

WHAT IS FPU?

Financial Peace University is a 13-week small group study of financial principles designed to help families and individuals understand how to handle money responsibly. It teaches how to dump your debt, get control of your money, and construct a plan to walk in Financial Peace.



**Personal finance is
80% behavior
and only
20% head knowledge.**

FPU helps build that behavior through commitment and accountability. In short, it's a great way to get your finances on track and make sure you stay there.

WHY IS FBNM SPONSORING FPU?

This course is not just about money. It's about people. It's about relationships. It's about responsibility and taking control of your financial future.

It is not about greed. It's about good financial stewardship. Consider some of these facts:

- The number one cause of divorce and marital stress is money.
- There are more than 800 scriptural references to finances.
- Financial stress is the number one cause of male suicide.
- Bankruptcy filings are at an all time high.
- The average family holds about 11 credit cards and a debt of about \$7500-8000.
- Approximately only 3% of Christian households give a full tithe.

The importance of good stewardship is evident in scripture and should not be ignored.

*You cannot serve both God and Money.
-- Matt 6:24 (NIV)*

OPENNESS AND PRIVACY

A vital part of the course is the discussion period at the end of each video lesson. Having open and honest discussions regarding personal finances may be difficult for some. Active participation will add to the value of the course, but is not required.

We will follow five simple rules:

- 1) All questions are optional. Feel free to pass if you don't want to answer in the group.
- 2) Offer comments and information only when it will not embarrass or offend your spouse or others, unless they have previously consented.
- 3) Do not judge others by the information shared. We've all made mistakes with money, and if we share our mistakes, we help others not to repeat them.
- 4) Class discussions are considered confidential. Do not share personal information shared in the class with anyone outside the class without permission.
- 5) The class and its members are not to be considered potential clients. Do not solicit business in class or to members of the class, especially if you work in the financial community.

STATISTICS AND METRICS

Throughout the course, we will ask for some financial information to help us measure the impact the course is having on the lives of attendees. Individual information will be kept strictly confidential and participation is optional.

Some of the info requested includes:

- Total Debt Paid Off (during course)
- Total Savings Gained (during course)
- Debt Avoided
- # Credit Cards Destroyed

*If a man will not work, he shall not eat.
-- 2 Thess 3:10 (NIV)*

LOCATION

This course will be held at:

Room A-212
First Baptist North Mobile
1251 Industrial Parkway
Saraland, AL 36571

CHILDCARE

Childcare may be available for this course. Please RSVP with the FPU Coordinator.

PAYMENTS AND REFUNDS

FBNM is covering the costs of course leadership materials, promotion and advertising, and classroom space at the church.

The cost of the course for each family unit (based on those living in the same household) is \$95. This price is for the cost of materials. There is no additional cost for the course and the course can be repeated as often as is wished for free (at any location, not just at FBNM).

In the event that a family unit cannot afford the cost of the program, contact the FPU Coordinator or church staff to see what level of assistance can be offered.

Refunds will generally not be made; however, the church may offer a partial refund in some cases.

*A good man leaves an inheritance
for his children's children...
-- Proverbs 13:22 (NIV)*

*Go to the ant, you sluggard;
consider its ways and be wise!
It has no commander, no overseer or ruler,
yet it stores its provisions in summer
and gathers its food at harvest.
-- Proverbs 6:6-8 (NIV)*

SESSION DESCRIPTIONS

1 – Super Saving

Dave Ramsey 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.

4 – Dumping Debt

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

5 – Credit Sharks in Suits

What is a credit score? 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

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!

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!

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.

SCHEDULE AND STRUCTURE

The FPU course consists of 13 two-hour sessions. Participants will watch a video lesson featuring Dave Ramsey followed by small group discussion. Both sessions are required for completion of the course.

Our Fall 2011 Schedule:

Sunday	Session Title
Aug 21 3:30 PM	1) Super Saving
Aug 28 3:30 PM	2) Relating with Money
Sep 4	NO CLASS – Labor Day Weekend
Sep 11 3:30 PM	3) Cash Flow Planning
Sep 18 3:30 PM	4) Dumping Debt
Sep 25 3:30 PM	5) Credit Sharks in Suits
Oct 2 3:30 PM	6) Buyer Beware
Oct 9 3:30 PM	7) Clause & Effect
Oct 16 3:30 PM	8) That's Not Good Enough
Oct 23 3:30 PM	9) Of Mice & Mutual Funds
Oct 30 3:30 PM	10) From Fruition to Tuition
Nov 6 3:30 PM	11) Working in Your Strengths
Nov 13 3:30 PM	12) Real Estate & Mortgages
Nov 20 3:00 PM	13) The Great Misunderstanding Graduation Celebration

**Classes Start Sunday,
Aug 21st, 2011**

FIRST BAPTIST NORTH MOBILE
presents

Dave Ramsey's
Financial Peace
UNIVERSITY

**Register Online or
at the Ministry Desk
on Sunday Mornings**

Encourage your spouse! Bring your friends!

**For more info and latest schedule visit:
www.GulfCoastFPU.com**



**Imagine what the
people of God
could do for the
Kingdom of God
if they were debt free**

*The rich rule over the poor,
and the borrower is servant to the lender.*

-- Proverbs 22:7 (NIV)

*Whoever can be trusted with very little can also be
trusted with much, and whoever is dishonest with
very little will also be dishonest with much.*

*So if you have not been trustworthy in
handling worldly wealth, who will
trust you with true riches?*

-- Luke 16:10-11 (NIV)