



As Pastor Smith presents God's vision for Friendship, to Equip the Saints, Engage the Community, Enlarge our Territory and Ensure Excellence, in unity and love, join the movement to eliminate debt, build wealth, and cheerfully bless others in giving, by registering for Financial Peace University.

Proverbs 22:7 "The rich rules over the poor, and the borrower is the slave of the lender."

Friendship Baptist Church will sponsor Dave Ramsey's Financial Peace University, a Biblically based curriculum that teaches people how to handle money God's way. Financial Peace University (FPU) consists of a 13-week video curriculum—taught by financial expert Dave Ramsey which incorporates small-group discussions to encourage accountability and discipleship.

Luke 8:14 "...but as they go on their way they are choked by life's worries, riches and pleasures..."

Classes will be held on Monday evenings 6:30pm – 8:30pm beginning Monday, February 20, 2012 through Monday, May 14, 2012. This life-changing program teaches families how to achieve their financial goals by eliminating debt, saving for the future, and giving like never before. You will be challenged and motivated to make a plan for your money and change your family tree forever.

Matthew 6:24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

The cost of \$93.00 (\$99.51 including shipping) is for the **entire family – parents, children, grandchildren and everyone in the household** is encouraged to attend for the flat fee of \$93.00 (\$99.51 including shipping).

Your fee includes a study guide, learning materials and a lifetime membership to the Dave Ramsey organization.

Sponsorships are available and sponsors are encouraged.

Sign-up sheets are available in the Vestibule and the Hook Up. **To join this movement of getting out of debt, build wealth, and joyfully give, register online** for the 13 week lifetime membership class, at a cost of \$93 (\$99.51 including shipping) per family go to: <http://www.daveramsey.com/fpu/locations/org/33756/class/204956>

For further details contact Lyn West at 626.255.3608 or Lynnette.West@att.net. You can also listen to Dave Ramsey M-F, 11am-2pm on KFWB Radio 980 AM.

What will you learn in Financial Peace University?

In 13 action-packed lessons, you'll learn how to beat debt, build wealth, find bargains, invest for the future, give like never before, and much more! This information will change your life. Here is a small sample of each week's subject:

- **Monday, February 6, 2012**
Free Preview Class 6:30 to 7:30 p.m.
- **Monday, February 20, 2012**

Lesson 1: Super Saving

Dave explains the Seven Baby Steps that will guide you throughout *Financial Peace University*. You will also learn the three key reasons why you should save money—and why you must start now!

- **Monday, February 27, 2012**

Lesson 2: Relating With Money

Learn why it's important for spouses 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.

- **Monday, March 5, 2012**

Lesson 3: Cash Flow Planning

Unlock the secret of developing a monthly spending plan that really works.

- **Monday, March 12, 2012**

Lesson 4: Dumping Debt

It's time to debunk some common debt myths! Dave reveals the truth about credit lies and gives you a plan to walk out of debt with confidence.

- **Monday, March 19, 2012**

Lesson 5: Credit Sharks In Suits

What is a credit score, anyway? Join Dave as he unpacks your credit rating and shows you how to handle collectors when they call.

- **Monday, March 26, 2012**

Lesson 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!

- **Monday, April 2, 2012**

Lesson 7: Clause and Effect

In this lesson, Dave walks you through the world of insurance, carefully explaining what you need—and what you need to avoid.

- **Monday, April 9, 2012**

Lesson 8: That's Not Good Enough!

Discover the seldom-used secrets of buying only big, big bargains—every time! Before you know it, you'll be saying, "That's not good enough!"

- **Monday, April 16, 2012**

Lesson 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!

- **Monday, April 23, 2012**

Lesson 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!

- **Monday, April 30, 2012**

Lesson 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.

- **Monday, May 7, 2012**

Lesson 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.

- **Monday, May 14, 2012**

Lesson 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.