

Emmaus Institute
Discipleship Classes
Winter 2022

Week 1 - Wednesday, Jan 5

Title: Baby Step 1 & Budgeting

Description: In this session, we'll look at 3 key points:

- The 7 Baby Steps focus on changing your behavior toward money through a proven, step-by-step plan.
- Baby Step 1 is saving \$1,000 for your starter emergency fund.
- A zero-based budget is the tool that helps you take control of your money.

Week 2 - Wednesday, Jan 12

Title: Baby Step 2

Description: In this session, we'll look at 3 key points:

- Baby Step 2 is paying off all debt (except the house) using the debt snowball.
- Debt is not a tool used to build wealth, and payments don't have to be a way of life.
- It takes gazelle intensity to get out of debt.

Week 3 - Wednesday, Jan 19

Title: Baby Step 3

Description: In this session, we'll look at 3 key points:

- Baby Step 3 is saving 3-6 months of expenses in a fully funded emergency fund.
- The emergency fund is Murphy repellent. It keeps you from living in fear of the next emergency.
- Your emergency fund is insurance, not an investment! It prevents you from going back into debt.

Week 4 - Wednesday, Jan 26

Title: Baby Steps 4, 5, 6, & 7

Description: In this session, we'll look at 5 key points:

- Baby Step 4 is to invest 15% of your household income in retirement.
- Baby Step 5 is to save for your children's college fund.
- Baby Step 6 is to pay off your home early.
- Baby Step 7 is to build wealth and give.
- You'll do Baby Steps 4-6 in order, but at the same time. Then, Baby Step 7 is where you'll have the most fun!

Week 5 - Wednesday, Feb 2

Title: Buyer Beware

Description: In this session, we'll look at 3 key points:

- There are a million marketing tactics trying to get at your money and bust your budget.
- You *can* have power over your purchases.
- Contentment keeps your stuff from owning you.

Week 6 - Wednesday, Feb 9

Title: Understanding Insurance

Description: In this session, we'll look at 3 key points:

- The purpose of insurance is simply to transfer risk -- this is your defensive game plan.
- There are seven types of insurance you actually need.
- No exceptions and no excuses -- everyone 18 and older needs a written will.

Week 7 - Wednesday, Feb 16

Title: Building Wealth

Description: In this session, we'll look at 3 key points:

- When you invest 15% of your gross income over time, you can become an everyday millionaire.
- Lower your risk by diversifying your investments across four types of mutual funds.
- Keep it simple and never invest in things you don't understand.

Week 8 - Wednesday, Feb 23

Title: Real Estate & Mortgages

Description: In this session, we'll look at 3 key points:

- A house is the largest financial investment you will ever make.
- Here's your home-buying plan: a 15-year fixed-rate mortgage with at least a 10% down payment, and monthly payment of no more than 25% of your take-home pay.
- When you pay off your home, you're 100% debt-free!

Week 9 - Wednesday, March 2

Title: Outrageous Generosity

Description: In this session, we'll look at 3 key points:

- If we all became outrageously generous, we could completely change the landscape of America.
- God is a giver and because we're made in His image, we are designed to be generous!
- God owns it all. We are just managers of His money.