

Dave Ramsey's

Financial *Peace*[®]
UNIVERSITY

FPU Coordinator Training

Over 800 verses of Scripture reference personal finances.

- Average household debt is \$38,000.
- In 2003, 1.6 million U.S. households—1 out of every 73—filed for bankruptcy.
- “The rich rules over the poor, and the borrower is the **slave** of the lender.”

Proverbs 22:7

Results: More Than Money

- Stops money fights
- Saves and heals marriages
- Provides peace of mind
- Creates synergy within the body
- New friendships formed through class
- People meet Christ!

Over 800 verses of Scripture reference personal finances.

- What could the people of God do for the Kingdom of God if they were **debt-free**?

Over 800 verses of Scripture reference personal finances.

- God's people need a Romans 12:2 experience in the area of personal finance.

Over 800 verses of Scripture reference personal finances.

- “Don't become so **well-adjusted** to your culture that you fit into it without even thinking ... always **dragging you down** to its level of immaturity.”

Romans 12:2 (The Message)



How the Program Works

FPU Coordinator Training

How FPU Works

- 13-week small-group program
- Taught by Dave via video
- Fun and entertaining curriculum
- Easy to understand

How the Small Groups Work

- Accountability
- Discussion
- Attendance
- Life change

The Results

- Average family eliminates \$5,300 and saves \$2,700 while completing the program.
- Dave challenges families to eliminate all consumer debt in 18-24 months.
- Debt free in 5-7 years.

Coordinator Overview

Important Information
for FPU Coordinators

As you lead, remember to:

- Inspire change.
- Offer hope.
- Get intense.
- Be ready to “cut them up!”
- Be a part of the crusade.
- Look for powerful testimonies.

At each session, remember to:

- Initiate interaction.
- Encourage members to open up.
- Be transparent.
- Encourage members to support one another.
- Give everyone a chance to speak.
- Listen intently.

At each session, remember to:

- Use humor, share personal stories.
- Be excited about accomplishments.
- Show compassion.
- Allow members to cry and laugh.
- Confront unwillingness to change.
- Only facilitate conversation.
 - Allow members to hold one another accountable.

Additional Information

- Additional discussion questions
- Recommended reading
- Emphasize attendance
- Coordinator Resource Center
- Member Resource Center

Class Outline

How to Conduct
Life-Group Sessions

FPU Coordinator Training

Every Class:

- Take attendance.
(Reinforce – **Finish the Course!**)
- Review of last week's lesson.
(If time permits.)
- Accountability and application.
 - Don't worry about covering every point, let **life** happen.

Every Class:

- Homework/recommended reading from *Financial Peace Revisited*
- Members Resource Center

Throughout the class:

- **Invite a guest** – any night.
- *Cash Flow Planning*
 - Review Quickie Budget
 - Zero-Based Budget (3 times during course)
 - *Numbers are none of your business!*
- Discuss the Envelope System.
- Be prepared for real life situations.

Accountable to Principles

- *Cash Flow Planning*
 - Review Quickie Budget
 - Zero-Based Budget
 - Financial Snapshot (online)
- *Numbers are none of your business!*
- *Dumping Debt*
 - Cut up credit cards

Accountable to Principles

- *Credit Sharks in Suits*
 - Set up for small group to bring snacks for graduation
- *Buyer Beware*
 - Financial Snapshot (online)

