



Financial Peace University

Do you belong to an organization that would be interested in this program? Let us bring the training to you! Call for details (803) 981-7372 or email syoung2@yorktech.edu

Course Fee \$160

Course Description

Financial Peace University (FPU) is Dave Ramsey's life-changing program that teaches you to achieve your financial goals by eliminating debt, saving for the future, and giving like never before. More than 1 million families have attended FPU with amazing results. You will be challenged and motivated to make a plan for your money and change your family tree forever!

Course Structure

Each class session lasts approximately two hours. During the first hour, Dave Ramsey teaches on video. During the second hour, class members come together for small-group discussion. Group members support each other and hold each other accountable as they work together to transform their financial future.

How often do the classes meet? What is their average size

Classes are held once per week for 13 consecutive weeks. Each class size averages between 8–12 families (12–24 people).

Who benefits from the program?

Everyone truly benefits from this program, regardless of age (whether you are 21 or 61), regardless of income (whether you make \$12,000 or over \$100,000 per year), and regardless of marital status. Everyone benefits from FPU!

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:

- 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!

- 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.

- Lesson 3

Cash Flow Planning

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

- 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.

- 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.

- 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!

- 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.

- **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!"

- **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!

- **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!

- **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.

- **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.

- **Lesson 13 (Optional attendance)**

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.