

4th Annual Financial Peace Seminar Spring Lake UMC

Over 200 people have attended the last 3 seminars at Spring Lake UMC alone! Come and see what this is all about. It will CHANGE YOUR LIFE!

Spring Lake UMC invites you to attend a 13 week Financial Peace seminar. How can Financial Peace change your life? It is a 91 day program to beat debt and build wealth! The average family pays off \$5,300 in debt and saves \$2,700.

Money does not get you rich. It is your financial education and how you spend it that makes you rich. During this, biblically-based, life changing outreach ministry with lifetime family membership you will learn:

- How to put together a spending plan that really works
- Step-by-step instructions on how to get out of debt
- The security of an emergency fund
- How to confidently invest for the future
- To remove the stress that comes with financial problems
- The secret to improving your marriage
- How to make wise decisions when it comes to insurance
- To take back control from creditors
- The best way to buy and sell a home
- How to build wealth for your generation and future generations
- The blessings of giving
- And much, much more!

Dave Ramsey is the founder of Financial Peace. He knows what it is like to have it and lose it all. By age 26, he had accumulated a personal real estate portfolio worth over \$4 million. By age 30, he had declared bankruptcy. Dave has since rebuilt his financial life and has gone on to teach others the lessons that he learned the hard way. His Financial Peace DVD seminar shows people how to put into practice the key principles that will allow you to walk with financial peace.

Participants of the seminar will meet each Monday starting February 8th for 13 weeks in the Praise Center from 7:00pm - 8:30pm.

There will be a celebration family pot luck to conclude the seminar on May 10th. Additionally, each participant that attends and completes homework weekly will be entered into a raffle "surprise" drawing that will be announced on May 3rd.

The Financial Peace Member Kit retails at \$199. Thanks to Spring Lake UMC hosting the seminar, it can be offered to you for only \$93 + 7% shipping and handling = \$99.51 per family. **Pre-registration is required and the deadline to submit your check made payable to Spring Lake UMC is January 25th. (Anyone requesting payment assistance is asked to see Pastor Todd for special consideration.)**

Your Financial Peace Member Kit will include:

- **The Financial Peace Workbook**- 13 life-changing lessons designed to be worth \$2,000-\$3,000 in information and education!
- **All 13 Lessons on CD**- Listen to the lessons anytime, and continue to use them as a refresher once you've completed the program.
- **Dave's New York Times Best-Selling Book, *Financial Peace***- Over a million have benefited from these solid financial principles of common-sense money management.
- **Financial Peace Envelope System**- Easy cash management envelope system.
- **Budgeting Forms**- Complete set of monthly budgeting forms and examples.
- **Plus Valuable Extras!**
 - Financial Peace financial calculator computer program CD
 - Two Debit Card Holders
 - Access to the online Member Resource Center
 - Lifetime family membership in the program. This means that you can go through the program as many times as you like for life. The cost for the kit is per family. A family consists of your spouse and any teenage children living in your home. They can attend the 13 week seminar with you for free. This is offered to strengthen the home.

For more information, please feel free to contact Sonja Palomino, Spring Lake UMC's Financial Peace Coordinator, at 888-47-IN JOY.

Schedule for the 13 Financial Peace Seminars

Location: Praise Center

Time: 7:00pm-8:30pm

Seminar #	Date	Topic
1	2/08/10	Super Savers
2	2/15/10	Relating with Money
3	2/22/10	Cash Flow Planning
4	3/01/10	Dumping Debt
5	3/08/10	Swimming with Sharks (Credit bureaus and collection practices)
6	3/15/10	Buyer Beware
7	3/22/10	Clause and Effect (Role of Insurance)
8	3/29/10	That's Not Good Enough! (How to buy only big, big bargains)
9	4/05/10	Of Mice and Mutual Funds
10	4/12/10	From Fruition to Tuition (Retirement to college planning)
11	4/19/10	Working in Your Strengths (Careers and Extra Jobs)
12	4/26/10	Real Estate and Mortgages
13	5/03/10	The Great Misunderstanding
Celebration	5/10/10	Family Pot Luck Celebration

Sign up Deadline: 1/25/10

First & Last Name _____

Spouse's First Name _____

Childcare ___ Yes ___ No Name(s) / Ages _____

Address w/ zip code _____

Phone number _____

Email address _____

- Write check out for \$93 + 7% shipping and handling = \$99.51 total to Spring Lake UMC and designate on memo line of check "FINANCIAL PEACE".
- Submit check, with this form completed, in the offering plate or give it directly to Sonja Palomino.
- Contact Sonja Palomino, Spring Lake UMC's Financial Peace Coordinator, at 1-888-47 IN JOY with any further questions.