

INFORMATION GUIDE

**“Touching Lives...
Changing a Nation!”**

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www.daveramsey.com



MISSION STATEMENT

*TO EMPOWER AND GIVE **HOPE** TO EVERYONE FROM THE FINANCIALLY
DISTRESSED TO THE FINANCIALLY SECURE*



“Dave Ramsey’s Financial Peace University has been one of our most sought-after discipleship courses at First Baptist Atlanta. The principles learned are well worth the investment.”

- Dr. Charles Stanley
Senior Pastor
First Baptist Church Atlanta, GA



“As a pastor, I saw many needs in our church, from families in disarray due to financial issues to young people graduating from college in debt without a plan. Financial Peace University helped 200 families in our congregation pay off over \$733,000 and save over \$192,000!”

-Bishop Joseph W. Walker, III
Mt. Zion Baptist Church



“Forty to forty-five percent of the people that attend the 13-week Financial Peace University are people outside our congregation.”

Pastor Maury Davis
Cornerstone Church



“My life will never be the same because of it. I praise God for Financial Peace University.”

Elder Stephen R. Ruff
Stewardship Director
South Central Conference



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WHAT IS FINANCIAL PEACE UNIVERSITY?

Financial Peace University is a tool that supports churches by equipping them with a biblically-based accountability class that will teach and train their congregation and community to manage their resources. The class is taught by Dave Ramsey, via DVD, followed by a small group discussion. We suggest each session last 2 hours: video 1 hour; small group 1 hour.

TEACHING: Did you know that there are over 800 Scriptures regarding personal finance? FPU teaches stewardship - how to manage 100% of what God has given. Dave Ramsey does all the teaching on 13 video lessons.

- **Super Savers** - the importance of saving money. *“Go to the ant you sluggard! Consider her ways and be wise ... Which having no captain, overseer or ruler... Provides her supplies in the summer, and gathers her food in the harvest ... ”* Proverbs 6:6-9
- **Cash Flow Planning** - step by step, how to put together a zero-based monthly budget. *“For which of you, intending to build a tower does not sit down first and count the cost, ... ”* Luke 14:28-30
- **Relating with Money** - the importance of working together in relationships, and how we handle money. *“For where your treasure is, there your heart will be also.”* Matthew 6:21
- **Buying Only Big, Big Bargains** - How to negotiate and get the very best deals. *“A false balance is an abomination to the Lord, but a just weight is His delight.”* Proverbs 11:1
- **Dumping Debt** - how to get out of debt and stay out of debt. *“The rich rules over the poor, and the borrower is servant to the lender.”* Proverbs 22:7
- **Understanding Investments** - difference between stocks, bonds, mutual funds, CDs, annuities. *“The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.”* Proverbs 21:5
- **Understanding Insurance** - learn the types of coverage we need for all insurance needs. *“A prudent man sees evil and hides himself, the naive proceed and pay the penalty.”* Proverbs 27:12

- **Retirement and College Planning** - understanding retirement funds, the Roth IRA, and how to best fund your child's college education. *"A good man leaves an inheritance for his children's children ... "* Proverbs 13:22
- **Buyer Beware** - being marketed to and the keys to developing the power over purchases. *"The blessings of the Lord makes one rich, and He adds no sorrow with it."* Proverbs 10:22
- **Real Estate and Mortgages** - best way to buy and sell a house and to finance a home. *"Prepare your outside work, make it fit for yourself in the field; and afterward build your house."* Proverbs 24:27
- **Careers and Extra Jobs** - importance of doing with our life that which we love. *"God has given each of you some special abilities; be sure to use them to help each other, passing on to others God's many kinds of blessings."* 1 Peter 4:10
- **Collection Practices and Credit Bureaus** - how to check and clean up our credit report and deal with collection agencies. *"Do not withhold good from those to whom it is due, when it is in the power of your hand to do so."* Proverbs 3:27
- **The Great Misunderstanding** - importance of being good managers over the blessings we have been given and to share them. *"The earth is the Lord's and the fullness thereof ... "* Psalms 24:1

ACCOUNTABILITY: Following the video, a volunteer hosts a small group discussion. In the small group, behavior change occurs most effectively. The group members encourage one another to apply the principles they are learning. The group takes the "baby steps" needed to walk to financial peace. Accountability is not knowing everyone's business; it is helping each other apply the principles.

