIRECTORS

1. Provide comments on the project.
2. Approve Phases I, II, and III of this project, and indicate the likelihood that the other phases would be approved at a future date.
3. Provide guidance for the approved phases
4. Authorize the Project Leader to approve initial volunteer assignments and roles, to assign work and roles to additional volunteers, and, generally, to manage the approved project phases

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5. Request the Project Leader to report to the Board at defined times, to communicate progress on approved phases, to report on budgeted spending, to obtain further guidance, and to obtain authorization for unapproved phases.

APPENDIX B – Proposal: “Study Guides

Proposal for New Road Map Foundation Board Regarding *Your Money or Your Life* Study Guides Prepared by Jacque Blix and David Heitmiller March 2006

Background

Currently five group study guides exist to accompany *Your Money or Your Life*.

- *Your Money or Your Life: A Group Study Guide*
- *Your Money or Your Life: A Group Study Guide for Contemporary Christians*
- *Your Money or Your Life: A Group Study Guide on Money and Spirit*
- *Your Money or Your Life: Middle School Study Guide*
- *A Study Guide on Money, Society and the Planet.*

Since the study guides were first introduced starting in 1995, they have been a valuable tool to support people who want to explore the Nine Steps in a group situation. Some issues have developed, however, that impact the guides’ effectiveness.

- Availability. The last two guides listed are only available as PDF files from Simple Living Network, the rest are soon to be out of print.
- Marketing Recognition. The guides are not consistent in terms of graphics, fonts, covers, etc. They were created over a period of time and in some cases by different people.
- Growth of the Internet. On-line study groups are now available and have received more internal support than promotion of face-to-face groups.

However, many people still like the idea of getting together to talk about ideas and as yet not everyone is cruising the information highway. In-person meetings also have the advantage of enhancing community building and offer a level of moral support that some people don’t find in electronic media. For these reasons we believe that revising the existing study guides is worthwhile. In addition there are ways to tighten the connection between the study guides and other vehicles recommended in other proposals that came out of the Charette. See item #6 under **Suggested Changes** below.

Recommendations:

1. Create a new generic study guide, This study guide would reflect the logo, colors, font, etc. of the marketing plan. Starting with one guide makes this a manageable project as well as acting as a pilot for further revisions and improvement for additional guides. One priority that came up at the Charette was doing a few things very well. Putting effort into an initial study guide would support this priority. We see the study guide for groups used in several scenerios:
 - a. Facilitated and organized by an advocate. In this case a group leader, someone who has worked with the Nine Steps, would initiate a group as well as bring his or her experience to the group. For example, the workshops Catherine Dovey and Kevin Cornwell have done are a model here. Also, the advocate would have

the option of using additional materials generated by NRM to address a particular niche group, e.g. college graduates, prospective parents, etc.

- b. Mentored by an advocate. David Heitmiller has used this method where someone within the group handles the logistics of meeting place, time, getting participants, etc. and David has attended the meetings to provide stories and the voice of experience.
- c. Self-organized/Self-facilitated – Individual. This situation occurs when someone new to YMOYL wants to start a study group on their own. When they get the study guides from SLN they can also get additional supporting information tailored to their group. (See suggestion below on CD to be included with guides.)
- d. Self-organized/Self-facilitated – Group or Institution. These could be church or corporate groups who have specific needs or messages they want to add to the material (as done currently in the study guides for contemporary Christians.)
These groups could add their own articles, invocations, prayers, quotes, etc.

There certainly may be cases where some of these situations overlap, but the point is that the study guide would be written to accommodate these basic options. Suggestions and information (how to contact an advocate or find a mentor, e.g.) on how to use the study guide would be briefly explained in the guide, in a way similar to what's included in the "Getting Started" and "Overview" sections now.

