

The U.S. is a wealthy country, however, **78%** of people live paycheck-to-paycheck. Approximately **66%** of Americans would struggle to pay for a \$1000 emergency.

Nearly 5 million people have attended Financial Peace University (FPU). In 90 days, the average graduate of FPU has paid off \$5,300 of debt and has \$2,700 in savings. **89%** graduate with at least a \$1,000 emergency fund.

The Stewardship team is excited to offer Dave Ramsey's Financial Peace University here at Zion starting **September 9th**. If you are tired of living paycheck-to-paycheck or just want to be the best steward of the financial resources God has given you, come and learn proven ways to successfully manage your finances.

FPU is a **9 week program** that meets once a week on **Sunday from 1:30 – 3:00 p.m.** The cost of the program is \$109.00; installment options are available. Payments can be made by check or cash. Make checks payable to Zion Lutheran Church.

Contact **James Brauer or Cindy Fischer** to register, pay for and pick up program materials.

September 9, 2018	Lesson 1: Super Saving
September 16, 2018	Lesson 2: Relating With Money
September 23, 2018	Lesson 3: Cash Flow Planning
September 30, 2018	Lesson 4: Dumping Debt
October 7, 2018	Lesson 5: Buyer Beware
October 14, 2018	Lesson 6: The Role of Insurance
October 21, 2018	Lesson 7: Retirement and College Planning
October 28, 2018	Lesson 8: Real Estate and Mortgages
November 4, 2018	Lesson 9: The Great Misunderstanding