



Did your **Christmas cheer disappear** when the **bills appeared**?

Are you **arguing** with your *loved ones* about **spending**?

Do you need financial advice, the **smartest advice** you can get, **God's advice!** †

- † If any of you lacks **wisdom...ask God** ... and you will be **given it** – James 1:5
- † **Owe nothing** to anyone - Romans 13:8
- † **Treasure** remains in the house of the **wise**, but the **fool consumes it** - Proverbs 21:20
- † **God loves a cheerful giver** - 2 Corinthians 9:7

FPU is not for *rich* people,
FPU is not for *poor* people,

FPU is for **God's People.**

Learn more about what **God** has to say about money at **Financial Peace University (FPU)**.

I believe that through **knowledge** and **discipline**, **Financial Peace** is **possible** for all of us - Dave Ramsey

What is **Financial Peace University (FPU)**?

It is a series of 9 classes on personal finance taught by **Dave Ramsey**, America's most trusted personal financial guru. [Click here to see a short video highlight of FPU.](#)

Dave's proven money class will show you step-by-step how to

- Create a **budget** without fear or anger
- **Pay** off your **debt**
- Make **wise spending** decisions
- **Save** for the **future**

We also have an optional Budget Workshop after lesson one.

If **you wish**, attend the **first class for Free** to **learn** how **FPU will help** you.

Average American

76% of people **live paycheck to paycheck**
(CNN Money 2013)

The Average American **wastes 24%** of their take-home pay on **consumer debt** (Financial Wellness 2016)

\$2,630 is the average amount spent on **credit card interest** per year. (NerdWallet 2015)

64% of Americans **can't cover a \$1,000 emergency**
(Market Watch 2015)

God warns us about debt:

"... the **borrower** is **slave** to the lender." (Proverbs 22:7)

[Click here for a short video on getting out of Debt](#)

God warns us about money:

You **cannot serve both God and Money**. (Matthew 6:24)

The trustworthy man will be richly blessed; **he who is in haste to grow rich will not go unpunished**.
(Proverbs 28:20)



Financial Peace Members

Save an average of **\$2,700** in the first 90 days

89% graduate with at least a **\$1,000 emergency fund**

Get out of debt with the debt snowball.

Romans 13:8 "Owe nothing to anyone, except to love one another;" (NAM)

Average debt paid off in the first 90 days - **\$5,300**

3 out of 4 people do a monthly zero-based budget after FPU



God tells us to spend wisely:

“**Precious treasure remains** in the house of the **wise**” (Proverbs 21:20 NAM)

FPU will show you How-to Choose Wisely!

Save with a **purpose**. Your **Daily decisions** make a **HUGE impact**.

Your Decision at age 16	⇒	Your Consequences at age 76
Spend \$2 a day on bottled water	⇒	\$0 🤔 and still get thirsty
Invest \$2 a day	⇒	\$7,825,768! 😊 you can buy a lake

58% increase their giving after taking FPU and enjoy the **pleasure** and **rewards** of **giving** to the **church** and those in **need**

Did you Know?

That a **couple** with **\$10,000** in **debt** and **no savings** is **twice** as likely to **divorce** as a **couple** with **no debt** and **\$10,000** in **savings**. (CNN)

[Click Here for a short video on finding Financial Peace by following God's way](#)

Know what insurance policies you **need** to protect your family.

Make a **monthly budget that works!**

- Learn how to **discuss money** with your spouse **with a smile** and **without a fight**
- Learn to **budget** **without fear or anger**



[Click here to see how a family can get together on a plan](#)

Financial Peace University (FPU)

9 classes. Each class consists of:

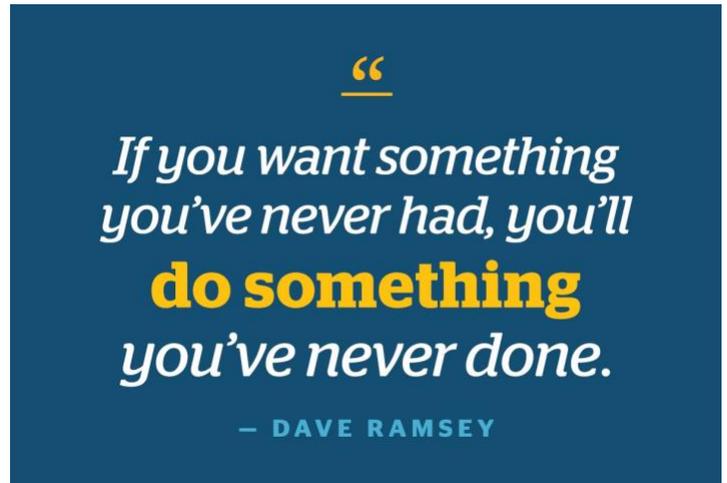
- One hour video
- 30 minutes of small group discussions of case studies and exercises

[Click here to see a video on FPU classes](#)

In addition to the 9 classes, there is one optional **budget workshop** Q & A session

Space is limited. This winter's class is limited to 15 families.

[Click here to go to the FPU class web site](#)



Where are we Meeting?

At **St Catherine Catholic Church**, in the Bride's room, at **7 PM** Every **Monday** starting **January 21**, 2019

All past and present FPU members have **Lifetime** access to **FPU classes** at St Catherine and anywhere else

A Current FPU membership includes:

- FPU **Class Work Book**, both hard copy and online
- Online access to the following at www.FinancialPeace.com:
 - FPU **Class Videos**
 - Other informative financial videos
 - **Digital Tools and information**
 - **EveryDollar Plus** budget tool
 - **Emergency Fund** Planner
 - **Debt Snowball** Calculator
 - Plus, ongoing **updates** and **additions**
 - Digital e-Books and help
 - **Complete Guide to Money** eBook
 - Email access to **Financial Coaches**
 - FPU **Community Forum**
 - Additional Courses
 - **Smart Money Smart Kids** Course
 - The **Legacy Journey**

What is FPU Not?

FPU does **not sell insurance**

FPU does **not sell investment products** such as stocks, bonds, or mutual funds

How much is FPU membership?

- Four Annual FPU memberships are available for \$99. Contact Don Henderson at hendu21@cox.net or mobile 401-529-7552.
- [If you click here](#), FPU membership is \$109/year or \$69 plus \$10/month
- It is best to **order** your FPU membership by **January 14** so you receive your hard copy of the workbook before the class starts January 21. However, if you order later, the workbook is always available online.
- **If you wish, you can attend the first class for Free to learn how much FPU will help** you.
- Financial assistance is available – please contact the parish office for more information.

How to Attend FPU

Contact the Class Coordinator: Rick Yeilding, cell 425-923-4949, email ryeilding2@gmail.com

Visit the Web site for this class: <http://www.fpu.com/1074129>

For this winter's class, space is limited to 15 families.

[Click here to see the history of FPU and how you can have fun finding financial peace](#)

Listen to **Dave** help people **solve** their financial emergencies on

KQAM 1480 AM and **102.5 FM** from **Monday thru Saturday 2-5 PM, Sunday 10 PM**

Proverbs 21:20 “**Precious treasure** and oil are in the house of the **wise**, but the **fool consumes** them.
(NABRE)

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