2. Let the current guides go out of print by attrition.
3. Let the two guides currently available on PDF remain until there are substitutes.
4. To create the new guide, commission a review of current study guides, page by page, interviewing/surveying current FIA members who have used the guides for suggestions and input.
5. Make recommendations on how to charge for the study guide. Free or low cost download? Hard copy more than download? Sliding scale? Discount for multiples sent to same address? Two motivating factors here. One is that we are looking for financial sustainability for the YMOYL work and even a nominal charge can help cover costs. Also, people seem to be more invested if they have laid out some cash and, strangely enough, put more value on something that they have to pay for.

Some Suggested Changes to Study Guide:

1. Participants could either read the book YMOYL or use the audio version as the basis for doing the steps. This would offer two ways of taking in the information as well as the convenience of audio for busy people.
2. Structure meetings to last two hours, once a week for x weeks.
3. Have participants track expenses for two weeks before first meeting. This will work on two levels: first, to get them invested in the process. Second, the data gathered before the course combined with six week's worth of tracking while working through the study guide will give participants two months of data by end of course.
4. Have a final session that gives an overview of Steps 6 through 9. Currently Steps 1 to 5 are covered in the study guide.
5. Have some concrete suggestions about "What next?" at the end of the guide. Maybe an outline for a follow-up group on the rest of the steps or how to support on-going

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doing of the steps. Also make sure information is included about the YMOYL website and what support is available there, e.g. on-line answers to questions, how to input financial information on-line, etc. (Some of these ideas were brought up at the Charette as part of what we could do on a revised website.)

6. Include at the end of the study guide information on how participants could become advocates and sponsor or facilitate groups or do other support work for YMOYL. (We're talking about recruiting here.)
7. Review complexity of language and terms and include a glossary.
8. Include an evaluation in the study guide with an incentive of some kind so we can get feedback on the materials and process.
9. While our recommendation is to start with a multipurpose or generic study guide, other more specific guides could be written at a later time. For example, a guide for middle or high school age students might be a next logical step.
10. A CD could be included with each study guide. This medium could be customized or contain any number of supporting information for the study guide. For example:
 - a. The introductory "infomercial" proposed in the marketing plan that could be used to kick off a group.
 - b. Worksheets for tracking, monthly tabulation, and wall chart.
 - c. Current articles, studies, stories, cartoons that add to study guide. This format would allow updating of information without having to rewrite the study guide.
 - d. Niche information for specialized groups. This would include the brochure and pamphlet proposed in the marketing plan. Again this could be updated if necessary.

APPENDIX C – Proposal: “Do The Nine Steps On-Line”

Recommendations from Jonathan Allan and Dave Wampler

There are two schools of thought about providing Program participants with the tools they can use to “Do The Nine Steps On-Line.” These two approaches ARE NOT mutually exclusive. Both options could eventually be provided on the YMOYL web site.

Option 1: Develop our own (or subcontract with a provider such as MoneyPants.com) a secure, on-line service that, for a nominal fee, allows people to track their expenses and chart their progress in line with the philosophy of the Nine Step Program. Initially, this option was tabled during the FI Charrette due to security concerns, costs and time constraints. However, at the urging of Vicki Robin, Dave Wampler has made contact with MoneyPants.com and will soon initiate in-depth discussion to test our mutual interest and the feasibility of working together.

Option 2: The second idea, generated at the FI Charrette, was presented as an easily achievable alternative to Option 1 above. It is also in keeping with Joe’s original philosophy of allowing people to create their own method for tracking and charting expenses and not get into the “trinket” business.

Quite simply, Section C of the new web site, “Doing The Steps,” would contain tools that people have used or could use to complete each of the Steps – Excel spreadsheets, how to use Quicken when doing YMOYL, a real hourly wage calculator, links to money saving web sites, how to predict expenses that will go up in the future, a personal inflation calculator to adjust your crossover point to your maximum predicted future expenses, etc. These are just a few examples. In a brief, 15-minute session, Jonathan and Dave had no difficulty coming up with a fairly detailed list of existing or easily created tools to include on the new web site. We won’t bore you with that list here. We will simply say that several hours of additional research would easily net a wide variety of tools that would meet a wide variety of needs.

It is recommended that, once a complete list is generated, its contents be vetted by the Program Integrity Council for inclusion on the new web site.

LATE BREAKING NEWS!

