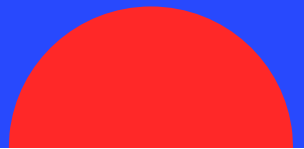
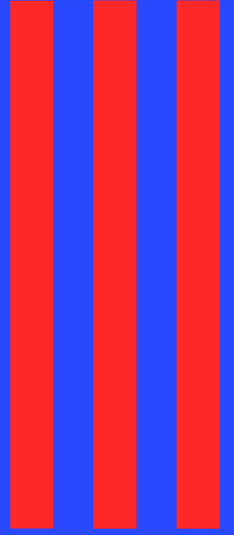


Financial Peace Trivia



Agenda

Recap

Q and A

Dave Ramsey

Questions

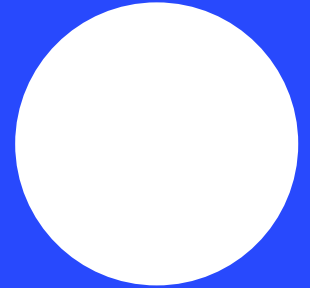
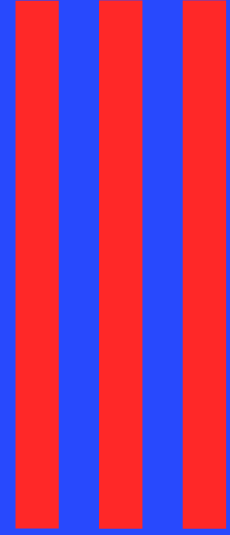
Final tips & takeaways

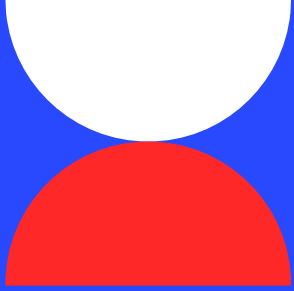
How to make a Budget in 5 steps



5 Steps to Budgeting

- 1 List income**
- 2. List expenses**
- 3. Subtract expenses from income**
- 4. Track transactions (allmonth)**
- 5. Make a new budget each month**





Generations of Budgeting

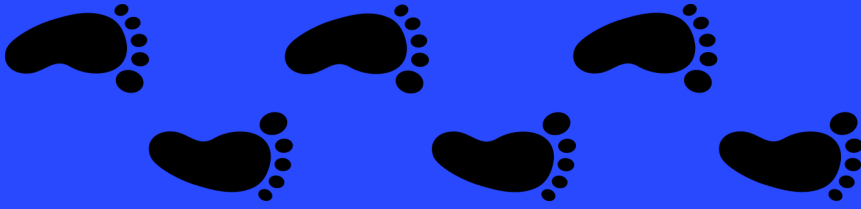
HOW DO THE GENERATIONS ADD UP



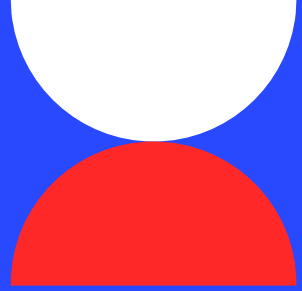
THE 7 BABY STEPS



1. YOU CAN CONTROL YOUR MONEY



Wealth Building



Dave Ramsey's
7 Baby Steps

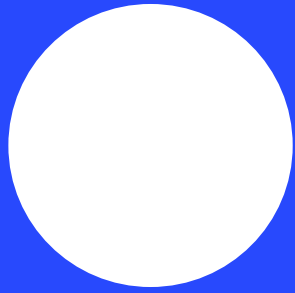
- Step 1: **Save \$1,000**
- Step 2: **Pay off debt**
- Step 3: **3-6 month fund**
- Step 4: **Invest**
- Step 5: **College**
- Step 6: **Pay off house**
- Step 7: **Give**

daveramsey.com/getstarted

What's Next???



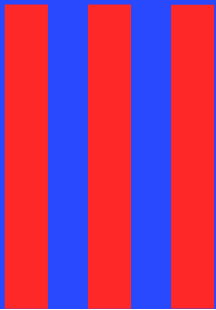
Dave Quotes



How to waste \$5000 in a year

\$100 a month invested from age 25 to 65 is \$1,176,000

Simple spend \$13.70 a day on things you don't need.



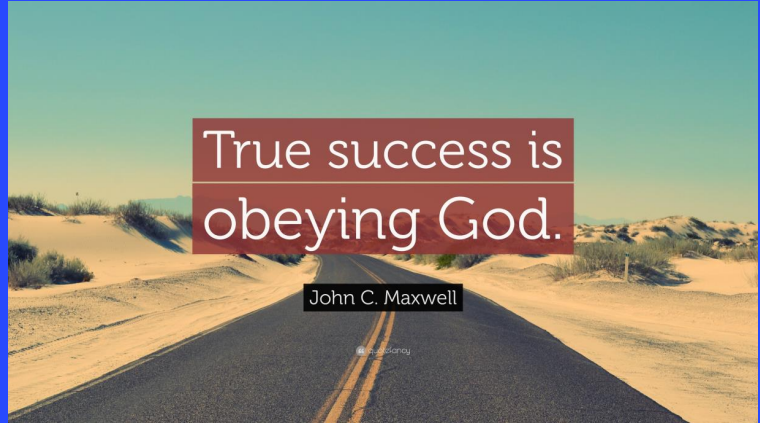
Renting is NOT a waste of money

Just because a mortgage payment might be less than rent dose not mean it is the right time for you to buy a house. There are a LOT more expenses that come with hoome ownership than the monthly payment



This is dangerous

- Ignoring God's role in our success is a dangerous place to be, because it puts the full burden of the outcome on our shoulders and our shoulders just aren't big enough



Final tips & takeaways



1. A Loan between family and or friends is not help-It is a trap for both parties

Thank you

Question time

