



FIRST EVANGELICAL FREE CHURCH
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Financial Peace University FAQ

As the holidays come to a close, many of us are looking to get back on track with our finances. Some of us may feel like we were never on track in the first place! Starting January 19th, we will be hosting Financial Peace University, a class designed to help you get out of debt, save for the future, and spend wisely. Regardless of your income level, this class will give you strategies to move toward financial stability and good stewardship of God's gifts. Here are some answers to frequently asked questions.

How do I sign up for the course and when are the classes?

Go to firstfreechurch.org and click on the Financial Peace slide on our homepage (or find a link on the Coming Soon page). It will bring you to the First Free registration page on the Dave Ramsey website. Classes start January 19th from 6:30 - 8:15pm and will end March 16th. Childcare will be provided.

How do I get materials?

When you sign up for the class, you should order materials on the Dave Ramsey website and have them shipped to your house.

How much does it cost?

\$93 plus shipping, total = \$102.30

What will I learn?

Here's an outline of the curriculum (daveramsey.com):

- **Lesson 1: Super Saving.** Learn Dave Ramsey's "7 Baby Steps" plan.
- **Lesson 2: Relating with Money.** Create a plan you and your spouse are excited about.
- **Lesson 3: Cash Flow Planning.** Create a budget that doesn't feel like a straightjacket.
- **Lesson 4: Dumping Debt.** Learn to eliminate debt using the Debt Snowball.
- **Lesson 5: Buyer Beware.** Protect your plan against marketing and advertising.
- **Lesson 6: The Role of Insurance.** Buy only the insurance you need to protect your family.
- **Lesson 7: Retirement and College Planning.** Confidently plan for retirement and your kid's college.
- **Lesson 8: Real Estate and Mortgages.** Understand mortgages and when you should buy or sell.
- **Lesson 9: The Great Misunderstanding.** Learn the biggest money secret Dave ever discovered.



How Do We Deal with Our Scribbled Lives? BY PASTOR JOEL

Imagine a Christian sitting down with a blank page and pen. He begins to write out his perfectly scripted life, explaining how he would love others, how he would structure his prayer life, or how he would build a beautiful Christian family. But indwelling sin and Satan crouch at his elbow, disrupting every pen stroke and messing up every word and sentence as our Christian friend tries to write the script.

At every point in the Christian life our own flesh and Satan jab our elbow, and our pen skids across the page as our perfect plan is reduced to scribbles. This is a metaphor of the Christian life. Have you ever felt like this? Frustrated? Overwhelmed? Tired? Ready to give up trying to live this Christian life? Welcome to the club. The demands of the Christian life are not only difficult, but impossible.

In John 15:5, Jesus says, "apart from me you can do nothing." Do you know what nothing is? Nothing is a zero with the edges rubbed out. That is nothing. You can't do anything without God. In other words, none of us can live the Christian life by our own strength. It is impossible.

Many of us don't want to admit this. Our slogan becomes, "I can do it." We listen to others who tell

us, "You can do it." We buy into the popular idea that if we just try harder, go to church more, pray more, read the Bible more, then we can do it. But it is impossible.

As worthy as these goals might sound, trying harder is not how the Lord intended us to live the Christian life. It isn't about trying, it is about trusting. It isn't about determining, it is about depending. Depending on the Holy Spirit. Paul reminds us in Galatians 5:16 that we are to "walk in the Spirit."

So how do we do that? Through spiritual breathing. Think of normal physical breathing. What does it involve? Just two things: inhaling fresh air and exhaling bad air. It is what we do all day long and all night long. Spiritual breathing is a similar

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... continued inside

OUR CURRENT SERMON SERIES: POWER



JAN. 1	God's Exact Copy	FEB. 5	Holy Spirit: The One who Guides
JAN. 8	Neighboring Well	FEB. 12	Outreach Sunday
JAN. 15	Holy Spirit: The Wind	FEB. 19	Holy Spirit: The One who Equips
JAN. 22	Holy Spirit: The One who Counsels	FEB. 26	Holy Spirit: The One who Seals
JAN. 29	Holy Spirit: The One who Convicts	MAR. 5	Holy Spirit: The One who Transforms

OUR MISSION:
TO HELP
INDIVIDUALS
BECOME
CHRIST-CENTERED
& CHRIST-SENT
TOGETHER

WANT MORE INFO?

