



Cornerstone offers one-on-one financial counseling to families and individuals based on specific goals and needs.

Crises Management

Is the economic downturn getting to you? Have you lost your job? Are the credit cards calling? Did your spouse leave? Are you feeling smothered by the debt load and impending foreclosure?

- 1 Hour evaluation and plan development.
- 1 Hour follow-up session within 1 week after the initial session.
- Follow up as needed

Basic Financial Counseling Program

Designed for families and individuals with consumer debt of all levels. This program is designed also for those people that are struggling to design and stick with a spending plan. This program is designed to aid

people in getting free from debt and begin building wealth.

This program includes:



- 2 Hour initial plan development
- 1 Hour plan follow-up session 30 days after initial session
- 1 Hour plan follow-up session 60 days after initial session
- 3 Months of Email and Phone follow-up/support

Call or log on to schedule a 30-minute consultation to see how CFC might serve you:

www.cornerstonefinancialcounseling.com

540-815-7772

CFC clients also receive:

- Discounted membership to Financial Peace University
- Discount "tune ups" to their plan for up to two years

Wealth Builder Counseling Program

This program is designed for those people that do not have consumer debt. It is designed to aid you in getting to the next level. Help you guide your money toward your financial goals. We coach you on building your retirement plan, college savings, giving, and building wealth.

- 2 Hour initial plan development
 - 1 Hour plan follow-up session 30 days after initial session
 - 1 Hour plan follow-up session 60 days after initial session
 - 3 Months of Email and Phone follow-up/support
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Helping Families Build Solid Financial Foundations

Who is behind Cornerstone?

Almost six years ago I overheard some co-workers who were chatting about crazy stuff, like paying off all their debt and homes. I became curious about this crazy talk. They recommended that I listen to this guy named Dave Ramsey on the radio. WOW! I had never heard such crazy talk. I loved it. He inspired me to look into paying off all our debts and what that would look like. My wife and I began our crusade to become debt free. We started using a budget and having bi-weekly budget meetings to hammer out the details. We began using cash as our primary source of spending and eliminated the words "credit card" from our vocabulary. We noticed three fantastic things that occurred in our lives as a result of our becoming responsible stewards of the money we have been blessed with.

- **Our marriage was strengthened through the increased communication between us. We created mutual goals for our money and shared in the discussion about how we were going to use our finances.**
- **We paid off over \$80,000 in consumer debt, student loans and cars with only our small mortgage remaining.**
- **We have come to realize that this money we have no matter how small or great was given by God to us to manage and it is our job to do the best we can with it.**

My name is Tony Mardian and I am a native of Roanoke, VA. I graduated from Roanoke Catholic High School and received my associates in business from Concord College. I continued in college with Mary Baldwin where I received my Bachelors in Business Management. I have been in sales and marketing since graduating in 1995. My passion is in teaching and coaching. God has blessed me with the skills to aid others in seeing the hope that a plan can give. I look forward to sharing the peace that comes from not being a "slave to the lender" any longer. I served my community for two years as a Crown Money Coach and then began leading Dave Ramsey's Financial Peace University. My wife and I have led them for 3 years now. Elders in my church suggested that I pursue my passion of financial coaching which led me to become a Certified Financial Counselor with Dave Ramsey.

Many options face people who are in financial crises or worry. Please just stop! Take the emotions out and make a logical decision based on guidance from those who have made it through the muck.

May your search for financial peace be blessed.

DAVE RAMSEY

