

Dave Ramsey's Financial Peace University Total Money Makeover Course

Howard United Methodist Church

Sundays at 6:30 p.m., **beginning May 20**

For 25 years, Dave Ramsey's Financial Peace University has been teaching families the basics of budgeting, eliminating debt, and planning for their financial future. FPU encourages discipline and accountability for family financial management.



FPU consists of a nine-week video curriculum taught by financial expert Dave Ramsey. It teaches budget planning, accountability and discipleship.

It provides participants with a plan to pay off outstanding debt and become debt free. **Join us for this class and learn these essential financial skills.**

[Click here to sign up for the class](#) and purchase your materials. (Use this link and save \$20 on the class materials.)

From the [Financial Peace University Information Guide](#):

The average American household income is \$56,516; the average household debt, not including a home mortgage, is \$51,592, consisting of:

- Student Loans: \$29,575
- Auto Loans: \$16,917
- Credit Cards: \$5,100

76% of Americans live paycheck to paycheck; the average American household wastes 24% of its take-home pay on consumer debt; **64% of Americans could not cover a \$1,000 emergency.**

More than 4.5 million people have gone through Dave Ramsey's Financial Peace University and learned God's ways for handling money. FPU teaches participants to create a budget they can follow and how to pay off their mountains of debt.

Check out this video: [Get Out of Debt and Save with Financial Peace University](#)