I had an introductory phone conversation this afternoon (04/11/06) with Komal Bhojwani of MoneyPants.com to begin exploring the possibility of working with them to design and/or license and/or provide customized software for “Doing The Nine Steps On-Line.”

In summary, we need to figure some things out – approve this proposal – and *they* need to figure some things out – they are completely redesigning their software right now and won’t be done for several months. The new design will make their software easier to use and more portable for customization and/or licensing purposes. I think we should keep the conversation alive. Komal has a keen interest in working with us – perhaps even to the point of becoming cross marketing partners or an arrangement that would meld our two web sites – we would provide content and focus, they would provide customized software and maintenance. Of course, it’s all just speculation right now. But, very positive!

APPENDIX D – Meeting Notes (Condensed Edition)

New Road Map Foundation
FI Charette
February 25-28, 2006

Synopsis by Alan Seid of notes by Jill Lucht
(For more detailed notes, please refer to the un-synthesized version
Sent on 2/27/2006 at 9:17pm
Sender: Lucht, Jill Renee (UMC-Student)
Email address: jrl4g6@mizzou.edu
Subject: whoops!!
Attachment Title: “New Road Map Foundation notes revised.doc”)

Day 1

Achieved Outcomes for Day 1:

- 1) We set the stage for the weekend’s work:
 - a) By connecting with the larger purpose of the FI/YMoYL work as a whole;
 - b) By understanding where the FI work is at now;
 - c) By understanding where New Roadmap Foundation is at now;
- 2) We created community amongst ourselves
 - a) by reintroducing ourselves;
 - b) by receiving Jonathan’s presentation;

What we did:

Alan Seid & Dave Wampler (Charrette co-hosts) Seid provided a “State of the Union” address
We did Introductions around the circle
We did an overview of the weekend’s Agenda
We introduced our Facilitator, Caroline Estes
Jonathan Allan offered a presentation of his latest thinking around this work

Day 2

Achieved Outcomes for Day 2:

- 1) We further set the stage for Days 2 & 3
 - a) by agreeing on some focusing questions;

What we did:

Alan provided question(s) for the weekend:

1. What’s the effect that we want to see/what are the results that we want to see in people and in the world?
2. How do we want to achieve this effect, and bring the work into the 21st century?

We conducted a major initial brainstorming, with many ideas which were later categorized

Afternoon Session:

The group broke into 3 groups of five to talk about the mission and leadership structure.

Mission statement wrap-up:

Developed by one representative from each group

Mission statement (for internal “consumption”):

We distribute the “program” widely and motivate and support people in doing the “program” so they can live lives of financial integrity.

Values statement (for distribution to the wide public):

As an organization, we empower people to experience fulfillment, integrity, and freedom by transforming their relationship with money.

Leadership discussion:

Mission is to get people to do the steps. Certification process could provide needed support and revenue steam

Discussion: paid staff vs. unpaid staff. May need to do it on a case by case basis.

Other functions leadership can provide:

- develop new flagship
- mentor a new generation of people
- accepting more than one way to do things and that you may not have to do every step.
- place to go to call when you need help
- handle different functions
- staffing and funding requests for projects
- practitioners
- revisiting and revising structure to keep moving from current to desired
- resolving current issues (V& M letting go; tension between paid and volunteer work; case by case basis)
- communication hub (web site, contact info)
- develop geographical community
- feedback loop (analyzing what’s happening)
- funding projects (pilot programs, marketing research)

.....
Days 2 & 3

Small group work to consider primary vehicles and supplemental materials for the money work.

- Development of new materials and redevelopment of old ones is all contingent on BRANDING
- The primary and central delivery mechanism for YMoYL/FI work will be a MEGA-website

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Process: Dave summarized all existing and potential vehicles/supplemental materials. The group then went through an exhaustive prioritization process, and came up with a list of 7 which was later winnowed to 5. Many things on the list were not prioritized highly though they are likely to happen because they would be simple and easy to implement. Also note that some of the ideas automatically fit into the overarching idea of a primary central mega website. (For Dave's complete list of vehicles as well as discussion items from breakout groups, please see Jill's full notes.)

