

# Frequently Asked Questions

## How Does the FPU program work?

To attend the *Financial Peace University* (FPU) class at St. Joseph's, you need to purchase a *Financial Peace University* (FPU) membership license. With this, you receive all the class materials (i.e. text book, workbook, etc.) and 12 month access to the FPU online resources you need to succeed, including additional courses The Legacy Journey; and Smart Money Smart Kids, as well as digital tools Every Dollar Plus, Emergency Fund Planner, Debt Snowball Calculator, and more.. In addition to attending the 9 weekly classes at St. Joseph's, your membership entitles you to attend any future FPU classes at St. Joseph's or at any other location convenient to you without cost.

## Is FPU for couples only?

No. Couples are strongly encouraged to attend together, if at all possible, using a single membership license. However, single individuals will also benefit from the program. Additionally, teens living at home are welcome to attend classes with their parents for no additional cost.

## How much does the FPU membership kit cost?

Membership kits normally cost a one-time fee of \$129/couple on Dave Ramsey's website, and include the benefits listed above. However, we have procured a special pricing arrangement: **for our first 15 registrants, the cost is \$109/couple if purchase directly from us.** The membership price is the same for singles. And previous FPU graduates are welcome to attend for free.

## What benefits can I expect from attending the FPU classes?

Over 5 million people have attended FPU over the past 20+ years. After attending the classes, attendees report an average improvement of \$8,000 in their household's financial status within the first 90 days-- \$5,300 of debt reduction and \$2,700 of increased savings. More importantly, they begin to develop an inner peace in their family relations because financial problems are reduced or eliminated.

**At St. Joseph's, the average household improvement of our past graduates was over \$9,000 after only 9 weeks.**

## How often do the classes meet and when will they start?

Classes will be held weekly for nine consecutive weeks. We are offering the classes on Thursday evenings from 6:30PM to 8:30PM **beginning on January 31.** Note: class will not be held on February 14 but will resume on February 21. The final class is scheduled for April 4. Classes cancelled because of weather may be rescheduled.

## Where are the classes held and how is each class structured?

All classes will be held at St. Joseph's. Classes will be led by Class coordinators who are St. Joseph parishioners who have previously completed the FPU training. Thursday classes will be in the St. Matthew room. Each class will last **90-120 minutes.** For the first half of each class, Dave Ramsey teaches on DVD. During the second half, class members participate in small-group discussions and hands-on activities. Group members support and encourage each other as they work to change their financial futures. Homework assignments are provided to enhance class learning.

## What is the average size of the class?

The average class size is between 10–20 people.

**What happens if I miss a class? Can I make it up?**

If you miss a class, you can review that week's lesson on-line at FPU Central where you can view lesson videos as needed. You must attend eight of the nine classes to qualify for a graduation certificate.

**Will I be asked to provide any personal financial information?**

A couple of times during the program, we will collect financial data anonymously to get a cumulative financial view of the class. This data is confidential and is not personally identifiable to any attendee.

**Who benefits from this program?**

Everyone can benefit from this program, regardless of age, income, or marital status. Attendees that seem to benefit the most are singles or couples (who attend together) in the 20-45 age group.

**How can I decide if this class is right for me?**

You can visit [www.DaveRamsey.com](http://www.DaveRamsey.com) and see details about the program and watch videos about the success stories of past attendees. There are also many videos on You Tube about the program. We will also have a "preview " in the Hall during Holy Grounds after each Mass on January 13 and January 20 to show a short video of what the class is like and to answer any questions parishioners may have. . Anyone uncertain about their interest can sign up to attend the first class for free, see what it's like, and then make the decision to purchase the membership materials and attend the remaining 8 weeks, as long as space is still available. Read our Bulletins or see our Parish Website under the Financial Peace University banner for additional details about this program.

**Who do I contact if I have questions about this program?**

Feel free to contact our parish FPU coordinator, Bruce Robertson, via email at [brucer1@comcast.net](mailto:brucer1@comcast.net)

**How do I get started with *Financial Peace University*?**

**It's easy!**

- Sign up and receive your class materials at Holy Grounds following all Masses on January 13 or January 20. Or contact any member of our planning committee via email: George at [gebeall@hotmail.com](mailto:gebeall@hotmail.com) or Bruce at [brucer1@comcast.net](mailto:brucer1@comcast.net). You can also sign up by accessing the sign-up link under the Financial Peace University banner on our parish website ([www.sjcmmd.org](http://www.sjcmmd.org)).
- Purchase your FPU membership license through Bruce once your enrollment is confirmed. Again, the cost is \$109 per couple (or individual) for the first 15 registrants.
- Show up and begin changing your future

**NOTE:** Since we may need to limit enrollment, please be sure to sign up as soon as possible to reserve your spot.