

Dave Ramsey's

Financial  
Peace  
University

# *SAINT BARNABAS PRESENTS*

It is difficult in today's society with recession worries, complex insurance plans, so many investment opportunities, retirement pressures, 12 months same as cash, zero down and no payments, buy it now - pay later, why wait for what you want mentality and pressures of job and family to get ahead, let alone have peace in your life. **Do you experience peace in your life?** Many experts say that you can not truly experience peace without knowing you have your financial life in order.

FPU is for everyone looking to find peace with their financial lives, **and it feels good.** Just ask the members of the last 4 sessions who saved a total of \$126,500 in emergency funds, paid off \$260,500 of debt, turned down \$45.6 million in new credit card debt, and cut up 215 credit cards. We have had 5 households eliminate all of their debt (besides their homes) and quite a few people find peace from insurance and investment knowledge gained from the class.

Plan to attend the ***FREE PREVIEW  
ORIENTATION MEETING***

**Monday, September 8, 7pm**

**Sciarra Center McNally Hall**

*For more information:*

*Roger and Angela Tames, 786- 6825 or ratames@yahoo.com*

*Mike and Rita Reeves, 885-6934 or mjreeves93@ yahoo.com*



TURN OVER



## Comments from classmates...

**Changing our mindset.** We are done with debt ever. We will not be in bondage anymore to credit cards or my kid's desires.

**We are more responsible** with what we have been blessed with, and it's actually more fun to pay with cash.

**Before it was a mystery** where the money went. Now, I know where my money goes.

**I get paid once a month** and was always out of money by the 10th. Now, I am able to increase my tithe and for the first time in 3 years I have been able to save money.

**I feel empowered;** we are proactive instead of reactive. It's even empowering the kids.

**Communication lines** between me and my spouse are open and we are becoming one.

**Communication.** We are both involved in bills now. We are raising our kids the right way financially. (As Dave says, changing the family tree)

**Knowing the Baby Steps** (7 of them) makes the finances easier to understand and doable.

**Financial self discipline.** It carries over to other aspects of life. No guilt involved in purchases anymore, they are planned.

*During this 13 week, biblically-based, life changing outreach ministry, with lifetime family membership, you quickly learn how to use Dave Ramsey's proven methods and tools to:*

- Put together a spending plan that really works
- Step by step get out of debt
- The security of an emergency fund
- Understand good investment options and how to get them
- Remove the stress that comes with financial problems
- Unify your marriage
- Make wise decisions when it comes to insurance
- Learn how to find bargains
- And much, much more

TURN OVER