Top 5 vehicles/materials:

1. Online study groups
2. Template to do the nine steps online
3. Brochure Template to be used to develop materials for niche markets (print/electronic)
4. Study guides (print/electronic)
5. Certification for FI Trainers aka Certified FI training institute

Notes from large group discussion:

Need a web site TEAM to take on the development of the uberwebsite. Use the website as a revenue source, but also offer some things for free. How much would it take to get the uberwebsite out of the box? Refine model and then find out the cost of developing. (see moneypants, integralnaked, etc)

Existing materials: need a group of people willing to look at the study guides and the large format workbook used with the audio course. Branding will need to be developed relatively quickly as the workbook is going out of print.

Marketing:

After the prioritization of the vehicles, we broke into three groups to develop a marketing strategy that encompasses the vehicles. One group was comprised of Board members plus Rozie, and ended up discussing other issues.

(I have left the full marketing notes from the 2 groups who discussed it. -A)

(Small Group #3)

Goal: DO THE STEPS

Target Audiences: 1) People "in transition," asking questions, unhappy
-boomers, unemployed, enviros, new parents, divorced, college grads, churches
2) People who have a larger purpose and are "driven"

Strategy: 2 channels to motivate people to do the steps.

1. advocates
2. web

(People directed to these two channels by media and co-marketing with other organizations.) The two channels will generate revenue for the organization (symbolized by \$\$ in the notes below).

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Tactics:

1. *Advocates channel:* talk with an outcome

- study group for \$\$
- audio workshop for \$\$
- OLSG for \$\$
- 9 step online \$\$
- book \$\$

2. *Web channel:* focused on OUTCOME

Serves as Directory:

- olsg-\$\$
- steps online \$\$
- find a local study group \$\$
- audiotape \$\$
- book \$\$

Keys to the Treasure:

1. top-down marketing/pr/speaker coordinator: mentors
 - a. full time commitment
 - b. job roles:
 - i. contact like-minded orgs
 - ii. media interviews/placements
 - iii. help set up talks-study groups
 - iv. help new fia speakers
2. web structure to be clear, simple, focused, on driving entrants into “doing the steps”
3. built in tracking, metrics, feedback loops
4. bring in new advocates with expertise in niche markets—college grads, parenting, etc.
5. less is more. Do a few things well!!!

Small Group #1

Started by looking at Online Study Groups (OLSG)

At this point the OLSG include about 120 people per year. Those people hear about the OLSG through yourmoneyoryourlife.org, google, other web links, word of mouth.

What do we want? A goal of 1200 people/year in OLSG

How do we get there:

Media:

- Development of overall plan (i.e. engage the head)
- Oprah
- reconnect with previous contacts
- satellite radio

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- top ymoyl discussion customers
- local financial pages in the newspaper
- editorials
- letters to the editor
- local radio and cable
- invite to SG/presentations

Specific audiences (potential templates):

- general
- getting married
- divorce
- employee help services
- libraries
- counseling
- churches
- illness
- death of a partner
- job loss
- graduation

Co-Marketing with related organizations:

- ymoyl.org
- web links
- corporate world
- social justice movement
- simple living
- home economics
- peace
- credit union
- CNAD
- CCCS
- Greenpeace
- EPA: city, state, feds
- simplicity
- NWEI
- Earthsave
- Engineering schools
- colleges
- high schools
- middle schools

Software:

- Interactive study guide
- Audio
 - flash: newer, quick, graphics
 - chat room feel

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- google searches
- more partner links generate

Fun

- interactive stuff
- host, moderator
- “cows with FI”

Reaction/commentary

David: cautionary comment on partnering with other groups. Does not want to get pigeon-holed as a “left-wing environmentalist group” or “right-wing Christian frugality group.” Much of the success to this point has been possible because the group has not alienated audiences by being tied to a specific political movement.

There are more specific ideas in the full version of the notes.

Further work on specific vehicles:

The group breaks into small groups one more time, to work on developing specific strategies for the vehicles previously prioritized.

