We are witnessing the global havoc caused by overspending. Governments, corporations, communities, families and individuals are out of control when it comes to financial management. We must relearn the principles of living within our means. The average college student has 4.6 credit cards (Sallie Mae, 2009), and 92 percent of college students have used credit cards to cover educational expenses (Sallie Mae, 2000). While 96 percent of college students are determined to finish college, only 46 percent think they have enough money to do so (Noel-Levitz, Inc. 2009). The lights of opportunity are being covered by the thick fog of financial woes.

We believe training students in sound biblical principles of personal financial management is one of the keys to our nation’s economic health. Without proper education, the problem will only get worse—and it will continue to affect all of us. Rochester College has a solution to help start turning this problem around: BUS 1003 Personal Financial Management.

We are responding to the crisis by offering educational training in partnership with Dave Ramsey, the straight-talking, reduce-your-debt adviser to whom people around the country are turning for sound financial advice. Ramsey, a *New York Times* bestselling author and radio personality, said students “have watched their older brothers and sisters graduate from college with huge debts hanging over them from their college years. We need to provide them information that can put their financial lives on a responsible course.”

The Rochester College Department of Business has developed a quality introductory course in financial management around Ramsey’s popular Foundations in Personal Finance. The three-credit online class includes reading from Ramsey’s materials, viewing videos and discussing key topics important to young people. The class is targeted to high school juniors and seniors as well as college freshmen. It combines quality instruction, critical thinking, ease of use for students around the nation, and *transferability of college credit*.

**We can help fix the problem, but we need your help.** We spent over $50,000 to create this program and it will take additional funding to keep it running. Additionally, a group of follow-up courses are in the plans, but financial resources are required to create them. Help us underwrite the cost of developing and maintaining this course, and tell others about this exciting program.

You can partner with us by providing a scholarship for a student to take this course, or your gift could be split between underwriting the cost of offering the program and providing scholarships to students in your community. One candle shining brightly illuminates a dark room. Each student we train in sound financial principles can and will make a difference—to themselves, our communities and our nation.