

What others are saying...

"The opportunity for us to partner with FPU and offer this life-changing opportunity to our Habitat homeowners, volunteers and partner families is too thrilling to put into words. Having a decent affordable place to live *does* change one's family tree, but throw in changing a family's behavior about finances and watching them put it *all* together, THAT is where the family tree truly changes!"

Jamie Bell, Lee County Alabama Habitat for Humanity

"Programs such as Financial Peace University allow judges to educate an offender. This reduces the repeat offenders, saves the taxpayers money and benefits everyone involved."

Judge Christopher Coats, Municipal Court Judge

"I'm watching this program change the mindset of the men here and preparing them for re-entry into society!"

Paul Compton, Deputy Warden of Programs, Lake Erie Correctional, Conneaut, OH

"The course was simple, clear and very understandable, avoiding a lot financial "legalese". Mr. Ramsey kept the class fast paced, interesting, and overflowing with information on how to get my pocketbook straight and keep it that way"

Prison inmate, Elmore, AL

"Because we were looking for a strong piece of financial curriculum for CCSI, we have partnered with Financial Peace University. It was so wonderful to see these young mothers for the first time in their lives make a budget and start living by it."

Jackie Baker, Christian Community Services, Inc., Program Director

"Personally...and professionally...I highly recommend Financial Peace University to other affiliates, their homeowners, and their staff. The life lessons that Dave Ramsey teaches and the printed materials he has developed are so valuable. Financial Peace University IS a life-changing experience!"

Cate Hamilton, Executive Director, Greene County Habitat for Humanity

"Dave Ramsey's FPU provides a financial foundation for our students, and encourages them to be givers instead of takers."

"Alabama Teen Challenge, empowering men and women struggling with life controlling problems, physically, mentally, socially, spiritually, and now thanks to FPU, financially!"

Brandon Lackey, Alabama Teen Challenge

"If I had known then what I know now with what Financial Peace University has provided me, I think I would have made wiser financial decisions along the way."

Robert P. Belihar, M.D., M.P.H., Brigadier General, USAF (Retired)

"For me the budgeting is important, and having two small kids, I feel like what has helped me the most is the *envelope system*."

Anita Stratton – Single Mom

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"I hated a budget but I ended up getting the hang of it, and it ended up being more of a blessing than anything else."

Alisha Marshall - Single Mom

"I love the Dave Ramsey program. I learned how to save money while being entertained at the same time!! He is very straight and to the point. (That's what I needed)

Twyla Gibson, FPU Student, Christian Women's Job Corp, Huntsville, AL

"Financial Peace University is giving our clients hope for a better future and the tools to succeed. It is an awesome transformation in their lives."

Annette Cooley, Pregnancy Resource Center, Rushville, Illinois

"I believe so much in FPU that I decided to pay my employees a bonus if they and their spouses attended and graduated from FPU. I cannot say enough good about how it has literally changed the lives of my employees and their families"

Drew Trotman, President & CEO, The J. Nissi Corporation

"I've witnessed changes in the lives of those who participate in the classes. Those that successfully complete the class and follow the plan testify that it changes the way they think about money and how they handle their finances. Because FPU is more than a "finance" class, the students are full of stories of how it now impacts their overall life and how they relate to their families"

George Bell, Daimler Chrysler, Huntsville Family Training Center

"Wow, this has totally changed our lives!" I wish we had had this information available to us 20 years ago when we got married. Thank you so much for facilitating this class -- it's been life changing."

Ambassadors of Hope, Springfield, MO

"It's a great tool to use to help change people's lives, not just their address!"

Diane Trethewey, Habitat for Humanity of Elkhart County, Goshen IN

"It made us sit down as a couple and communicate...and it gave us an instant pay raise!"

Paul and Lynesa Benson

"FPU gives people the tools on how to live on less, how to live within their means, and how to maximize their use of the resources they've got. That's the benefit it can provide."

Henry E. Hildebrand, III, Chapter 13 Trustee, Nashville, Tennessee

"To me, the beauty of the FPU program is that it is comprehensive, self-scripted and unbiased. I didn't have to do a bunch of research, develop the curriculum and deliver each class. The latter is especially important since the preparation time for each class is nil."

Bob Johnson, President, Greene County Habitat for Humanity

"In the Idaho Department of Correction, we teach a lot of cognitive self change and I was happy to see that FPU is based on the same principles...just applied to money."

C.S. Chris Dupea, IDOC

***Financial Peace University* for non profits**

Statistics:

- Over 350,000 families from various demographics have participated in Dave Ramsey's Financial Peace University "FPU" since 1994.
- The average family saves \$2,700 and pays off \$5,300 in debt during the 91 day program. That's an \$8,000 turnaround in just 13 weeks.
- The FPU class with low to moderate income families through our financial literacy department average between \$1,100 and \$1,400 turnaround during the 91 days of FPU.
- FPU is being used as a diversionary program in one specific court program for people that have written 'hot-checks'. From 1998 through 2004, 782 individuals enrolled in FPU and 573 satisfactorily completed FPU and paid all related FPU and court fees. That's a 73% completion rate. Of those individuals that have enrolled, only 2 of the 782 have been subsequently charged in this court program for writing hot checks. Therefore, 1/4 of 1 percent (0.25%) have been repeat violators in this court.

Measurable Results:

You will be able to measure:

- the number and percentage of participants that have started an emergency fund
- the number and percentage of the participants that have a written budget (cash flow plan)
- the number and percentage of participants using the envelope system
- the number and percentage of participants using the debt snowball
- attendance of the program including completion percentage

Benefits of the Program:

- Provides hope and empowerment
- Provides basic financial tools for living self-sufficiently
- Provides information that transcends cultural and economic lines
- Provides information that helps successfully transition your clients into the community
- Provides accountability through small group discussion
- Provides tools for on-site training with no need to travel to a class location
- Provides a Lifetime Membership to FPU – Important when the client changes their current circumstances and wants to learn about investments, etc. in the future
- Provides a turn-key solution– No training of your counselors is necessary as Dave Ramsey is the expert and teacher and all info is conveyed via video
- Important to note that the leadership/facilitator's kit is a one-time purchase that can be used for all future classes and does not have to be re-purchased with future kit orders
- Learning is mostly audible and visual...important for clients with basic literacy issues
- Compliments the mentor process of the counselor

Content of the Video Lessons:

1. Super Savers
2. Cash Flow Planning
3. Relating with Money
4. Buying Only Big, Big Bargains
5. Dumping Debt
6. Understanding Investments
7. Understanding Insurance
8. Retirement and College Planning
9. Buyer Beware
10. Real Estate and Mortgages
11. Careers and Extra Jobs
12. Collection Practice and Credit Bureaus
13. The Great Misunderstanding

Please contact us for more info on cost and other details or questions