

# **First St. John is excited to bring Dave Ramsey's Financial Peace University to our church.**

## **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 1 million 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."

## **Testimonials**

Here's what people just like you are saying about FPU:

"We've actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles." - *Russ and Mary Lee*

"It made us sit down as a couple and communicate... and it gave us an instant pay raise!"  
- *Paul and Lynesa Benson*

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**Free Preview Class on Wednesday, August 31, 2011 from 6 - 8. For more information  
contact Brent at 419-467-8954 or [brent@sdcapital.org](mailto:brent@sdcapital.org)**

Classes will begin on Wednesday, September 7, 2011 and will run for 13 weeks.  
Class time will be from 6:00 p.m. - 8:00 p.m.