

Change Your Money. CHANGE YOUR LIFE.



DAVE RAMSEY'S

FINANCIAL *Peace*
UNIVERSITY

again coming to **St. Theresa Parish**

Fridays Sept. 9 - Nov. 4 7:30-9 pm

TESTIMONIES *from previous attendees*

"I saved \$2000 a month by using EveryDollar app and by not eating out. I also paid off all of my debt halfway through the course!" -Ashley

"I was able to reorganize and track my finances more efficiently. I found over \$400 a month to apply to my debt just by cancelling recurring membership fees and avoiding the Greenway Toll fees resulting in a cost savings of \$4,800 a year! I also believe that Financial Peace University can really save marriages and lives, giving a person and a family hope for the future." -Debbie

"I was able to help my college children to [save] \$500 in their Emergency Funds. I see a big improvement in the way my children spend their money as well! When my car broke down, I realized it would be best to fix the car since this would give me two years to save for the used car and not have a car payment!" -Tess

"Dave Ramsey teaches the principles we've all heard for years, but introduces budgeting for the family in a sensible way. He teaches that small changes now mean big savings over time. Following Dave's suggestions, we started using cash for weekly purchases, and put the credit card away. Feeling the money actually pass through our hands has made us think about each purchase we make. This class would be fantastic for high schoolers and college-aged kids!" -Kristin

"I learned that I was a "free spirit", emotional spender that got our marriage into a lot of debt. I am finally understanding, honoring, and contributing to the budget that my husband laboriously maintained. We are looking forward to being debt free for our 30th anniversary next year! Can't wait to be able to save for emergencies and also give God the 10% or more that He deserves! It is exciting to see our children becoming more financially frugal as well." -Tam & Bill

This life-changing class taught by Dave Ramsey and the FPU teaching team on video at St. Theresa Parish in Ashburn, VA will help you achieve your financial goals by showing you how to eliminate debt, save for the future, and give like never before. You will be challenged and motivated to make a plan for your money and change your family tree forever.

9 Fridays **\$93** per adult or couple

THE BABY STEPS

Get out of debt the same way you learned to walk—one step at a time.

Baby Step 1 \$1,000 - Emergency Fund

Baby Step 2 Debt Snowball

Baby Step 3 3-6 Months of Savings

Baby Step 4 15% in Retirement

Baby Step 5 College Funding

Baby Step 6 Pay Off House

Baby Step 7 Build Wealth & Give

For more information and to register, please visit
fpu@sainttheresaparish.com

For questions, please contact
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