



ONE CHURCH'S MISSION TO BECOME BETTER STEWARDS

# Gazelle Intense!

by Jil Davis, Church Ministry Services Accountant

“Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.”  
Proverbs 6:5 (NIV)

**R**agland Memorial Baptist Church (RMBC) in Sandy Hook (Goochland County), offered Dave Ramsey’s Financial Peace University (FPU) to encourage and educate church members in basic godly financial stewardship. During the 13-week study, members learned

everything from budgeting to investing to giving.

God’s presence was obvious from the start. The church had been praying for the Lord to provide a means of financial education. At the same time, the Lord had begun leading my husband Brooks and me to make RMBC our church home. A few months later, we heard about the church’s desire for a means of financial education. Brooks and I started praying about how we could help, and the Lord led us to facilitate the FPU study.

Through FPU, many were led to make sacrifices to truly let go and trust the Lord to provide for their needs. At almost every session, there was an opportunity for members to cut up their credit cards. On one such night, silence covered the room, and everyone looked at each other to see who would make the first move. Our senior pastor, Ed Rodriguez, broke the silence by cutting up his credit card. Following suit were five other couples/individuals. Later that evening, I received an email from one of them:

*“After having cut up my credit cards tonight, I came home and called the companies to cancel the cards. It was interesting to hear the customer service reps try to convince me of all the reasons why I should keep their cards...On the way home, I was thinking, ‘What did I just do? Those cards were my security blanket.’ And God impressed upon me that He is my security blanket and that calling to cancel the cards was a step of faith. Now understand that I rarely used those cards and, when I did, I would pay them off the next month. I think it was a source of power per se to have the borrowing capacity even if I didn’t use it. I find it amazing that tonight I eliminated \$94,400 of available credit by faith. Tomorrow, I may be sending you a hysterical message but, for now, I*

*feel peace about this.” —Anonymous*

I was thrilled to see the growth that had taken place in our church in just one evening! God was at work and continued to move in our midst. Another couple testified:

*“This course has made our finances one of the priorities in our marriage. It has helped us set a path to pay off our debt. Deciding to pay off debt and then add to our emergency fund was critical. The path we set will help us reach our debt-free goal in a matter of a few months! [It] also showed us that some sacrifices have to be made now to reap much greater rewards later.” —Anonymous*

The statistics below are based on nine households who answered survey questions about the study’s effects (others participated in the study but not the survey).

Lives were truly changed through this study:

- Total debt paid off within the 13-week study: \$73,134
- Total number of credit cards cut up: 30
- Amount of available credit on those credit cards: \$218,900
- Total number of vehicles sold: 4
- In addition to debt paid off, total put into savings: \$11,000
- Increased giving?: 3 replied, “yes”; 3 replied, “not yet”

Although FPU ended in late January, for some, it is far from over. Cleaning up one’s finances takes time and discipline. The class members are planning quarterly reunions so participants can share praise reports and lift up in prayer those who are struggling. At the time of this writing, they are planning an FPU alumni yard sale. Many have items they wish to sell in hopes of de-cluttering their homes, lives, and finances.

RMBC plans on offering another FPU class later this year. While mostly RMBC members comprised the first class, the second class is expected to attract more people from the community. FPU has become a phenomenal outreach tool, especially in the lagging economy. People in the community need to know that “With men this is impossible, but with God all things are possible” (Matthew 19:26, HCSB)!

Let us change our track and become better stewards of the resources God has given us! To God be the glory!

## RESOURCE

**Website:**  
www.raglandbaptist.org  
www.daveramsey.com/fpu

**SBCV Contact:**  
Call 888-234-7716 for details from the missionary in your region.

**Consider:**  
Have you considered using FPU as a means for helping church members and the community?

