## Strategy For Success

## Wise Decisions Over Time

Through the Seven Baby Steps discussed in Financial Peace University, you will learn the power of wise decisions over time. We believe that the "get rich quick" mentality is a one-way ticket to bankruptcy court! Instead, Dave teaches you how to win like the tortoise-slow and steady, one step at a time.

The key is to get moving now! In the opening lesson, Super Saving, Dave encourages you to start making these necessary changes today. Using the example of Ben and Arthur, Dave shows the incredible power of compound interest over time.

## Ben and Arthur

Ben starts saving $\$ 2,000$ a year at age 19, stops saving at age 26, and never saves another dime. His brother, Arthur, starts later-at age 27-but saves until age 65, almost his entire life. With a $12 \%$ return, guess who came out ahead at retirement?


