

Dave Ramsey's

# Financial Peace UNIVERSITY

2011 CLASS IS HUGE SUCCESS!!



**In 13 Weeks \$30,000 Debt!!! Hooray!!**

**Free Preview Class  
Jan 15, 2012 4:00 PM**

#### Lesson Dates

Sun Jan 22, 2012 04:00 PM  
Sun Jan 29, 2012 04:00 PM  
Sun Feb 05, 2012 04:00 PM  
Sun Feb 12, 2012 04:00 PM  
Sun Feb 19, 2012 04:00 PM  
Sun Feb 26, 2012 04:00 PM  
Sun Mar 04, 2012 04:00 PM  
Sun Mar 11, 2012 04:00 PM  
Sun Mar 18, 2012 04:00 PM  
Sun Mar 25, 2012 04:00 PM  
Sun Apr 01, 2012 04:00 PM  
Sun Apr 15, 2012 04:00 PM  
Sun Apr 22, 2012 04:00 PM

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**Begins again January 22, 2012  
St. Pauls Parish Hall 4:00 PM**

Financial Peace University (FPU), the 13-week program taught by Dave Ramsey, has helped more than 650,000 families across the country 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.

As participants 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. "A lot of questions last year came from the classes. It was extremely rewarding to see families put together a plan," said Rodger Lecy, FPU coordinator. "We even brought in a few guest speakers that helped us understand 401K options."

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: 1) Saving for emergencies, 2) Budgeting, 3) Relationship and money issues, 4) Buying big bargains, 4) Getting out of debt, 5) Understanding investments, 6) Understanding insurance, 7) Retirement and college planning, 8) Buyer beware, 9) Real estate mortgages, 10) Careers and extra jobs.

Each class participant needs a kit. Special rates are available through your class coordinator. Included in the cost of the kit is a lifetime family membership to FPU, allowing the participant to return to any class at anytime for a refresher course. The kit also includes an FPU workbook, an FPU envelope system, 13 audio lessons, bonus CD, budgeting forms, debit card holders, and Ramsey's best-selling book – *Financial Peace: Revisited*.

**2 ways to Register: 1. Call Church Office: 479-422-7373, Ask for FPU registration 2. Log on to <http://www.daveramsey.com> In "search this site" box ENTER class code: "200215", Select St. Paul's Episcopal, Then click "REGISTER", Complete Form**

HOSTED BY:

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