

FINANCIAL *Peace*[®] UNIVERSITY

God knows your Financial Problems

Take Courage

Know that God wants to Help You,

Listen to Him

You Know What to Do,

Listen to God's advice at FPU!

FPU is not for rich people

FPU is not for poor people



Get **HIS** advice at

FINANCIAL *Peace*[®]
UNIVERSITY

Join FPU <https://fpu.com/1128852>, the **First 14 days** of Ramsey+ are **Free**

You Know What to Do, Listen to God's advice at FPU!

God wants to give you Peace, *that includes* Financial Peace!

[Click Here for a short video on finding Financial Peace by following God's way](#)

Good, dependable advice is hard to find.

If any of you lacks wisdom...ask God ... and you will be given it – James 1:5

God warns us about debt:

Owe nothing to anyone, except to love one another - Romans 13:8

The borrower is slave to the lender - Proverbs 22:7

Senseless is the man who gives his hand in pledge, who becomes
surety for his neighbor. - Proverbs 17:18

(In other words, God says it's stupid to guarantee someone else's loan.)

God warns us about money:

You cannot serve both God and Money - Matthew 6:24

For the love of money is the root of all evils,

and some people in their desire for it have strayed from the faith
and have pierced themselves with many pains. - 1 Timothy 6:10

Though wealth increase, do not set your heart upon it. - Psalm 62:11

He who is in haste to grow rich will not go unpunished - Proverbs 28:20

God tells us to act wisely, so He can bless us!

The plans of the diligent are sure of profit,

but all rash haste leads certainly to poverty. - Proverbs 21:5

God loves a cheerful giver - 2 Cor 9:7

Treasure remains in the house of the wise, but the fool consumes it - Prv 21:20

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Financial Peace Members who follow **God's advice**

Save an average of **\$2,700** in the first 90 days

Average debt paid off in the first 90 days - **\$5,300**

89% graduate with at least a
\$1,000 emergency fund

58% increase their **giving** after taking FPU and
enjoy the **pleasure** and **rewards** of **giving** to the
church and those in **need**



Financial Peace Members become **Happy** **Stewards** of the **Blessings He** has **given us**

Precious treasure remains in the house
of the **wise** - Prv 21:20

Know what insurance policies you **need** to
protect your family.

Don't let money worries destroy your relationship
with your family.

A **couple** with **\$10,000** in **debt** and **no savings** is **twice** as likely to divorce as a **couple**
with **no debt** and **\$10,000** in **savings**. (CNN)

Learn how to **discuss money** with your spouse **with a smile** and **without a fight**

Learn to **budget without fear or anger**



[Click here to see how a family can get together on a plan](#)

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FPU is Different –

FPU does NOT sell Stocks, Bonds, or Insurance

- FPU is not a “get out of debt” class.
 - Although people learn how to get out of debt, because that leads to financial peace.
- FPU is not a “how to save money class.”
 - People learn how to spend their money on their most important needs.
- FPU is not a “get rich class.”
 - Although people learn how to get rich by not spending every dollar they earn.
- FPU is not a “budget class.”
 - Although people learn how to budget, because controlling your spending leads to financial peace.
- FPU does **Not Sell insurance**
- FPU does **Not Sell investment products** such as stocks, bonds, or mutual funds

FPU is not for everybody,
it is for everybody who wants Financial Peace

You Know What to Do, Listen to God's advice at FPU!

FPU teaches "Financial Wisdom"

When you are ready to run,
we are ready to show you the shortest path to Financial Peace.
(we have already run down that path)

Follow the **7 Baby Steps** to Financial Peace

You make too much money to be broke!

I believe that through **knowledge** and **discipline**,
Financial Peace is **possible** for all of us - Dave Ramsey

What is **Financial Peace University (FPU)**?