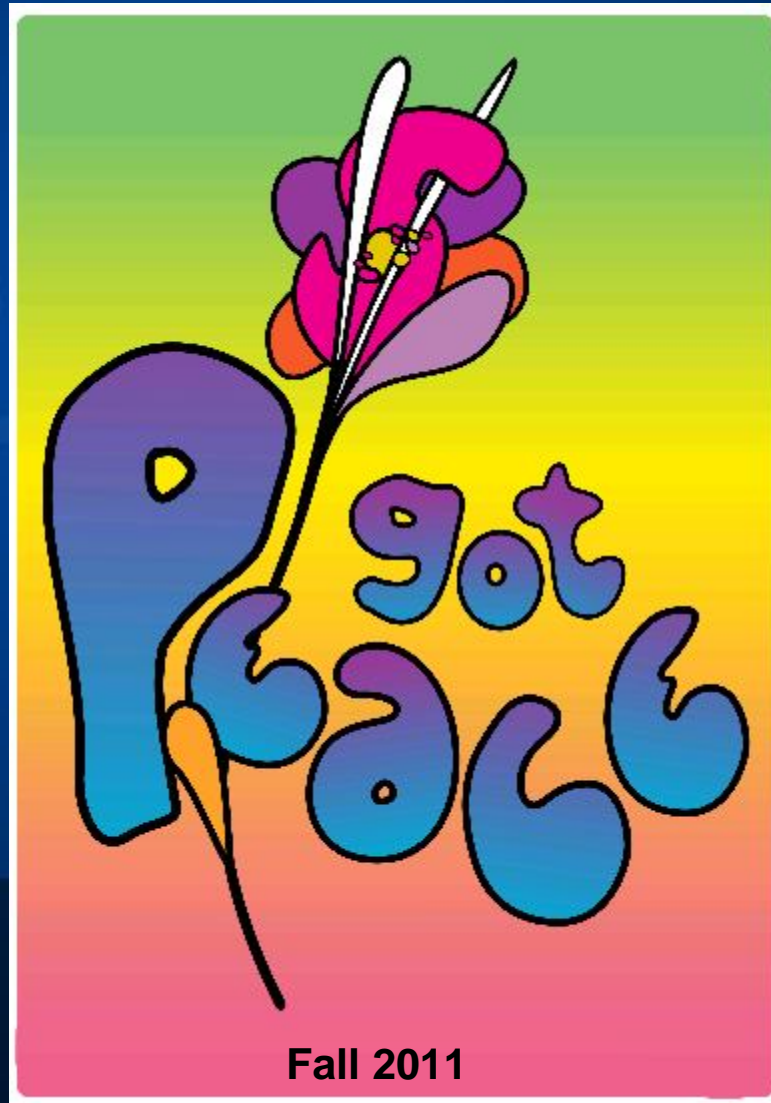
Accountable to Principles

- *Of Mice and Mutual Funds*
 - 3x5 cards—consumer debt (non-mortgage) and savings—track on thermometer
 - Financial Snapshot (online)
- *Working in Your Strengths*
 - Tally all debt declined from credit card offers
- *Real Estate and Mortgages*
 - Financial Snapshot (online)

Accountable to Principles

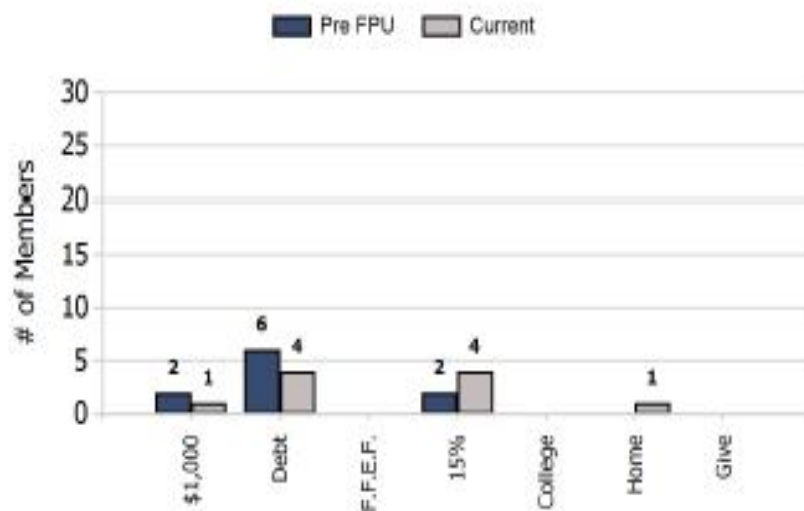
- *Great Misunderstanding*
 - Testimony Survey (online)
 - 3 x 5 Cards—consumer debt (non-mortgage) and savings
 - Celebrate! Show final small group numbers on thermometer
- Pass out graduation certificates (12 out of 13 lessons)

