

## Dave Ramsey's Financial Peace University



### What is Financial Peace University?

FPU is the most important step to changing your financial future. It is your Total Money Makeover Program. It takes the knowledge from God and turns it into real action in our lives through a step-by-step process taught by best-selling author and financial counselor Dave Ramsey.

FPU is a 13-week life-changing program that empowers and teaches you how to make the right money decisions to achieve your financial goals and God's plan for your life. The course includes practical lessons on eliminating debt, building wealth, giving like never before, and much, much more!

### Who is Financial Peace University for?

It's for EVERYONE!...from the financially secure to the financially distressed. Over 650,000 families and individuals have attended Financial Peace University.

Applying God's Word radically changes your life. On average, FPU graduates have paid off over \$5,300 in debt and saved \$2,700 during the 91-day program!

### What Will I Learn?

In this life-changing program you will learn:

#### **1. Step-by-Step Cash Flow Planning**

Luke 14:28: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it."

#### **2. Debt Snowball Plan Technique to Eliminating Debt**

Proverbs 22:7: "The borrower is slave to the lender."

#### **3. How to Invest Wisely**

Ecclesiastes 11:2: "Give portions to seven, yes to eight, for you do not know what disaster may come upon the land."

Sign up today at [www.daveramsey.com](http://www.daveramsey.com) for Financial Peace University being offered at First Baptist Church of Tucker, 5073 LaVista Road, Tucker, GA 30084!

### Frequently Asked Questions:

#### **1. How often do the classes meet?**

There are 13 class sessions meeting one day per week.

#### **2. How long is each class session?**

We suggest two hours for each session, and each is independent of the others. Part One, taught by Dave Ramsey on DVD, teaches you how to make wise financial decisions based on Scripture. Part Two of each class session is a small-

group discussion. The design of the discussion groups helps you apply the principles to your daily life. Members hold each other accountable, build friendships, and support one another. Since personal finance is 80% behavior, this small-group format ensures that class members realize finance is more than just math.

### ***3. What is the average size of the class?***

The video portion of the class is unlimited. However, during the discussion time, break down into 8-12 families, plus a coordinator, for each small group.

### ***4. If I miss one class, can I make it up?***

The coordinator can work with you to make up that lesson by allowing you to take the video lesson home with you, as long as you return it the following class.

### ***5. What is included in the FPU Membership Kit?***

As part of your enrollment package, you will receive:

- All 13 lessons in an audio CD library.
- Dave Ramsey's personal testimony on CD.
- Three months of zero based monthly budgeting forms on CD.
- A financial snapshot progress form.
- A complete set of financial management forms, including samples.
- All 13 fill-in-the-blank FPU lessons to work through with Dave during the classes.
- Dave Ramsey's Financial Peace Revisited book.
- The envelope system.
- Two debit card holders.
- Access to the Member Resource Center online, where you will find helpful financial tools.
- A graduation certificate upon completion of the class.

### ***6. How many classes do I need to attend in order to graduate?***

You must attend 12 of the 13 classes to qualify for the graduation certificate.

### ***7. What are the subjects covered in each lesson?***

- Lesson 1: Super Saving
- Lesson 2: Relating with Money
- Lesson 3: Cash Flow Planning
- Lesson 4: Dumping Debt
- Lesson 5: Credit Sharks In Suits
- Lesson 6: Buyer Beware
- Lesson 7: Clause and Effect
- Lesson 8: That's Not Good Enough!
- Lesson 9: Of Mice and Mutual Funds
- Lesson 10: From Fruition To Tuition
- Lesson 11: Working In Your Strengths
- Lesson 12: Real Estate and Mortgages

•Lesson 13: The Great Misunderstanding

**8. When will the first class start?**

We will have two previews August 29<sup>th</sup>, 2010 and September 1<sup>st</sup>, 2010. The first class session will begin on Sunday, September 12<sup>th</sup> at 4:00pm or Wednesday, September 15<sup>th</sup> at 7:00 p.m..

**9. Can my class member get additional assistance, if needed?**

For more detailed assistance, Dave Ramsey Certified Counselors offer discounts for one-on-one counseling. For more information on counseling, see the financial counseling section of our website.

**10. Who benefits from this program?**

Everyone truly benefits from this program!

- Regardless of your age.
- Regardless of your income.
- Regardless of being single, married, or a single parent.

**11. How much does this program cost?**

Materials retail for \$199. Those attending Financial Peace University at First Baptist Church of Tucker will receive material **at a cost of \$95 per family.**

**12. Who can attend with my Financial Peace membership?**

Your spouse and teens living in the home.

**13. Is there a refund if I do not like the program?**

Our guarantee is simply this: "If you do it, it works! If you don't do it, it won't work!" If you work the program, you won't want your money back. If you don't work the program, you don't get your money back.

*Footnote: All information on this page was taken from the Dave Ramsey Financial Peace website.*