

**Financial Peace University**  
***Faith Story by Ben and Tina Murray***  
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It was a warm day in August, a late Friday afternoon on Route 8 in Akron when our lives flashed before our eyes as we spun 5 times across 3 lanes of traffic during rush hour as our car slammed twice into the concrete median...and a miracle happened at that moment...we survived. We know what you must be thinking..." Well, that was a dramatic opening!" (pause) And what might that have to do with Financial Peace?

Our lives were spared that day, but to what purpose? We realized shortly after that with mounting medical debt, we had never had a clue how to survive financially. Always a wall of debt, it threatened our lives like the car accident did, and we wondered if the miracle of financial freedom would ever be in our grasp. Entered Miracle #2: We were led to Chuck and Beth Standley teaching Dave Ramsey's course on Financial Peace.

The first moment we met Chuck and Beth, we knew God had brought us there. It was our time. We realized, in taking the steps in the course, and gaining such great insight from the two of them, that we were going to survive this too.

And that we have! In fact, we're thriving! The financial freedom these steps have given us, the amazing simplicity and power of the Snowball Debt, all became a catalyst of great change for us. We were given a second chance at life, one with more freedom from debt than we've ever known. One with more 'God opportunities' to give back. It's true that when you are free from debt, you are no longer servant to the lender (Proverbs 22:7). Now, it's our mission to give back, more and more throughout each day as we get closer and closer to total debt cancellation! THAT is true financial freedom! We thank God for the leaders in this ministry at Faith United Methodist and for mentors like Chuck and Beth who hear the clarion call and act. We'll be forever grateful for it. We hope to see you at a future Financial Peace course and celebrate the road to financial freedom together. May God Bless You All. 😊

Ben and Tina Murray

Faith UMC Financial Peace University Class Participants 2018