FPU at BWCC

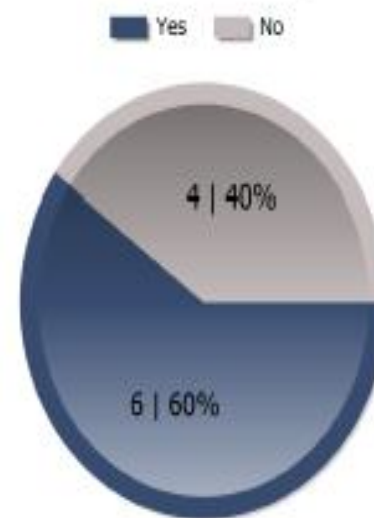


Coordinator Training

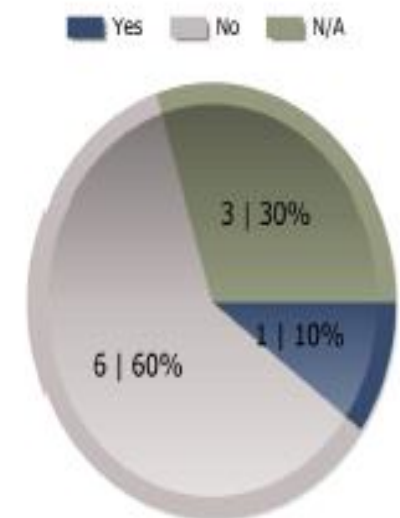
Baby Step Breakdown



Zero-based Budget?



Cut up Credit Cards?



Class Details					Snapshot Participation			Aggregated Responses*						
Class Id	Coordinator	Start Date	Meets On	At	Class Members	With Snapshots		Total Saved	Saved Per Snapshot	Total Debt Paid	Paid Per Snapshot	Average Giving	Giving Change	First Givers
187248	Scott Edwards	Mar 27, 2011	Sunday	6:45 AM	9	6	67 %	\$ 16,000	\$ 2,667	\$ 5,095	\$ 849	10.50 %	-0.17 %	0
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Total for All Classes:					16	10	63 %	\$ 18,200	\$ 1,820	\$ 6,595	\$ 660	10.10 %	0.40 %	1

FPU Member Resource Center

Go to...daveramsey.com/fpumember...and you will land at this page.
With web address that looks like... <https://mrc.daveramsey.com/>

Welcome to the Financial Peace University Member Resource Center!

I'm excited that you're here! You've already taken the first step by starting the journey towards changing your financial destiny. This course is not going to just give you control of your money, it's going to allow you to take control of your life!

— Dave Ramsey

Username

Password

[Sign In](#)

[Forgot Password?](#)

[Create Your Account](#)

Main Features

Budget
Track your expenses, budget your spending, and eliminate your debt.

Lesson Reviews
Find reviews, notes and lesson updates that will guide you throughout the week.

Community
Be encouraged by others and make new friends in the forums and chat rooms.

Bonus Material
Take advantage of tons of FREE tools, content, tips and audio and video clips that coincide with each week's lesson.

Congratulations on purchasing your FPU Membership!

Now, all you need to do is activate your lifetime membership to create an account, and you will have access to all of the exciting features of the Member Resource Center.

The Member Resource Center will provide you with additional resources to supplement your Financial Peace journey each week. Remember, your access to FPU and to the MRC content is lifetime. However, you will have access to the tools provided by MyTotalMoneyMakeover.com, Dave's subscription-based website, for 15 weeks.

MRC features include:

- Use the My Money tools, community forums, and online journal to take control of your money and get out of debt.
- Get special offers and benefits each week from Dave.
- Complete your homework the easy way, online!

[Get Started Now](#)

Click

FPU Member Resource Center

Complete this page and click continue.....

