

FPU OC2019: Week 2

Leaders: David & Barbara Beiswenger

fpu@beiswenger.us

Housekeeping

- Childcare:
 - https://theridgecc.ccbchurch.com/form_response.php?id=91
- Friends are welcome!
- Agenda: 9 week course / Tuesdays 6-8 pm (give or take)
- Snacks and coffee
- Bathrooms
- FPU Central for missed classes
- Class starts at 6 pm (Video at 6:30 pm sharp) and ends at 8 pm.



Financial Peace University (FPU)

Introduction

Barbara and I will be leading a group on **Tuesdays, starting Feb 5th (9 weeks)** at the **Oak Creek campus** of [The Ridge Community Church](#). **We will update this page with more information.**

Menu

1. [How Do I Find a Financial Peace University \(FPU\) Group in my Area?](#)
2. Oak Creek FPU [Normal is Broke! 2019 #2](#)
3. Dave Ramsey (FPU) [Official Website](#)
4. Dave Ramsey [interview](#) with Ben Shapiro
5. [Budgeting Tools](#) & Resources
6. Week 1 – [Class Slide Deck PDF](#)
7. Week 1 – [Reality Check](#)
8. Week 1 – Official FPU version of the [Financial Snapshot Form](#)
9. Week 2 – [Class Slide Deck PDF](#)
10. Week 8 – [Final Group Snapshot](#)

Note: highlight section represents the current week

The Ridge Community Church - Oak Creek Campus

Started Tuesday, February 5, 2019 6:00 PM

Lesson Title	Date & Time
1. Baby Step 1 & Budgeting	Feb 05, 2019 - 6:00 PM
2. Baby Step 2	Feb 12, 2019 - 6:00 PM
3. Baby Step 3	Feb 19, 2019 - 6:00 PM
4. Buyer Beware	Feb 19, 2019 - 6:00 PM
5. Baby Steps 4, 5, 6, & 7	Feb 26, 2019 - 6:00 PM
6. The Role of Insurance	Feb 26, 2019 - 6:00 PM
7. Retirement Planning	Mar 05, 2019 - 6:00 PM
8. Real Estate & Mortgages	Mar 12, 2019 - 6:00 PM
9. The Great Misunderstanding	Mar 19, 2019 - 6:00 PM

fpucentral.com

Class Flow

- Chapter discussion
- Video
- Table/Group Discussions
- Review Questions

Homework

- Register Online fpucentral.com
- Create a Budget with Everydollar
- Fill in Financial Reality Snapshot
- Reading: “The Powerful Zero-Based Budget (page 24).

Materials Review



- **Online Access to all Nine Lessons**
Sign in to FPU Central with your activation code to view all nine FPU lessons! This is a great way to get a head start on each week's lessons, prepare questions, review, and catch up if you have to miss a class. Once you activate your membership, you will have 16 weeks of online access to view the lessons.
- **Member Workbook**
The workbook follows along with each lesson, highlighting valuable information and includes a space for you to record key take-away's. Be sure to bring this to class with you each week!
- ***Dave Ramsey's Complete Guide to Money***
This book provides you with all of the practical answers to the "How?" "What?" and "Why?" questions about money!
- **EveryDollar Plus**
Includes access to 90 days of EveryDollar Plus, the premium version of the budgeting tool that's helping people save thousands. Access your 90 days of EveryDollar Plus through FPU Central.
- **Envelope System**
This is Dave's easy-to-use cash management system. Put money in. Take money out. Stay on budget!
- **Resources**
Sign in to FPU Central using your activation code and get access to loads of resources to help you along your journey, including downloadable audio of all nine lessons plus two bonus lessons!

Budgeting Just Got Easy

EveryDollar helps you create a monthly budget so you can achieve your money goals. Say goodbye to money stress and hello to confidence in your financial future. Create your first budget in less than 10 minutes.

Sign Up – It's Free

Already using EveryDollar? [Sign In](#)

January 2018 ✓ It's an EveryDollar Budget!

JANUARY INCOME		PLANNED	RECEIVED
Paycheck 1		\$2,500.00	\$2,500.00
Paycheck 2		\$2,500.00	\$1,250.00
+ Add Income		\$5,000.00	\$3,750.00

FAVORITES		PLANNED	REMAINING
Coffee		\$40.00	\$35.00

GIVING		PLANNED	REMAINING
Charity		\$500.00	\$500.00

SAVINGS		PLANNED	REMAINING
Emergency Fund		\$820.00	\$7,019.24

TRANSPORTATION		PLANNED	REMAINING
Gas		\$250.00	\$250.00

PLANNED	SPENT
Giving	\$500.00
Savings	\$820.00
Transportation	\$250.00
Food	\$40.00
Utilities	\$0.00
Home	\$1,250.00
Recreation	\$0.00
Personal	\$0.00

INCOME \$5,000

everydollar.com

Case Study

- Bank balance prior to FPU: \$300
- Debts:
 - \$6,500 in medical bills (after FPU \$5,600)
 - \$8,500 auto loan (after FPU \$7,000)
- Take-home pay per month: \$1,700 (with free rent and Internet)
- Average Monthly Balance 3 months after FPU:
 - Checking \$1,850
 - Savings \$1,000
- Lives off of previous month's income

“Act your wage!”

–Dave Ramsey

Show Video Here

Conclusion

- Questions with FPU Central:
- fpumembersupport@daveramsey.com
- Welcome pack from your kit and pull out the white/gray card with your activation code