



DAVE RAMSEY'S
FINANCIAL *Peace*
UNIVERSITY

This changes
EVERYTHING!

Your money. Your story. Your life.

Learn God's ways of handling money with
Dave Ramsey's *Financial Peace University*!
The average turnaround is \$8,000 in just the
first three months!

- Approximately 70% of Americans live paycheck to paycheck, regardless of their income. At the end of the month, many individuals simply have nothing left because of debt and expenses. If this is you, you are not alone.
- There is a practical plan that can help you discover God's way of handling money. You can be empowered to take control of your money, get out of debt, and save for the future.
- *Financial Peace University* is that plan. This 9-week class taught by money expert Dave Ramsey can change your financial story in a matter of weeks—and your family tree for generations to come.
- Last year's class at St. Joe's reduced over \$50,000 in debt and saved over \$41,000 during the 9-week course. You can be next!

● **YOU CAN ATTEND THE FIRST CLASS FOR FREE!** *But you must register via email below to reserve your spot.*

*Classes start January 21, 2018 in the MPR from
6:00 to 7:30 PM.*

*Register on line at DaveRamsey.com or contact:
Steve Frankart at SteveFrankart@yahoo.com*

