



Dave Ramsey's DAVE RAMSEY Retail Price \$94.00! Dave Cash Flow Planning **BIG CHRISTMAS SPECIAL** SER YORK TIME SEBT. SCLEING Dumping Debt ITEM# BIG THE DAVE RAMSEY SHOW This package includes a set of basic tools to empower you to take control of your finances, beat debt, and win with your money. The Big Christmas Special includes: • NEW! Total Money Makeover Book Dumping Debt Video
Cash Flow Planning Video • Financial Peace Software Dave Ramsey's Ramse P12 DAVE RAVISEY MORE **Dumping Debt** THAN ash Flow Pl-ENOUGH iderst DAVE RAMS The to Cha HAN Your F OUGH THE DAVE RAMSEY SHOW D 0 **Retail Price** \$183.00 LAL FITNES WANT IT ALL SPECIAL

PRICES!

ITFM# ALL

This special package gives you Santa's whole bag of goodies at an incredible price. Everything you need for a Total Money Makeover is included in this special. Give it all as a gift, divide it up as several gifts or keep and use it all to kick off your New Year's resolution to dump debt and take control of your money.

The Want It All Special includes:

- NEW! Total Money Makeover Book
- Financial Peace Revisited Book
- Financial Peace Planner
- Financial Peace Software
- More Than Enough Book
- How to Have More Than Enough Planner
- Cash Flow Planning Video
- The Great Misunderstanding Video
- Dumping Debt Video

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THE DAVE RAMSEY

TOTAL MONEY MAKEOVER

ITEM# TMMOBK

Dave Ramsey's newest book is inspiration, motivation, and a plan to help you accomplish your financial goals. This book provides step-bystep instructions for winning with your money. With each crucial step there is an example of how one of the tens of thousands of people who are debt-free accomplished that step.

LA TRANSFORMACIÓN

TOTAL DE SU DINERO (Total Money Makeover in Spanish) **ITEM# TMMOBKSP**

El nuevo libro de Dave Ramsey es inspiración, motivación y un plan para ayudarlo a lograr sus metas financieras. Este libro provee instrucciones paso a paso para que Ud. pueda ganar con su dinero. A cada paso crucial hay un ejemplo de como lo logró una de las miles de personas que ya estan libre de deudas.

FINANCIAL PEACE REVISITED **ITEM# FREECASS**

DE SU

With 2 audio cassettes

The New York Times best-selling classic revisited! Updated with 4 new chapters on marriage, singles, kids and families. Buy Dave's book and get our most popular audio teachings "Cash Flow Planning" and "Dumping Debt" on audio cassette all for one low price!

DAVE RAMSEY

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Copy For

\$24.99

THE AVE RAMSEY

TRANQUILIDAD FINANCIERA

a Usted y Su Familia

ITFM# PFBKSP

BESTSELLER NACIONAL

El primer best seller que escribiera Dave Ramsey ha sido actualizado con cuatro nuevos capítulos y traducido al español. Con un plan probado para sacarlo de las deudas, controlar su dinero y prosperar, este libro le ayudará a entender las fuerzas financieras que trabajan en su vida y le mostrará como controlarlas para enriquecerlo a usted y su familia, financiera, emocional y espiritualmente.

DAVE RAMSEY

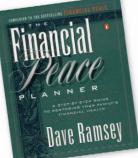
PRICELESS

"Straight-Shooting, **No-Frills Financial** Wisdom"

> PRICELESS **ITEM# PRICE**

As Dave Ramsey says, "If normal is broke. I want to be weird." In this compact gift book, Dave uses straight talk, down-to-earth humor. and quotes from his Rolodex to help people learn to be weird. It's a message of both hope and empowerment.





\$14.95 FINANCIAL PEACE PLANNER

ITEM# PLAN

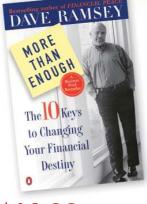
Dave's workbook format allows you to frequently monitor your progress and, most importantly, to face your situation with honesty. Inside you'll find help on how to:

- Assess the urgency of your situation
- Create a realistic budget
- Clean up your credit rating
- Dump your debt



HOW TO HAVE MORE THAN ENOUGH PLANNER **ITEM# MTEPLAN**

A step-by-step guide to creating abundance. Filled with Ramsey's blend of down-home wisdom, and overflowing with inspirational insights that have made him a trusted friend to families in financial distress. "How to Have More than Enough" offers you and vour spouse the chance to work together toward building wealth.