- FPU is a series of 9 classes on **personal finance** taught by **Dave Ramsey**. He is America's most trusted personal financial guru because
- FPU is a proven program that has gotten **millions** of people **out of debt** and into **Financial Peace**.
- FPU teaches **common sense** and **biblical financial principles** that **work**
- FPU is a **community** of people: coaches, cheer leaders, mentors, friends
 - We **help** each other
 - We **encourage** each other
 - We **mentor** each other

[Click here to see a short video highlight of FPU.](#)

- How do you **join** a **FPU** class? Get a **Ramsey+** membership!

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You Know What to Do, Listen to God's advice at FPU!

A Current Ramsey+ membership includes
online access to the following:

- Financial Courses
 - [Financial Peace University \(FPU\)](#)
 - Jump Start
 - Budgeting that actually works
 - Smart Money Smart Kids Course
 - The Legacy Journey

- Financial Apps
 - Financial Peace University Videos
 - EveryDollar budget tool
 - Baby Steps

- Financial Tools and information
 - Emergency Fund Planner
 - Debt Snowball Calculator
 - Plus, ongoing updates and additions

- Financial e-Books, videos, and help
 - FPU Class [Work Book](#) (hard copy also available for \$10)
 - Complete [Guide to Money](#) eBook
 - Email access to [Financial Coaches](#)
 - FPU [Community](#) Forum
 - Dozens of other informative financial videos and e-Books

Don't like e-books? Purchase Hard Copies or Print them Yourself.

You Know What to Do, Listen to God's advice at FPU!

When and How are we Meeting?

Zoom meeting at **7:00 PM** every **Monday**
starting **January 25, 2020** through **March 29, 2020**

Nine classes:

- Before each zoom meeting,
 - Watch a one-hour video for that lesson from home.
You can do this any time before the zoom class.
- Zoom Meeting
 - 10 minutes video recap of the lesson
 - 30 minutes of small group discussions of case studies and exercises

[Click here to see a video on FPU classes](#)

How do I get started?

- You must join **Ramsey+** <https://fpu.com/1128852> to participate in the first FPU class on **January 25**.
- **The first 14 days of Ramsey+ are free** so you can see why these FPU lessons are **worth thousands**, if not millions to you.
- But, since most of you are not millionaires yet, we won't charge you the thousands it is worth, we will only charge you what it costs. **Ramsey+** is only \$129/year.
- For this class, space is limited to 8 families.
- Contact the Class Coordinator: Rick Yeilding, cell 425-923-4949, email ryeilding2@gmail.com

[Click here to see the history of FPU and how you can have fun finding financial peace](#)

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You Know What to Do, Listen to God's advice at FPU!

Listen to **Dave** help people **solve** their financial emergencies on

- [KQAM 1480 AM](#) and [102.5 FM](#)
Monday-Friday 11am-noon, 12:30-2pm
Sunday 10pm-midnight
- **Subscribe to Dave Ramsey Videos on [You Tube](#)**
- **Listen to Dave Ramsey's [Podcasts](#)**
- **Listen to Dave Ramsey on [Spotify](#)**

Proverbs 21:20 “**Precious treasure** and oil are in the house of the **wise**, but the **fool consumes** them. (NABRE)

Why am I a FPU Coordinator?

In 2013, Christian Spencer lead a FPU class that changed my life. I always knew I needed to get rid of my debt and save for retirement. And I tried to do that many times over the preceding 30 years, but failed every time. I always paid my debts, but I always fell back into debt. Those many times, I tried to fix everything at once. Unfortunately, that didn't work for me. The sheer number of tough tasks always overwhelmed me. And because I couldn't do it all at once, I always got discouraged, and fell back into debt.

FPU showed me the fallacy of trying to reach the top of a thousand-foot financial mountain in a single leap. Yes, Superman could do it, but I couldn't. Thanks to Spenser, FPU showed me how to conquer that thousand-foot financial mountain one step at a time. Taking one baby step at a time put me on the path to success and financial peace.

And why do I volunteer to do this for free?

I can never adequately pay Christian back, but I can pay it forward. I look forward to seeing the look of peace and relief on your face.

12/19/2020 6:48:00 PM

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