

My parents took FPU when I was in high school. My step-dad was all into it and I, personally, hated it. We could never do anything fun, go out to eat, and for Christmas one year we got around \$25 a piece. I rolled my eyes every time I heard Dave Ramsey's name. My step-dad was always telling me to not take out loans for school and don't even think about getting a credit card. Well, I took out my first credit card as soon as I turned 18. After I graduated high school, I thought I had to attend a four year university and get a bachelor's degree. I took out loans all four years of college. One large one through the Department of Education and four Sallie Mae loans to be exact. I wasn't worried about the loans yet because I didn't have to make payments on them. My degree changed several times when I was in college, but my end result wasn't anything I'd make much money with. My parents took the class again right after I got out of college. I was already thinking of how I was going to pay off all of my student loans, on top of a credit card bill, car loan, financed furniture, and a medical bill. I was 23 with almost \$70,000 in debt, making less than \$30,000 a year after taxes. I was living in Indianapolis paying almost \$1300 in rent and bills a month. I hardly ever had money after I got paid to buy groceries, gas, and pay my car loan. I made the hard decision to move back to my hometown in July of 2019. My plan was to find a cheaper place to live and start paying off my debt. I had my eye on FPU classes in the area and finally saw one that started in September. My boyfriend and I decided to take the course together, as we were both in the same boat with debt. I was "gazelle intense" from the start. I already had some knowledge of the course from my parents, but actually taking it myself helped me fill in the gaps and have a larger support system. My boyfriend and I were the youngest people in the class, but I was okay with that because it just meant we were smart to start early. Our instructors were very helpful and so supportive. The videos we watched in class were very inspiring. Nine weeks later, the class was over and I had already paid off about \$3,000 in debt. As much as I loved getting off at 4pm Monday through Friday, I decided to start picking up shifts to really take care of this debt. On December 13, 2019, I paid off my first loan! I now had a little over \$7,000 paid off since the beginning of September. I originally wasn't supposed to have anything paid off in full until March 2020. Now it feels like a race! If all goes well, I should have about \$35,000 paid off by December 2020. This will leave me with one final loan to pay off and it will take me about 19 months. However, I'm going to challenge myself to pay it off sooner. My goal is to be completely debt free by October 2021 (22 months)! I highly recommend FPU to anyone who's tired of making monthly debt payments and living paycheck to paycheck. You will not regret it!