



Financial Peace University (FPU) is a 9-week program taught on DVD by Dave Ramsey, a personal money management expert, a national radio personality, best-selling author of *The Total Money Makeover* and host of "The Dave Ramsey Show" on the Fox Business Network.

Change the Way You Think

Each of the 9 lessons deals with a different topic that will **change the way you think about personal finance**. Dave teaches about how to save money, live on a budget, communicate about money, eliminate debt, find bargains, and experience the joy of giving.

Proven Success

Over 500,000 families have completed FPU with amazing success. On average, they **pay off \$5,300 in debt and save \$2,700 in just 13 weeks**. That's an \$8,000 change in position in just 91 days!

Dave Explains:

- Investments
- Insurance
- Retirement
- Real Estate
- College Planning
- Careers
- Debt Collectors
- Credit Reports
- and More!

Powerful. Enlightening. **FUN!**

In FPU, you will meet with your class each week to watch a video lesson and participate in discussion groups that will **change how you think about money**. Dave explains how money really works in a **simple, easy-to-understand style**. You'll actually have fun as you learn!

Beat Debt. Build Wealth.

The goal of Financial Peace University is not just information - we're looking for transformation! Financial management is only **20% knowledge and 80% behavior**. We help break the bad habits that rob people of true financial success.

Each class participant (family) needs a Membership Kit. The kit includes an updated FPU workbook, an FPU envelope system, 9 audio lessons, bonus CD, budgeting forms, debit card holders, and Ramsey's best-selling book – *Financial Peace Revisited*. 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.

Classes begin in February and end by April 16th. *Highland* campus will meet on Sunday morning starting February 15^h at 9:00 AM. *St. John* campus will meet on Tuesday evening starting February 17th at 6:30 PM. *Hobart* campus will meet Thursday evening starting February 19th at 7:00 PM. Each class session lasts approximately 2 hours. Cost of the Membership Kit is \$100 per family. The **deadline** for registration and payment is **January 31st**.