The five remaining groups include:

1. Online study groups
2. Template to do the nine steps online
3. Brochure Template to be used to develop materials for niche markets
4. Study guides
5. Certified FI training institute

Small groups discussing each of the above 5:

Group 1: Online study groups

Mike, Linda, Fred

Group 2: Template to do the 9 steps online

Dave, Jonathan

Group 3: Brochure template to be used to develop materials for niche markets

Jane, Tom and Kevin

1. Customized Brochure-Fliers (aka “Building Template”)

Look/feel:

- fits the “brand”
- recycled paper, soy based inks
- 2 pages

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FRONT: Article tailored to the market niche (written by NRM or by influential member of the niche)

- problem defined (strong statistics, common problems)
- solution (9 steps success story, statistics)
- call to action

BACK: 9 steps listed plus resources

- website
- OLSG
- steps online
- book-audio
- study guides

Unlimited number of niche markets

2. Marketing of Template

Co-Marketing:

- included in other groups' websites, newsletters
- springboard for media to write articles
- free download-pdf along with member discounts for other products with a code (the code can be used to track niche markets)
- advocates at talks use the template as hand-outs
- links with other groups
- display brochures

Manifestations:

1. one page, two sided flyer
2. 10-20 page "derivative work" to explain the 9 steps to niche group
3. "clip art" elements for external articles written about 9 steps
4. web version (pdf of #1)

Group 4: Study Guides

Jacque and David (Kevin, Mike and Linda are willing to contribute to this group)

1. Create one, generic, basic study guide for adults as first, big step
 - Create a guide for kids at a later date.
 - give people the option to consult either the book or the audio course for the required reading
2. change format to 2 hour sessions
 - currently they are 1 hour sessions
3. assign homework before the participants come to the session
 - time the sessions so that there will be two data points by the time they finish the course
4. The current study guide only addresses steps 1-5. Would like to develop another session that adds steps 6-9.

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5. Use study guide as an entry way for participants to go on as advocates
6. Go through the existing study guide page by page, incorporating the best parts of the existing guides. Specifically consider the comprehension level of the average participant. The graphics should be consistent with the flagship website.
7. Functions of the guide:
 - Face to face experience
 - Advocate led, with or without niche material
 - Mentor as resource, not facilitator
 - Self-organized, self-facilitated groups
 - Specialized groups, providing their own support materials
8. The study guide could be a vehicle to deliver a CD “tool kit”, including articles, templates, advertising and press releases, support material, DVD infomercial, etc. the CD could include specific niche info.
9. The specific guides (i.e. middle school, etc.) can remain in pdf, and become “historical materials”

Group 5: FI Training Certification

(aka “Certified FI training institute”)

Pam, Ann, Monique and Alan

Why do we not have enough advocates?

Purpose is to:

- promote the program
- provide quality control (information being presented is accurate)
- maintain integrity (teaching all of the steps)
- provide mentors to people doing the program
- give credibility to people giving seminars and talks

Initial certification

- Sign trainer's agreement
- \$50 fee
- provide three references

Agreement of each Trainer

- Return at least 20% of revenues from NRM referred work back to NRM
- Participate knowing that there would be sharing of materials
- Do some pro-bono guidance for people
- Do at least one free seminar per year
- Be a mentor for people doing the 9 steps

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Re-certification each year

- \$20 fee
- renewal of trainer's agreement
- provide the number of talks given
- provide details of each talk (video, notes, presentation slides, etc.)

Potential Benefits of being a Certified FI Trainer

- Access to other trainers and their wisdom
- Ability to purchase materials at a discount
- Name on website
- Annual meetings to get chance to meet up with other like-minded people (sense of community)

Base requirements for certification

- Doing the steps for at least 6 months
- Submit a letter explaining your story
- References from people that can attest to your abilities
- Charge per year (\$50 first year)
- Return at least 20% of revenue from NRM referred work

Consistent training materials for the advocates/trainers

Check other organizations for their best practices as well as what mistakes they made so we can learn from that.

