



Welcome to St. James Lutheran Church!

What could the **PEOPLE OF GOD** do for the
KINGDOM OF GOD if they were **DEBT FREE?**

Hello! Thanks so much for attending our preview of Dave Ramsey's Financial Peace University Program. I am so excited that all of you have taken this first step towards the opportunity to make the life changing decision to become debt free. My husband Gary and I completed this program last year and *what* a blessing it has been in our lives – I hope you will take the opportunity to let it bless yours as well!

Financial Peace University is a life-changing program that teaches families how to make the right decisions with their money. You'll be empowered with the practical skills and confidence needed to achieve your financial goals and experience true financial peace!

This program is a *biblically based, video driven small group study* that will teach you to manage God's money and resources in a godly way. It empowers you to make the right financial decisions to achieve your financial goals, teaching you to *eliminate* debt, build wealth, and give like never before.

On average, families reduce their debt by \$5,300 and save \$2,700 in just 91 days!

The agenda for today is:

- ✚ Watch Preview DVD to learn what the program is about and experience the atmosphere of an actual class.
- ✚ Review the Informational Packet provided
- ✚ Questions and Answers
- ✚ Sign up to attend the class!

If you have any questions after today – please feel free to contact me at:

(724)387-3494 – Work (9:00 to 5:00 M-F)

(724)238-9480 – Home (5:30 to 9:30 M-F or any time before 9:30 pm weekends)

ksmith@dormont.com

I love to talk about Financial Peace University and I'll do my best to help. Thanks for coming today!

Kristine Smith
FPU Class Coordinator at St. James

P.S – You can check out the website too at <http://www.daveramsey.com/fpu/church>

1. How often do the classes meet?

There are 13 class sessions meeting one day per week. This session of FPU at St. James will begin on Tuesday, April 14th, 2009 from 7 to 9 pm. We will continue to meet each Tuesday after that until completion of the course.

2. How long is each class session?

Two hours for each session, and each is independent of the others.

Part One of each class session is to watch the lesson taught by Dave Ramsey on DVD. These lessons teach you how to make wise financial decisions based on Scripture.

Part Two of each class session is a small-group discussion. The purpose of the discussion groups is to help you apply the principles you've just learned 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. Is this just another boring financial program?

No! Most financial programs *are* boring, with confusing information and monotonous instructors. Financial Peace is very different! It is highly entertaining for everyone, with a unique combination of humor, informative financial advice, and biblical messages.

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

You will be given a graduation certificate upon completion of the class. You must attend 12 of the 13 classes to qualify for the graduation certificate.

6. 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*



Frequently Asked Questions

6. Who benefits from this program?

Everyone from the financially secure to the financially distressed truly benefits from this program!

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

Over 650,000 families and individuals have attended Financial Peace University.

7. How much does this program cost? (See Membership Kit Sheet for more details)

Materials retail for \$199, church families pay \$99.51 which includes shipping and handling.

8. Who can attend with my Financial Peace membership?

Your spouse and teens or college age children living in the home.

9. 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.



\$99.51 per Family

Make Check Payable to:
St. James Lutheran Church

- Teaches financial responsibility with easy baby steps
- Helps eliminate debt using the Debt Snowball method
- Offers accountability and continued support with **lifetime** membership
- Trains participants to spend every dollar on paper with the zero-based budget planner
- Empowers people struggling with financial hardships by establishing a plan to take control of their finances

The Financial Peace University Member Kit includes:

Financial Peace University Workbook

13 life-changing lessons designed to be worth \$2,000-\$3,000 in information and education!

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All 13 Lessons on CD

Listen to the lessons anytime, or use them as a refresher once you've completed the program

Dave's best-selling book, *Financial Peace Revisited*

Over a million have benefited from these solid financial principles of common-sense money management

Financial Peace University Envelope System

Easy cash management envelope system

Budgeting Forms

Complete set of monthly budgeting forms and examples

UPDATED Financial Peace University Bonus CD

Includes financial calculator, screen saver and more!

Two Debit Card Holders

Helps you stop busting your budget!

Tip Cards

Easy reference guides for you to use when you go out

Member Resource Center

Information about how to get started in the MRC, a free online tool with exclusive clips, stories, assignments, forums, and much more

The 13 Lessons of Financial Peace University

1 Super Saving

In this lesson, Dave explains the Seven Baby Steps that will guide you throughout FPU. You will also learn the three key reasons why you should save money—and why you must start now!

2 Relating With Money

This lesson will teach spouses how to communicate and work together toward success. Also, singles will learn the importance of teamwork and parents will find out how to teach their kids about money.

3 Cash Flow Planning

Unlock the secret of developing a monthly spending plan that really works.

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."

4 Dumping Debt

It's time to debunk the myths that most people believe about debt! In this lesson, Dave Ramsey reveals the truth about the credit lies and gives you a plan for walking out of debt with confidence.

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

5 Credit Sharks in Suits

What is a credit score, anyway? Join Dave as he unpacks your credit rating and shows you how to handle collectors when they call.

6 Buyer Beware

Dave Ramsey draws on decades of experience to reveal the power and influence that marketing has on your everyday buying decisions. Let the buyer beware!

7 Clause and Effect

In this lesson, Dave walks you through the world of insurance, carefully explaining what you need—and what you need to avoid.

8 That's Not Good Enough!

Discover the seldom-used secrets of buying only big, big bargains—every time! Before you know it, you'll be saying "That's not good enough!"

9 Of Mice and Mutual Funds

Dave breaks through the jargon surrounding long-term investing and empowers you to make your own decisions about your investments!

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

10 From Fruition to Tuition

Dave walks you through the maze of retirement options and helps you figure out the right path for you. You will also learn how to plan for college so your kids can graduate debt free!

11 Working in Your Strengths

This lesson will show you how to avoid dead-end or mind-numbing jobs and provide tips for job hunting, writing a résumé, and acing an interview. Plus, you'll learn tips for finding extra jobs if you need cash to attack your debt snowball.

12 Real Estate and Mortgages

Dave draws on over 20 years of real estate experience to teach you how to win when buying or selling your home. Plus, he'll dissect all of the common mortgage options available today, showing you what to choose—and what to avoid.

13 The Great Misunderstanding

Warning! This lesson will challenge the way you think about money. Dave will show you how generous giving can completely revolutionize your attitude and improve your finances, business and relationships.