Two Easy Steps to Sign Up

1. ENTER ACCOUNT INFO 2. VERIFY AND ACTIVATE

Your Member Information

Email <input type="text"/> <small>Please enter an email address.</small>	Re-Enter Email Address <input type="text"/> ❌
Username (cannot be changed after signing up. Learn more here.) <input type="text"/>	
Password <input type="text"/>	Re-Enter Password <input type="text"/>
First Name <input type="text"/>	Last Name <input type="text"/>

Activate Your Lifetime Membership

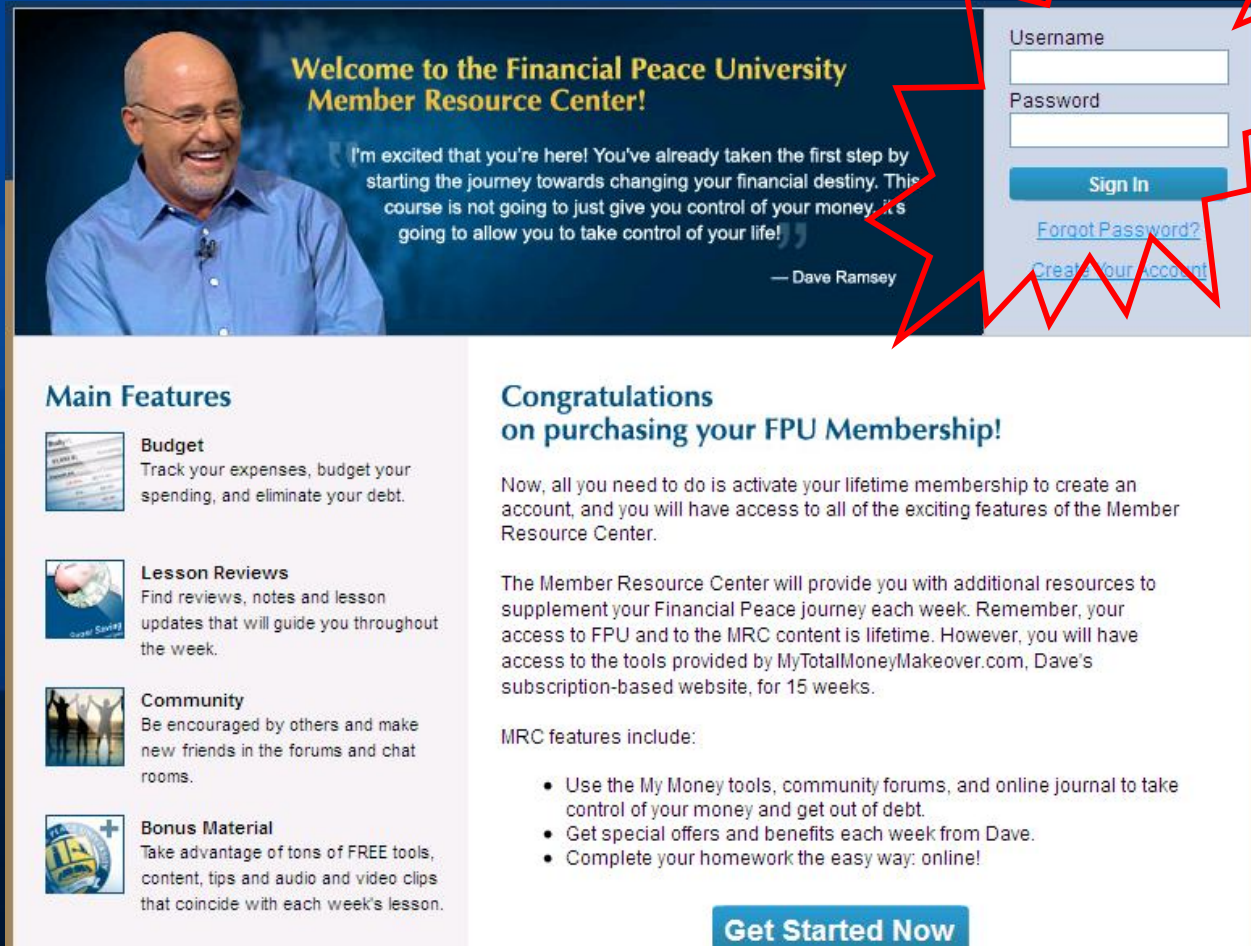
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Already a member? [Sign in here.](#)

FINAL STEP: VERIFY YOUR INFORMATION [Continue](#)

FPU Member Resource Center

Once you are a member you can go directly to this page (daveramsey.com/fpumember) and log in with 'username' and 'password'.