Visit www.firstfreechurch.org
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www.firstfreechurch.org

process. It is exhaling the impure and inhaling the pure. It works like this: When you become aware of sin in your life, you deal with it at that very moment, wherever you are. You say, "Lord, I agree with you that what I have done is sin. Forgive me." That is exhaling. Then you say, "Lord, I want you to be in control of my life once again. Fill me again with your Holy Spirit." That is inhaling. As you practice this spiritual breathing, exhaling and then inhaling, you will discover that you can live the whole day in the power of the Holy Spirit.

The Christian life can only be lived with "Christ in us" through the power of the Holy Spirit. Look at these verses (emphasis mine):

Zechariah 4:6: "Not by might nor by power, but by my Spirit."

Philippians 4:13: "I can do all things through Him who strengthens me."

Galatians 2:20: "I have been crucified with Christ. It is no longer I who lives but Christ who lives within me."

One of our marks of a Christ-centered, Christ-sent person is that they live Holy Spirit-dependent lives. As we begin this new year, we are going to be looking at the Holy Spirit, who He is and what He does, on Sunday mornings. All of us desperately need the Holy Spirit to empower us to be what God intended us to be. Otherwise our lives just remain one large scribbled mess!

Improvements Around the Building!

Thanks to a church connection, we were able to get some flooring and carpet for a discounted price. Wood flooring was installed before Christmas on the first floor and we'll eventually have new carpet in a few of the children's rooms.

Our next project: a new sign with our current logo outside the building!



Before



After

Meet New Members: Tim and Sylvia Lund

Together.

The last word of our mission statement expresses First Free's goal to be a genuine community where people can become Christ-centered and Christ-sent alongside others. Tim and Sylvia Lund, who recently became members, shared a little about their journey to join this community.



How did you come to First Free?

I (Tim) grew up at First Free so I was familiar with the church. Sylvia and I had been attending another church in Richfield. My 100 year old mom Estella Roberts was a long time member of First Free where she and my dad raised our family. We tried to get mom and her second husband Ralph to church as long as they were physically able. During that time the staff made every effort to take care of and visit mom and Ralph. We felt that our family was so wonderfully taken care of and loved by the staff and people of the church during the last years of their lives, especially after they were no longer able to get out.

How were you able to get connected?

As we attended with mom, Sylvia and I got a glimpse of the church, the vision and people and noticed that something special was going on here. There was a freshness and a sense that God was doing a wonderful work here. After the passing of Estella and Ralph we continued to show up on occasion. It seemed like we were warmly greeted each time we stopped in

by old friends and also by younger couples and people we didn't know. It seemed like people were connecting across generational lines. We liked that. A lot!!

The teaching and preaching each Sunday started to challenge us in our faith walks. I found myself pouring over my sermon notes in my quiet times pondering what God had for me in and through them.

Why did you decide to make First Free your home church and become a member?

Our old church served us well personally and in regards to our family. However Sylvia and I started to talk again and again about possibly making a move. We found our heart drawn to First Free Church and its people and finally, after prayer and many discussions, we decided to make the move. We are excited to be with you and serve along side of you. We are still sorting out where and how to serve. That will come. Thanks for welcoming us to this family. We are excited to be here.

This Month @ FIRST FREE

Office Closed January 2nd

Financial Peace: January 12th (preview), January 19th (classes start)

This life-changing class will help you achieve your financial goals by showing you how to eliminate debt, save for the future, and give like never before. There will be a free class preview on January 12th at 6:30 p.m. The course begins January 19th and continues Thursday evenings through March 16th. More info on our website.

Expressions: January 8th & 22nd

Expressions is a support group for those dealing with chronic illness or pain. Join us from 2-4 p.m. on the 8th and 3:30-5:30 p.m. on the 22nd in room 103.

Nicaragua Mission Trip Meeting: January 11th (youth group and parents)

Parents & students: do you want more information about the Nicaragua mission trip the high school upperclassmen will be going on at the end of July? Then you won't want to miss our January 11th, 8:00pm meeting in the youth room. We'll be joined by our Praying Pelican Mission Coordinator who will be on the mission field with us this summer!

The DEEP: January 18th

Come, be refreshed and encouraged. Join us for a time of worship and prayer at The DEEP on Wednesday, January 18th at 6:30 p.m. Childcare will be provided.

Men's Soulshare: January 21st

Men of all ages are welcome to join us for breakfast and fellowship on Saturday morning. Contact Ross Olson with questions at 612-824-7691.

Class 101: January 29th

Interested in becoming a member at First Free? Check out our Class 101 January 29th to learn more about our church and what it means to be a First Free member.