

Equip Session
Financial Peace University
January 2023

Many people around the world are worried and living on edge; they're stressed over high inflation and an impending recession. Many of these same people are in debt and living paycheck to paycheck.

You can choose to survive this season of high inflation and recession, or you can choose to *thrive* in it! But you can't do it on your own. You need wisdom and insight from financial advisors and from others who are experiencing true financial peace.

Why not join Financial Peace University? In this 9-week course, you will learn from Dave Ramsey and his team as well as countless others who are thriving and at peace with their finances. They've not only paid off their debt, but they've also got an emergency fund for life's unexpected events and they're saving for college and retirement. And many of them have even paid their house off early. Their stories will inspire and challenge you. No matter your age, or how good or bad your finances may be, Financial Peace will provide you with the training and tools you need to pay off your debt fast and save more money for the future.

As a bonus, your Financial Peace University membership gives you access to Dave Ramsey's Every Dollar Budgeting tool, Savings and Debt Payoff Tracker, On-Demand Courses, Exclusive Livestream Events, a one-on-one coaching call, and Rachel Cruze's latest audio book, *Know Yourself, Know Your Money*.

So, join the nearly 6 million people who have taken FPU, so like them, you will never have to worry about money again. Register today!

Week 1: Baby Step 1 & Budgeting

You will learn how the 7 Baby Steps can change your behavior toward money through a proven, step-by-step plan. Baby Step 1 is saving \$1,000 for your starter emergency fund.

Week 2: Baby Step 2

You will learn how to pay off all debt (except your house) using the debt snowball. You will also discover an important lesson from the gazelle about how to get out of debt.

Week 3: Baby Step 3

You will learn how saving 3-6 months of expenses in a fully funded emergency fund can ease your fears about the next emergency.

Week 4: Baby Steps 4, 5, 6, & 7

You will learn how to invest for retirement, save for your children's college fund, pay off your house early and build wealth so you can give generously.

Week 5: Wise Spending

There are a million marketing tactics trying to go after your money and bust your budget but you will learn ways to spend wisely which in turn gives you power over your purchases.

Week 6: Understanding Insurance

You will learn about eight types of insurance that you need and so many others

you don't need. You will also learn that everyone 18 or older needs a written will!

Week 7: Building Wealth

You will learn how to lower your risks by diversifying your investments across four types of mutual funds.

Week 8: Buying & Selling Your Home

A house is the largest financial investment you will ever make. You will learn a home-buying plan that will help you not be house poor.

Week 9: Outrageous Generosity

You will be reminded that God is a giver, and because we're made in His image, we are designed to be generous. You'll also be reminded that since God owns everything, we are managers of His money.