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FPU Member Resource Center

rick Van Vleet (crvanvleet)

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Member Resource Center

TOOLS PROVIDED BY **myTOTAL MONEY MAKEOVER**.COM

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[Financial Snapshot](#)

[Downloads](#)

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[Budget](#)

[Ask Dave](#)

[Community](#)

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As you begin the process of overcoming debt, this site will help you find all the right tools to succeed. These first 13 weeks are the time to set plans in place to escape the frustration and fear of living with debt. Every one of the millions of people who start this journey bring a unique story, but most are able to remove debt from their life in **18-24 months!**



This week's lesson **The Great Misunderstanding**

Generous giving can completely revolutionize your attitude and improve your finances, business and relationships. Remember, your job is to be a steward, not an owner, of the resources God gave you.

[Continue to this week's lesson](#)

FINANCIAL SNAPSHOT

My Turnaround: **\$3,000**

Money Saved: **\$0**

Debt Paid: **\$3,000**

Last Updated Aug 27, 2011

[Update](#)

▶ CLASS INFORMATION

Class Location

Bayside West Community Church
10020 Foothills Boulevard
Roseville, CA 95747

Class Coordinator

Scott Edwards

FPU Member Resource Center

https://mrc.daveramsey.com/index.cfm?event=displayProfileMrcMyClass


Contact Information

Chuck Van Vleet (crvanvleet) [Upgrade](#) | [Manage My Account](#) | [Sign Out](#)

Dave Ramsey's **Financial Peace UNIVERSITY** Member Resource Center TOOLS PROVIDED BY **myTOTAL MONEY MAKEOVER.com**

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[Contact Information](#) [My Class](#) [Change Password](#)

 **Manage My Account**

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First Name: required Last Name: required

Address:

City: State: Zip Code:

Email: required

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My
Class

Dave Ramsey's **Financial Peace UNIVERSITY** Member Resource Center

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Home Lessons Financial Snapshot Downloads Videos Budget Ask Dave Community

Contact Information **My Class** Change Password

 **Manage My Account**

My Class

Class Code	Start Date	Location
187248	03/27/2011	Bayside West Community Church, Roseville, CA

Register For a New Class

Class Code:

or [search for your class](#)

Enter the class code supplied by your coordinator.

FPU Member Resource Center

Go back to 'Home' on Member Resource Center... Click on 'Financial Snapshot' to complete your personal snapshot.

<https://mrc.daveramsey.com/index.cfm?event=processLogin>



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Last Updated Mar 23, 2011 [Update](#)

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Class Coordinator
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Class Code
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'Financial Snapshot'

FPU Member Resource Center

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When done
make sure
to click on
Save

Fill in all
boxes and
click on No or
Yes buttons.

My Turnaround
\$3,000

How much money have you saved during this FPU class? \$ **Save**

How much debt have you paid during FPU? \$

Answer the questions below according to what Baby Step you are on.

