



Centennials - born 1996 and later (21 and under)

Millennials - born 1980 to 1995 (22 to 37)

Generation X - born 1965 to 1979 (38 to 51)

Baby Boomers - born 1946 to 1964 (52 to 71)

Traditionalists - born 1945 and before (72 and older)

3.

Millennials earn 20% less than Baby Boomers did at same life stage

Millennials net worth is 56% less than Boomers at same life stage

Millennials have less home ownership at same life stage

Millennials have more student debt at same life stage

4.

A few ways to take a financial inventory of your life

Compare monthly budget to monthly income

Evaluate Net Worth

Is financial capital used to increase spiritual capital

5.

Monthly Budget

Essential Expenses (housing, vehicle, food, insurance, tithe, etc.)

Basic Expenses (phone, internet, clothing, gifts, etc.)

Desired Expenses (quality of housing, vehicle, clothing, hobbies, etc.)

6.

Calculating Net Worth

Current Value of your assets (house, vehicles, possessions, savings, retirement, investments, etc.)

Current Liabilities/Debt (mortgage, car loans, credit cards, other loans, etc.)


Assets minus Liabilities equals Total Net Worth

7.

*"No one can serve two masters.
Either you will hate the one and love the other,
or you will be devoted to the one and despise the other.
You cannot serve both God and money.*

Matthew 6:24

8.



DAVE RAMSEY'S
FINANCIAL *Peace*
UNIVERSITY

9-week classes will take place at
Grace Gathering on Mondays at
7:00pm beginning February 13th

REGISTER ONLINE AT
gracegathering.com/fpu
Registration deadline is February 1st.

9. FPU feb 2017