

FPU Class

9 class sessions

Each class consists of:

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

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

Where are we Meeting?

St Catherine Catholic Church
In the Bride's room

7 PM Every Sunday starting **June 17, 2018**

What is included in FPU membership?

- **Lifetime** access to FPU classes:
 - 9 class sessions at St Catherine starting June 17
 - Future classes at St Catherine and anywhere else
- **Lifetime** access to online budgeting tools and financial information
- **One year** subscription to **EveryDollar Plus**
- **"Complete Guide to Money"** book
- 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?

FPU membership costs \$99 if you use this link <http://www.fpu.com/1064452>

It is best to **order** your FPU membership by **June 8** so that you have all of your class materials when class starts on June 17.

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

FPU **membership** does **not expire**. You can take the FPU class again.

Financial assistance is available – please contact the parish office for more information.

How to Attend FPU

- Contact the Class Coordinator
Rick Yeilding
Cell phone 425-923-4949
Email ryeilding2@gmail.com
- Check our class web site
<http://www.fpu.com/1064452>
Use this link to save \$30 on your FPU class membership.

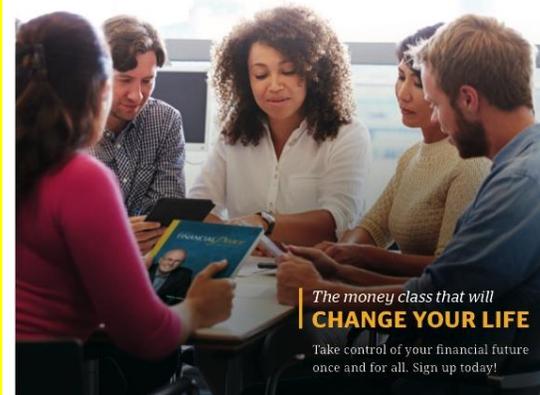
Listen to Dave on the Radio

While you are waiting for the class to start or any other time, you can **listen to Dave Ramsey help people solve** their financial emergencies on

KQAM 1480 AM and **102.5 FM**
from **2-5 PM**

5/15/2018 2:16:00 PM

FINANCIAL *Peace*
UNIVERSITY



What is FPU?

9 classes on **Personal Finance**

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

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

- Create a **Budget**
- **Pay** off your **Debt**
- Make **Wise Spending** Decisions
- **Save** for the **Future**

What is the Objective?

Financial Peace

What are the Prerequisites?

None

Where are we Meeting?

Saint Catherine of Siena Catholic Church
in the Bride's room
7 PM Every Sunday
starting **June 17, 2018**

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 NAB)

God warns us about money:

He who is in haste to grow rich will not go unpunished. (Proverbs 28:20)

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

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**



God tells us to spend wisely:

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

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

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**.

Daily decisions make a **HUGE** impact.

Your Decision at age 16	Your Consequences at age 76
Spend \$2 a day on bottled water	☹️ \$0
Invest \$2 a day	☺️ \$7,825,768!

Choose Wisely!

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.**



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)

"I believe that through **knowledge** and **discipline**, **financial peace** is **possible** for all of us." — Dave Ramsey