

# FINANCIAL *Peace*<sup>®</sup> UNIVERSITY

## What is 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.](#)

The **First class** is **FREE**

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**

## What is the **Objective**?

Achieve **Financial Peace** using **common sense financial methods** based on **Biblical principles**.

## What are the **Prerequisites**?

**None**

## **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

Average amount saved in the first 90 days - **\$2,700**

**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

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

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



## FPU Class will show you How-to:

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

Your <b>Decision</b> at age 16	Your <b>Consequences</b> at age 76
Spend <b>\$2 a day on bottled water</b>	<b>\$0</b>
<b>Invest \$2 a day</b>	<b>\$7,825,768!</b>

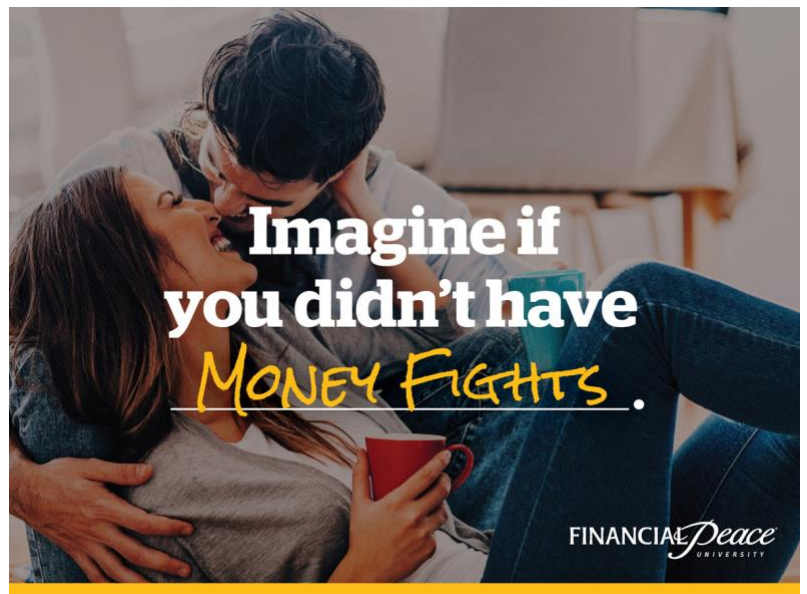
## Choose Wisely!

**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](#)



## 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](#)

## FPU Class

9 sessions. 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](#)

Space is limited. This summer's class is limited to 20 families.

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



## Where are we Meeting?

At **St Catherine Catholic Church**, in the Bride's room, at **7 PM** Every **Sunday** starting **June 17, 2018**

## What is **included** in FPU membership?

- **Lifetime** access to **FPU classes**. This includes **future classes** at St Catherine and **anywhere else**
- **Lifetime** access to **online budgeting tools** and additional **online financial information**
- **One year** subscription to **EveryDollar Plus**, Dave's premium budgeting tool
- Dave Ramsey's Book "**Complete Guide to Money**"
- Class work book
- Budget envelopes
- One year access to online video lessons

## What is **FPU Not**?

FPU does **not sell insurance**

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

## What does it **cost** to attend FPU?

[If you click here](#), FPU membership costs \$99, you **save \$30** and **shipping is free!**

It is best to **order** your **FPU membership** by **June 8** and have your class materials when class starts 5/17.

**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.

**FPU Membership** does **not expire**. You can take the FPU class **again** if you miss a class or want a refresher.

## 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/1064452>

For this summer's class, space is limited to 20 families.

[Click here to see the History of FPU and how you can win](#)

**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)