

## LIVING WITHIN OUR MEANS?

In 2003, the average debt for U.S. families with at least one credit card: \$9,205

The number of personal bankruptcy filings: 1.6 million

Percentage of Americans who believe they will always be in debt: 30

Percentage of college freshmen who say being well off is very important or essential: 70

Statistics like these prompted Nathan Dungan, author of *Prodigal Sons & Material Girls*, to observe, "Living within your means today is countercultural."

If you are having trouble living within your means, you may want to consider attending our next "Financial Freedom" study. Dave Ramsey, author and speaker will share value information and inspiration on how to get out of and stay out of debt.

The special 13 week class will be conducted on Sunday mornings from 9:30 a.m. to 10:30 a.m., starting April 20<sup>th</sup>. The study is free and open to anyone interested. Contact the office for more information-405-872-3529.