Personal finance is 80% behavior and 20% knowledge.

- Step 1:** \$1000 in an "Emergency Fund" (\$500 if income under \$20K/yr)
- Step 2:** Pay off all debt utilizing the "Debt Snowball" (except the house)
- Step 3:** 3-6 months expenses in savings
- Step 4:** Invest 15% of household income into Roth IRA's and pre-tax retirement.
- Step 5:** College Funding
- Step 6:** Pay-off home early
- Step 7:** Build Wealth! Live and give like never before!



BENEFITS OF THE PROGRAM

The average family reduces their debt by \$5,300 and saves \$2,700 during the 13 week period.

- 70% of Americans are living paycheck to paycheck.
- Recent US statistics reveal a “negative” savings rate. People are spending more than they make.

Financial stress begins to dissipate throughout this program.

- The church congregation begins to reap the benefits of members walking with the Prince of Peace.
- Statistics show 37% (highest rate) of marital problems derive from financial mismanagement.
- Singles develop a personal financial plan that prepares them for any stage of life.

With the burden of debt lifted, families are able to give more to support worthy ministries and building programs.

- Participants are freed financially and emotionally so they can become the givers God designed them to be - both with their finances and their time.

FPU Teaches your congregation how to handle God’s money God’s way.

Your congregation becomes strengthened.

- Members develop trust with one another through small group discussions.
- Marriages are enriched as husbands and wives begin communicating effectively about money; children learn God’s ways of handling money from their parents; and singles find needed support to make wise financial decisions.

FPU is a tremendous evangelistic outreach tool.

- Families in your community are looking for direction when it comes to managing their money.
- Families often will attend a program that directly enhances or improves their day-to-day life before they will attend a regular service.
- Because of Dave Ramsey’s tremendous national popularity and success, people are naturally drawn to Financial Peace.
- Promotion of your class on www.DaveRamsey.com.



FINANCIAL PEACE UNIVERSITY MATERIALS



LEADERSHIP KIT

1 FPU Membership Kit
1 Coordinator Guide
The complete set of 13 Lessons on DVD
Taught by Dave Ramsey
\$289.00
plus 7% shipping and handling



INDIVIDUAL MEMBERSHIP KIT

Financial Peace by Dave Ramsey
13 Audio Lessons on CD
13 Fill in the Blank Lessons
Monthly Budget Forms
Bonus CD-ROM
The Envelope System for Budgeting
\$89.95
plus 7% shipping and handling

Our team will give you 100% support -- Answer questions about the program, help with promotional ideas, work directly with your volunteer leader!



WHO IS DAVE RAMSEY?

Dave Ramsey is a personal money management expert, an extremely popular national radio personality and best-selling author of *The Total Money Makeover*. In his latest book, a follow-up of his enormously successful New York Times best-sellers *Financial Peace* and *More Than Enough*, Ramsey writes about his life's work of teaching others how to be financially responsible so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Ramsey knows first-hand what financial peace means in his own life, living a true “rags-to-riches-to-rags-to-riches” story. By age twenty-six he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and now devotes himself full-time to helping ordinary people understand the forces behind their financial distress and how to set things right – financially, emotionally, and spiritually.

Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, “The Dave Ramsey Show,” which is heard by more than 2 million listeners each week on more than 280 radio stations throughout the United States.

Ramsey is the creator of Financial Peace University (FPU), a thirteen-week program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. **More than 350,000 families have attended FPU classes** at their workplace, church, military base, local nonprofit organization, Spanish speaking organization, or community. **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.

Ramsey created a group of products in an effort to teach children about money before they have a chance to make mistakes. *Financial Peace for the Next Generation* is an all-inclusive school curriculum that is currently in more than 1,000 schools across the country. *Financial Peace Jr.* is an instructional kit designed to help parents teach their young children about working, saving and giving their own money. Through Ramsey's entertaining children's book series *The Super Red Racer, Careless at the Carnival, The Big Birthday Surprise, My Fantastic Fieldtrip, A Special Thank You, and Battle of the Chores*, children learn about working, saving, giving, budgeting, integrity, and debt.

