

FPU FOR YOU

EVERY SUNDAY @ 9:30 A.M.

Financial Peace University (FPU), the 13-week program taught by Dave Ramsey, has helped more than 350,000 families positively change their financial future. This life-changing program teaches families and individuals how to handle their money through common-sense principles and small group accountability. FPU is available for churches, companies, military bases, financial literacy programs, Spanish speaking organizations and community groups.

As they work on a total money makeover, the average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except for the mortgage, in 18 to 24 months. "We've actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles," said Russ Lee, former FPU participant.

Dave Ramsey began teaching FPU classes in 1994 every night around Nashville, Tennessee. In 1997, FPU was made available on video across the country with thousands of classes around the nation today.

The program is made up of 13 life-changing lessons taught by Dave in a fun and entertaining way. "I like to put the cookies on the shelf where everyone can reach them," says Ramsey. After each lesson the group meets to help each other plan budgets, discuss successes and temptations, and support each other in their journey to beat debt and build wealth. Topics covered include:

- Saving for emergencies
- Budgeting
- Relationship and money issues
- Buying big bargains
- Getting out of debt
- Understanding investments
- Understanding insurance
- Retirement and college planning
- Buyer beware
- Real estate mortgages
- Careers and extra jobs
- Collection practices & Credit Bureaus
- The Blessing of Giving

Join us this Sunday