Administrative support

- Limit amount of time needed for dealing with certification paperwork and fees

Additional comments:

Alan: Look at other non-profits with certification programs. Learn from their mistakes. Don't create a bureaucratic mess. Don't set the bar too high or too low.

Pam: benefits to certified trainers include discounted materials, special access on the web space for only CFI trainers (access to graphics, promotional materials, etc.)

Jane: "best practices" piece important. Le Leche League is a good example. Advocates are looking for community among themselves. We need to offer something for the advocates (we're asking a lot from them). National meeting every year. Make training/continuing ed programs available. Community piece is huge!!!

Dave wrap-up

Steps from here:

1. Further work on the proposals just developed:

Each of the small groups will add as much detail as possible to their proposals by March 15.

After the March 15 drafts are collected, they will be distributed to the entire group for review and

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feedback. A final proposal will be drafted in time for the board meeting. The board meeting is currently scheduled for the first week of April.

Jane: concern about putting more time into proposals. Doesn't want to work on a proposal if no one has plans to follow through.

Alan: Each of the groups should at least flesh out their proposals to the point that the required resources are determined.

2. Documentation of commitment from the group.

Meeting participants volunteered to work on the following areas:

Audio-workbook course: Team Lenich

Study Guides: David and Jacque

OLSG: Team Lenich

Let Joe do the Talking: Tom

K&L Assessment Tool: Team Lenich

Certified FI Training Institute: Alan

Timeless Brochure/Booklet: Tom (10-20 page derivative work)

Building Template: Kevin, Jane (advise, not create)

Monthly Newsletter: Fred

Excel Spreadsheets: Tom

Wiki space: Fred, Jonathan, Tom (a knowledge base)

Additional skills/expertise: Monique (fundraising), Ann (advocacy), Jill (milking the cows with guns, also willing to fit in wherever appropriate after April 15)

Development/implementation of marketing plan: Jane (advise and consult on PR, marketing strategy and channel development); Ann (Bay area PR lackey); Team Lenich (support Jane)

Website design/development: Alan, Jonathan (planning), Pam (planning, typing), Tom (design and PHP technologies), Ann (database specific)

APPENDIX D – Meeting Financial Statement

FI CHARRETTE - BUDGET

3/9/2006

Transportation	Budgeted	Actual
Jonathan & Pam A	\$0.00	\$0.00
Jacque B & David H		\$46.80
Tom C	\$386.70	\$200.00
Kevin C		\$182.00
Fred E & Ann H	\$557.00	\$357.20
Linda & Mike L	\$535.40	\$589.78
Jill Lucht	\$269.20	\$435.42
Monique MT	\$359.00	\$328.30
Alan S		
Dave W	\$0.00	\$0.00
Jane Z	\$255.00	\$358.02
SubTotal	\$2,362.30	\$2,497.52
Meals		
Cook / Dishwasher	\$300.00	\$400.00
Food Costs - Breakfast	\$40.00	\$25.00
Food Costs - All Other Meals	\$480.00	\$606.06
Snacks	\$100.00	\$100.00
SubTotal	\$920.00	\$1,131.06
Lodging		
Jonathan & Pam A	\$0.00	-\$650.00
Jacque B & David H	\$239.85	
Tom C	\$239.85	
Kevin C	\$0.00	
Caroline Estes	\$179.85	
Fred E & Ann H	\$299.85	
Linda & Mike L	\$0.00	
Jill Lucht	\$0.00	
Monique MT	\$209.85	
Alan S	\$75.00	
Dave W	\$0.00	
Jane Z	\$0.00	
Trout Lake Motel		\$1,518.55
SubTotal	\$1,244.25	\$868.55
Facilitator		
Caroline Estes	\$1,800.00	\$1,831.50
SubTotal	\$1,800.00	\$1,831.50
Meeting Space		
Country Inn Rental	\$1,500.00	\$1,500.00
Administration		
Misc (Meeting Supplies)	\$100.00	\$36.23
SubTotal	\$100.00	\$36.23
TOTAL	\$7,926.55	\$7,864.86