Ramsey earned his B.S. degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mic. **More than 400,000 people have attended Ramsey's LIVE events.**



GETTING STARTED

“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it - lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’”

Luke 14:28-30 (NKJV)



ARE YOU READY?

Use this as a checklist to start
Financial Peace University!

- I. Prepare for meeting with church staff.**
 - A. Call your advisor to answer any questions.
 - B. Look at the calendar for possible start dates.
 - C. Schedule a meeting with church staff.

- II. Get approval to host Financial Peace University (FPU) at your church.**
 - A. Schedule a meeting (invite decision makers to dinner). Think outside the box. FPU can be used for the entire congregation or specific groups (i.e. couples, singles, divorce recovery, benevolence, small groups, on and off campus).
 - B. Share the information portion of this booklet.
 - C. Show them the Preview Video (20 min.) or the Pastor Video (4 min.).

- III. Set two preview dates.** (See Preview Outline on page 20.)
 - A. Set them close to normal church times (i.e. immediately before or following a service).

- IV. Sign the license agreement and fax to your advisor.**

- V. Enter your class dates** online in the Coordinator Resource Center at www.daveramsey.com/fpu/coordinator, or complete the Church Location Arrangement form in this booklet and send it in.

- VI. Promote, Promote, Promote!** There are tons of great tools in the Coordinator Resource Center at daveramsey.com/fpu/coordinator. You can download promotional videos, bulletin inserts, posters, banners, doorhangers, press releases, etc. Take a look! Also, be sure to show the Preview Video during a service or small group meeting. See the Promotional Guide section in this booklet to plan your promotional strategy.

- VI. Hold Previews and enroll families** (i.e. singles, single parents, couples) for the class. Each family will purchase their FPU membership kit (one kit per family unit) and make all checks payable to the church.

- VII. Order your materials.** You can order online at www.daveramsey.com/fpu/church in the Coordinator Resource Center, or send in your order with the convenient order form (pg. 14). You can also call in an order to your advisor. Remember to order your leadership kit and membership kits for every family unit enrolled. (Allow 7-10 business days for delivery of materials.)

- VIII. Start your class in two weeks;** leave time for shipment of materials! We suggest 2 hours per session: video 1 hour; small group 1 hour.





FINANCIAL PEACE UNIVERSITY

CHURCH LEADERSHIP PROGRAM LICENSING AGREEMENT

This is an arrangement between the accepting Church and The Lampo Group, Inc. (TLGI) for the public presentation and use of the video series titled Financial Peace University (FPU). The Financial Peace University series includes video lessons (Preview Video and 13 video lessons), all course materials, and Coordinator's Guide. The Church agrees to exhibit for enrolled FPU MEMBERS ONLY the Financial Peace University video series.

Since this class is strictly a discipleship program to assist people in managing and being good stewards of what God has given them, we have a few requirements for all FPU Coordinators or small group leaders.

1. If the Coordinator is employed or actively engaged for profit, directly or indirectly through family relationship or professional association, in any financial services industry, including but not limited to financial planning, insurance, or securities, they can not in any way approach class members with their services or products.
2. If the Coordinator is directly or indirectly associated with any "multi-level" or "network" marketing organizations, they can not recruit or sell to Financial Peace University members.
3. The Coordinator may be privy to confidential financial and personal details of FPU members in their class. The Coordinator pledges 100% confidentiality on such matters.
4. The Coordinator will not divulge any FPU member information to outside parties other than TLGI phone advisors or counselors, without the particular "FPU" member's consent by written authorization.
5. The Coordinator will follow the FPU program process as described in the Financial Peace University Coordinator's Guide. Coordinator may not change or modify the way the FPU program is presented or conducted without the prior express written consent of TLGI.
6. The Coordinator may not edit, transfer to another format, add to, or alter in any way the Financial Peace University videos or any of the FPU materials.
7. The Coordinator may not enter into any arrangements or make any representation or pledge which may infer liability or cause financial responsibility on behalf of TLGI or FPU, it's suppliers, employees, or assigns.