MORE THAN ENOUGH **ITEM# MTEBK**

Going beyond just a book about money, More Than Enough guides you through finding a balance in your life and relationships by setting personal goals, creating a personal value system and understanding the connection between money and romance!





Reserve a Counseling Appointment AND RECEIVE FINANCIAL PEACE UNIVERSITY

all for only

ITEM# CC\$299

The 2-hour, one-on-one counseling session will help you achieve your goals and New Years resolutions of being debt free and building wealth. Dave's Certified Counselors are located across the country and they can help your specific situation.

Included in this Great Gift:

- · 2-hour, one-on-one counseling session
- (Valued at \$475.00)
- 1 Financial Peace University Kit (Retail value \$189.00)
- Lifetime membership to attend FPU classes

Counseling only ITEM# CC\$199 99.00 **SPECIAL**



Order online 24 hours a day at www.daveramsey.com

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Find out how Dave Ramsey's Financial Peace One-Day Workshop can develop loyal, committed and productive employees on your team. Receive FREE Workplace Training information CD **Contact Financial Peace@Work at**

simple way to manage your household income and expenses and avoid spending more than you earn!

Complete Envelope System Includes:

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CASH FLOW PLANNING

\$9.95 EA

Cassettes

Cassette ITEM# CFPAUD CD ITEM# CFPCD VHS ITEM# CFPVID

Dave walks you through a step-by-step method for setting-up a household budget that you can live with. Dave shows you how to live on less than you make, pay your bills, allow for entertainment and still have money left over at the end of the month.

DUMPING DEBT Cassette ITEM# DDAUD

Debt

Dave Ramsey

The Grea

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Dave Ramsey's

Cash Flow Plann

BUDGETIN

CD ITEM# DDCD VHS ITEM# DDVID

Nothing feels quite like being debt-free. Could you accumulate some wealth, share some wealth and live some dreams if you had absolutely no debt? Dave Ramsey shows you how to become debt free as he walks you through the necessary steps and details of dumping debt with the snowball method.

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Audio CDs

The Great Misunderstandin **THE GREAT MISUNDERSTANDING**

DAVE RAN

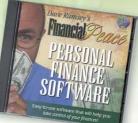
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Cassette ITEM# TGMAUD CD ITEM# TGMCD VHS ITEM# TGMVID What does it mean to be a "good steward?" God gives us specific guidelines for handling money and in this 60-minute audio, Dave Ramsey explains those scriptural guidelines for handling money and how our stewardship is a reflection of all areas of our lives.

19.95EA

VHS Tapes

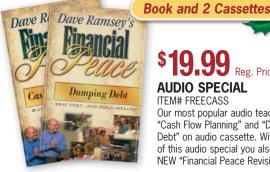


\$24.99 Reg. Price \$29.95 **FINANCIAL PEACE PERSONAL** FINANCE SOFTWARE

ITEM# SOFT

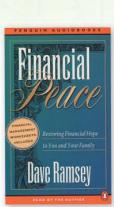
Our ZD Software® award winning personal finance software. **CD-ROM Includes:**

- Debt Elimination Financial Management Forms
- Interactive Budget Forms
 Financial Calculator
- Retirement Planning



\$19.99 Reg. Price \$43.85 **AUDIO SPECIAL**

ITEM# FREECASS Our most popular audio teachings "Cash Flow Planning" and "Dumping Debt" on audio cassette. With the order of this audio special you also get the NEW "Financial Peace Revisited."



99 Reg. Price \$11.95 **FINANCIAL PEACE BOOK ON TAPE**

ITEM# BOT Listen to the New York Times best-selling classic on audio cassette! Dave Ramsey shares the principles that guided him from bankruptcy to financial peace. Abridged

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^{\$}24.99 TOTAL MONEY MAKEOVER **BOOK ON CD ITEM# TMMOBOCD**

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