

Unchained – The Basics

Who, What, When, How and Why

What is *Unchained*?

Unchained is a church-wide initiative of Frazer to share God's Kingdom Plan for Financial Freedom with as many members as possible during the Fall of 2015. Elements of *Unchained* will include a sermon series and Small Group participation. The key element will be an opportunity for every member to go through the renowned 9-week *Financial Peace University* course developed by money expert Dave Ramsey, which teaches biblical principles for getting out of debt and managing wealth wisely.

Why is *Unchained* so important?

After much prayer, pastors Tim Thompson and Patrick Quinn have become convinced there is a profound need for this training in our church family. Many Christians are struggling just to make it financially. Surveys show that 75% of Americans live paycheck to paycheck. Most are heavily burdened with debt. Divorce, stress, and family problems due to financial issues are rampant. Even those who have solid finances often lack a clear vision of how to manage their money wisely to make the greatest impact for God's kingdom.

The good news is that there is hope. God's Word gives us a clear plan for how to gain financial freedom and experience the peace and joy that results from seeking God's kingdom first. We want Frazer to be known as a church that courageously teaches the life changing principles of God's Word in practical ways that every member can use.

Who should participate in *Unchained* through Financial Peace University?

Everyone! This includes married couples and singles, old and young, wealthy or completely broke. If you have previously attended FPU, you will benefit from a refresher course.

FPU gives practical direction that anyone can follow based on God's Word. It will transform your thinking and give you the tools you need to put new ideas into practice.

To ensure that entire families can be on the same page financially, we are providing FPU and suspending all other adult programming for 9 weeks during September and October. Our children and youth will also go through their own age-appropriate version of the curriculum during that time.

Imagine the impact on future generations of aligning our entire church family around the principles of God's Word!

When will classes be offered?

Children (5-12), and youth classes will be held during normal Worship or Sunday School times. Adult classes will meet for two hours each a week. All classes will meet for nine weeks.

We will be offering multiple Adult classes at the church during each week at different times, with childcare provided. Home groups will be meeting as well throughout the week. Everyone has a busy schedule and making time for change requires a commitment, but we believe we have an option that will make participation possible for everyone. Just contact Teri Brown at 495-6331, or teri@frazerumc.org to find a class that fits your schedule.

What does it cost to participate?

Costs are currently being determined and will be posted soon along with sign-up information. Because Tim and Patrick are totally committed to this effort, a portion of the cost will be subsidized by the church.

What do we hope the outcome will be for our church?

Ultimately, we want God to be glorified. When Christians respond to money pressures no differently than the culture around us, our witness is diminished. On the other hand, when we show the world a radically different way to live, people are attracted to the gospel of Jesus Christ, and the Kingdom of God is advanced.

Additional Frequently Asked Questions

I am not in debt, so why do I need to take FPU?

The course is not primarily about getting out of debt. It's about teaching God's principles of managing money to all of us who have been greatly influenced by our consumer culture. Everyone, including those in business and those who work in the financial sector, learns a great deal going through this program. This is because the teaching is countercultural and follows God's truth even when conventional wisdom has a different message. Some in our congregation are not in debt and don't struggle financially. They have *Financial Peace*. For these, we want to cast a broader vision of involvement where God has called us to help those in our congregation who are hurting and to assist in spreading the gospel through our missions programs. As those with debt become *Unchained*, our hope is that they too will join in that vision.

If you already have *Financial Peace*, we ask that you take what you learn and pass it on to your children, grandchildren and others outside the church.

I am broke and have no money to manage, so how can FPU help me?

With Jesus there is always hope. God can make a way when there seems to be no human solution. FPU teaches God's plan for managing money, regardless of your current financial situation. God promises that everyone will reap what they sow, and even if you are broke or bankrupt, you can find hope in God's plan. You can be confident in God's provision, as you realize He is in control even in your time of need.

Why does FPU cost money?

Financial Peace University is effective in part because it provides a library of video and printed training resources that of course cost money to develop and produce, just like many other bible studies at Frazer that require an investment to purchase a book, study guide, etc. We believe that is a small price to pay for the enormous potential benefits. However, we do not want the cost of the program to keep anyone from participating with the rest of our church body, so please contact Teri Brown at 495-6331, or teri@frazerumc.org if cost is a barrier.

Is there objective evidence that FPU really works?

Over 1,400 people have already participated in FPU at Frazer over the past 14 years. On average, they pay off \$5,000 in debt and are able to save \$2,700 during the 9-week course. These results are consistent with the thousands of people nationwide that Dave Ramsey's organization has ministered to.

Will I have to share my financial situation with others in FPU?

No, your personal information is completely confidential. Financial counselors are available if you desire to seek personalized counsel, but you will not be asked to divulge personal financial information while taking the course.

Will the church put pressure on us to increase our giving?

No. The New Testament teaches that we should give with a free will and a joyful heart. We are saved by grace, live by grace and give by grace. We desire everyone to be free of burdensome debt and responsive to God's directive as they give—not only their money, but also their time and their gifts, recognizing God owns it all.