




“
If you can't pay **CASH**,
you can't afford it.
— DAVE RAMSEY

WHICH TASTES BETTER?
\$5 CUP of COFFEE OR 
HALF-MILLION
at retirement

Average Amount Spent on Credit Card Interest
\$2,630 PER YEAR 
NextWallet 2015

“
If you want something you've never had, you'll **do something** you've never done.
— DAVE RAMSEY

64% of Americans can't cover a \$1,000 EMERGENCY 
MarketWatch 2015

“
You will either learn to **manage money** or the lack of it will always manage you.
— DAVE RAMSEY

FINANCIAL *Peace*[®]
UNIVERSITY

TO LEARN MORE OR TO SIGN UP FOR CLASSES, PLEASE CONTACT:

Allan Baker at jabakers@comcast.net