

## Pastor Creates Innovative Approach to Financial Freedom

Ragley UMC Partners with Foundation to Add Incentive to Rural Families

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Dave Ramsey's Financial Peace University has been offered in many United Methodist Churches in the last few years, but one young pastor in the rural community of Ragley, Louisiana, has added an innovative twist.

FPU is a 13-week, life-changing debt reduction program with a long history of helping families begin managing money God's way. Rev. Juan Huertas of Squyres UMC planned to offer FPU to the Ragley community, but wanted to sweeten the deal.

By partnering with the United Methodist Foundation of Louisiana, Rev. Huertas was able to offer a reward to those who participated in FPU and fulfilled certain course requirements. In this creative approach, Rev. Huertas will award each of these families a check for \$333 upon completion.

Why \$333? The goal of FPU is to teach participants the skills to eliminate debt, save for the future, and give like never before. To obtain that goal the course outlines seven baby steps, the first of which is to set aside a \$1000 emergency fund. The \$333 each family receives will give them one-third of their emergency fund and energize them to save the remainder.

Of the 18 families that originally signed up at Squyres UMC, 14 completed the requirements and will receive the reward.

"I can tell you that FPU has made a huge difference in my family's life. For the first time since we were married, we have savings, a plan to pay down our debt (it will take us around 4 years), and a plan for retirement that does not depend on my pension. All of this while continuing our tithing to the congregation I serve," stated Rev. Huertas.

Rev. Huertas also believes that faith and money are beginning to come together for his congregation. "Through this ministry, a seed has been planted for stewardship and faith and money, which trickles down to everything we do," he commented.

The course at Squyres ended earlier this summer and a celebration is set for August 1. Rev. Huertas is looking forward to distributing the Foundation checks that will help each family begin their journey to financial peace.

