

Frequently Asked Questions:

What is Momentum?

It is a church-wide event that will enable our congregation to go through Financial Peace University at the same time. It is also a Community Outreach program, so all are invited to join us!

What is Financial Peace University?

Financial Peace University (FPU) is a 13-week program that teaches people to achieve their financial goals by eliminating debt, saving for the future and giving like never before. The average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except for mortgage, in 18 to 24 months.

How often do the classes meet and where?

Classes are held once per week for 13 consecutive weeks. All classes will be held at St. Paul's Lutheran School at 1780 Career Center Road, Bourbonnais, IL.

How is each class structured?

Each class session lasts about two hours. During the first hour, Dave Ramsey teaches on video. During the second hour, class members come together for small-group discussion.

What are the subjects covered in each lesson?

Investments, retirement, real estate, insurance, college planning, careers, debt collectors, credit reports, and more!

Who benefits from this program?

Everyone benefits from this program regardless of age (whether you are 6 or 96), income (whether you make \$12,000 or \$300,000 per year) or marital status.

Do I need to share my personal financial information?

Not at all! Your personal financial information is just that – personal!

What happens if I miss a class?

As part of your Lifetime Membership to FPU, you will receive audio discs of all 13 lessons in your kit. If you miss a class, simply review the audio during the week and discuss a meaningful highlight with your class facilitator when you return to class.

What do I do if I have a schedule conflict for one or two of the weeks?

No worries! We understand how busy everyone's lives are these days. If you have to miss a class or two, your facilitator can help you keep up so you don't feel like you have fallen behind.

When will the classes start?

Classes begin the week of January 9, 2010. Choose the time and day of the week that best fits your schedule.

Will there be childcare available?

Yes! We will have free childcare available for every class!

Can I attend a different class each week?

You probably won't want to. Class members quickly form a bond through common experiences and enjoy coming back together every week. You can also understand how difficult it would be for the facilitators if the size of the classes changed every week, so we encourage you to stay with the class you join.

If I have already attended Financial Peace University, is it necessary for me to attend again?

Everyone is encouraged to register and sign up for an FPU class, even if they have previously attended one! Momentum will be created as our church body begins to move with a unified vision in one heart and one mind. As we move together in this direction we will be a powerful force for God – Providing Hope! Meeting People's Needs! Supporting Missions! Strengthening and Restoring Marriages! Impacting our City! Changing People's Lives! Evangelizing the World!

Do we need to bring a lunch if we attend the Sunday 1pm class?

No worries! We will provide a light lunch at 12:30pm for this specific class.

Can family and friends attend as well?

Absolutely! This is a Community Outreach program, so all are invited to register!

How much does this program cost?

The only cost is the Family Lifetime Membership kit of \$100. It includes:

- Financial Peace University Workbook
- All 13 FPU lessons on CD
- Dave Ramsey's Financial Peace book
- Envelope system
- Budgeting forms
- FPU Bonus CD
- Two debt card holders
- Tip cards
- Member Resource Center

You only need 1 kit per family.

I want to attend but I can't afford the kit. What can I do?

Please contact John Veers for assistance.

How do I sign up?

- Select the class that fits your personal schedule.
- You can register at any time by going to www.stpaulslutheran.net
- Registration deadline is December 31, 2009.

Once Momentum/FPU is completed, will we be asked to commit more money to the church?

Absolutely Not! This is not a fundraising campaign of any kind. The intent of FPU is to teach and inspire us to be powerful money managers of God's money within our own lives.