BABY STEP 1 - \$1,000 Emergency Fund

Do you have a starter emergency fund of at least \$1,000? No Yes

Are you living off of a zero-based budget? No Yes

BABY STEP 2 - The Debt Snowball

Have you cut up all of your credit cards? No N/A Yes

Have you paid off all of your debt, not including the house? No N/A Yes

BABY STEP 3 - Fully Funded Emergency Fund

Do you have an emergency fund of at least 3-6 months? No Yes

BABY STEP 4 - Invest 15% for Retirement

What percentage of your income is currently being invested for retirement? %

BABY STEP 5 - Save for College

Are you saving for your kids' college? No N/A Yes

BABY STEP 6 - Paid Off Mortgage

Have you paid off your home (Baby Step 6)? No N/A Yes

BABY STEP 7 - Build Wealth and Give

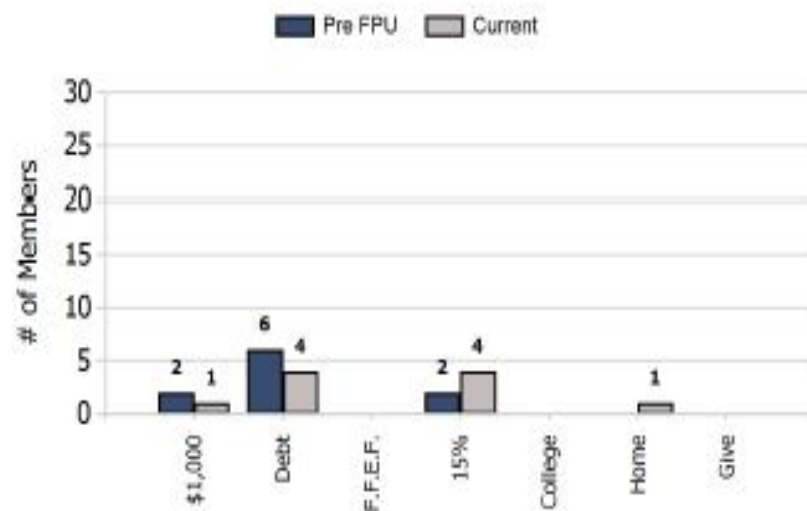
FPU Measurements by BWCC

1. Total Debt reduced
2. # of families in program
3. Stories of success (life change)
4. Credit cards cut up
5. Savings

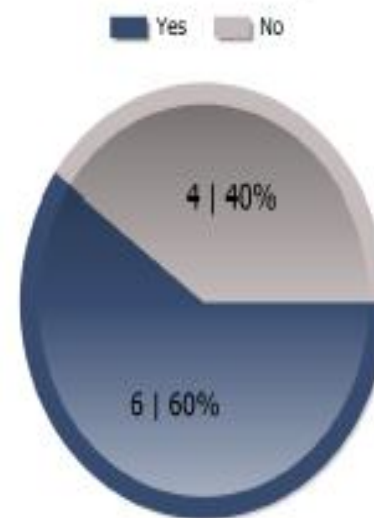
Coordinator Resource Center: daveramsey.com/fpucoordinator

FPU Coordinator Training

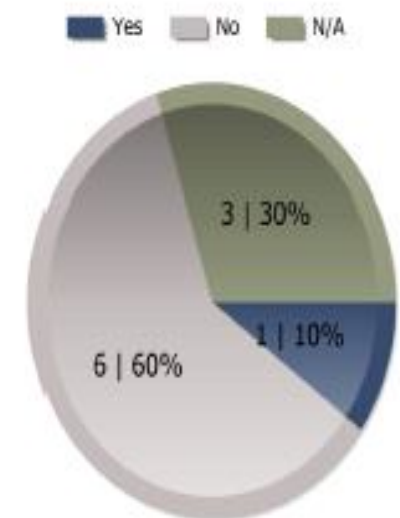
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Mon. and Thurs. Flow

Greeters (welcoming faces at the front door directing people to registration table)

Registration tables (confirming payment, assigning coordinator, and assigning group number)

- Early Packet Pick up will be on Sept. 11th at church
- PDF Copy of chapter 1 for walk in's or non paying households

Solutions table (any unresolved registration issues)

Room Set Up

- will be based on sign ups, goal is to have all groups stay in worship center.
- we will Finalize room set up by Sept. 7th

Life Group Structure

- individuals will be assigned groups by Sept. 5th
- Coordinators will be asked to communicate to their groups prior to launch.
 - intent is to introduce themselves and share excitement/passion for FPU
- We will try and set up groups with a co-facilitator.
 - If not, please identify someone to shadow/co-lead your group

End Of Training

Thank you for helping God's people beat debt, build wealth, and dramatically change their family tree!