

Decision Free Zone (DFZ)



“The reality is that money is more complex than we generally give it credit for, and having a liquidity event or sudden money[®] from a major life transition event **magnifies the complexities** -- much to the surprise of both the recipient and their advisors.”

Susan Bradley, CFP[®], CeFT[®]
Founder Sudden Money[®] Institute

The Decision Free Zone (DFZ) creates a more calm and orderly environment for making decisions and commitments. The objective is to structure an intentional time out from all but the essential and urgent actions.

Once you have created and committed to the DFZ, you will have the mental energy and freedom to proceed with the organizing and stress testing the new finances and ideas for how you want to live.

Benefits of a DFZ:

- Creates a **safe space** for orientation and self-discovery.
- Increases physical and mental energy.**
- Allows for time to organize** paperwork and information.
- Find boundaries.
- Establish **priorities.**
- Take care of essentials.
- Move from overwhelm to order.
- Run scenarios to see **the long-term** consequences.

The DFZ will **help you manage the expectations** of your family, friends, as well as your own. Once you have created your NOW, SOON and LATER list, be sure to share your DFZ plan with family, friends and advisors.

Sample & Personal DFZ Statements

“You know I’ve waited a long time to buy a new home, but I’ll make a better decision if I take a few more months to figure out how much I can afford and find the house for me/us.”

“Managing the money part is more complicated than it looks from the outside. It may be a year before I know exactly how it all works and what I can do and can’t do.”

“The money looked infinite before I got to this point but now I see it would be possible to go through it and be worse off than before if I don’t get it right. I might not be able to give/donate/support others the way I had hoped to, it will be more than a year before I know.”

“I’m sorry if you had expectations I can’t meet. I had no idea how serious the financial part would be and how much I will need to take care of my self for the rest of my life. I don’t want to be a burden on anyone.”

My **Decision Free Zone** Statement:

Decision Free Zone (DFZ)

A **DFZ** is a **proactive time out** from making any non-essential decisions. The idea is to **isolate the few decisions that are time sensitive and most pressing**. All others are divided into the **SOON** or the **LATER** categories.

NOW

Action steps you feel are **essential and need immediate attention**. You could also note who you need to meet with to complete each item.

SOON

Action steps or items that are **important to do soon, but do not have the same urgency** as the NOW List items.

LATER

Important items and decisions that **need to be postponed** until you have more time to organize and plan. It may also include some items that **would be nice to accomplish** once your priority objectives have been achieved.
