

**DAVE RAMSEY'S FINANCIAL PEACE UNIVERSITY HELPS MORE THAN
100,000 FAMILIES GAIN HOPE FOR THEIR FINANCIAL FUTURE**

NASHVILLE, Tenn. Financial Peace University (FPU), the 13-week program taught by Dave Ramsey, has helped more than 100,000 families alter their financial future. This life-changing program teaches families and individuals how to handle their money through common-sense principles and small group accountability. FPU is available for churches, companies, military bases, financial literacy programs, Spanish organizations and community groups.

As they work on a total money makeover, the average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except for the mortgage, in 18 to 24 months. We've actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles, said Russ Lee, former FPU participant.

Dave Ramsey began teaching FPU classes in 1994 every night around Nashville, Tennessee. In 1997, FPU was made available on video across the country with thousands of classes around the nation today.

The program is made up of 13 life-changing lessons taught by Dave in a fun and entertaining way. I like to put the cookies on the shelf where everyone can reach them, says Ramsey. After each lesson the group meets to help each other plan budgets, discuss successes and temptations, and support each other in their journey to beat debt and build wealth. Topics covered include:

- Saving for emergencies
- Budgeting
- Relationship and money issues
- Buying big bargains
- Getting out of debt
- Understanding investments
- Understanding insurance
- Retirement and college planning
- Buyer beware
- Real estate mortgages
- Careers and extra jobs
- Collection practices & Credit Bureaus
- The Blessing of Giving

For an organization to begin, a new class requires the leadership kit which retails for \$289 with DVDs or \$269 with VHS tapes. Each class participant needs a kit that retails for \$189. Special rates are routinely available online at www.daveramsey.com or by calling 888-227-3223. Included in the cost of the kit is a lifetime family membership to FPU, allowing the participant to return to any class at anytime for a refresher course. The kit also includes an FPU workbook, an FPU envelope system, 13 audio lessons,

bonus CD, budgeting forms, debit card holders, and Ramseys best-selling book *Financial Peace*.

FPU classes are changing lives across the country every day, says Louis Falzetti, executive vice president of Financial Peace University. There is something for everyone in this program whether you are barely making ends meet, just trying to plan for retirement, or seeking to build wealth. No matter what your financial situation, you will find FPU to be the best motivational tool available across the nation to help you attain financial peace.

Visit www.daveramsey.com to locate the nearest class.

About Dave Ramsey

By age 26 Dave Ramsey had accumulated a personal real estate portfolio worth more than \$4 million. Just four years later he was so far in debt he was forced to declare personal bankruptcy. This experience gave Ramsey a first-hand perspective on the best and worst practices in financial management. Ramsey rebuilt his financial life and has spent the last decade counseling hundreds of thousands through live events, FPU, syndicated newspaper columns, and as the host of the nationally syndicated radio program The Dave Ramsey Show. Ramsey authored the New York Times best sellers *Financial Peace*, *More Than Enough* and *The Total Money Makeover*. He also authored *Priceless* and a four book childrens series *Super Red Racer*, *Careless at the Carnival*, *The Birthday Surprise*, and *My Fantastic Fieldtrip*.

Ramsey founded The Lampo Group, Inc. to provide financial counseling and live events for the public. Ramsey created Financial Peace Jr. a kit designed to help parents teach sound financial principles to their children. The Lampo Group also offers Financial Peace for the Next Generation a program designed to educate Junior High and High School students on the importance of wise money management and the dangers of debt. The program is currently active in more than 300 schools in 27 states. Ramseys syndicated newspaper column reaches more than 700,000 newspaper subscribers weekly. The Dave Ramsey Show is syndicated to more than 200 radio stations nationwide with more than two million weekly listeners.

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