LICENSING AGREEMENT (CONTINUED)

Copyright Notice: Financial Peace University, also referred to as FPU, is protected in whole and in part by U.S. copyright laws and international treaty provisions. All title and copyrights in and to Financial Peace University, including but not limited to any images, photographs, animations, video, audio, music, text, electronic applications and accompanying printed materials incorporated into Financial Peace University and any copies of Financial Peace University are owned by The Lampo Group, Inc. No one is authorized to copy any Financial Peace University audio, video, lesson, or Coordinator materials without the prior consent of the FPU Director, on behalf of The Lampo Group, Inc. If violated, the Lampo Group, Inc. may at its discretion commence civil action seeking fines, attorneys' fees, injunctive relief, and in appropriate circumstances, criminal prosecution, with all reasonable legal and attorneys' fees to be paid by the Church.

Ordering FPU Membership Materials: The Church agrees to purchase 1 (one) Membership kit per family unit enrolling in FPU (allow 7-10 days for delivery). (Family unit consists of spouse and teenage children who are living with their parents.)

1. A family unit is defined as a single adult individual, a married couple, or an engaged couple which has set a date for getting married within one year of their enrollment.
2. A married couple is defined as a male and female joined in accordance with the state laws of Tennessee.

General Information: This Church Arrangement shall be construed, interpreted, and governed by the laws of the State of Tennessee. This arrangement and any waiver(s) attached constitute the full and complete arrangement binding the parties, and will be enforced to the full extent permitted under applicable law. TLGI retains all rights not specifically granted herein. If any provision is declared invalid or unenforceable, all remaining provisions will nevertheless remain in effect. If you have any questions regarding this agreement, please consult your FPU advisor.

Church Name and City: _____

Church Staff Signature: _____

(Please Print Name) _____ Date Signed: _____

Church Coordinator Signature: _____

(Please Print Name) _____ Date Signed: _____

Please send in a copy of this signed and dated form to The Lampo Group and provide the church with a signed copy.

FINANCIAL PEACE UNIVERSITY

CHURCH LOCATION ARRANGEMENT

CHURCH NAME*

CHURCH STAFF - FIRST NAME

CHURCH STAFF - LAST NAME

CHURCH ADDRESS*

CITY*

STATE*

ZIP CODE*

CHURCH PHONE*

COORDINATOR FIRST NAME*

(_____)

COORDINATOR LAST NAME*

COORDINATOR PRIMARY PHONE*

(_____) _____ - _____

COORDINATOR EMAIL ADDRESS*

*Listed on website

Our orientations to kick-off the program will be held on:

First Orientation Date (MM/DD/YY)

Time

____/____/____

____:____

a.m.

p.m.

Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Second Orientation Date (MM/DD/YY)

Time

____/____/____

____:____

a.m.

p.m.

Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Class Start Date (MM/DD/YY)

Time

____/____/____

____:____

a.m.

p.m.

Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Mail to: The Lampo Group, Inc.
Attn: (your advisor's name)
FPU Church Department
Suite 100
1749 Mallory Lane
Brentwood, TN 37027

Fax to: The Lampo Group, Inc.
Attn: (your advisor's name)
FPU Church Department
615-620-6398

**Or enter your information
online at the
Resource Center:
daveramsey.com/fpu/coordinator**

Please confirm class start date following orientations when you order your materials. Please allow two weeks for delivery of materials.

Notes (i.e. Child care available; meeting in Room 208; etc.)

Please list our orientation date(s) on the Dave Ramsey website as a location open to the community!

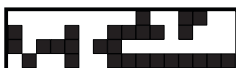
Please list our class on the location flyer for Dave's Live Event nearest us!

FOR LAMPO USE ONLY:

Church ID

Coordinator ID

14489489





CHURCH ORDER FORM

Order online in the Coordinator Resource Center at daveramsey.com or mail your order to:
 The Lampo Group, Inc.
 1749 Mallory Lane, Suite 100
 Brentwood, TN 37027

toll free: (877) 378-2667
 local: (615) 371-8881
 fax: (615) 620-6398
 web: www.daveramsey.com
 email: church@daveramsey.com

CHURCH NAME

CHURCH CONTACT - FIRST NAME

CHURCH CONTACT - LAST NAME

SHIP TO ADDRESS (NO P.O. BOX NUMBERS)

CITY

STATE

ZIP CODE

PRIMARY CHURCH PHONE

EMAIL ADDRESS

(____) _____ - _____

QTY	FPU ITEMS	UNIT PRICE	TOTAL AMOUNT
____	FPU Church Leadership Kit	\$289.00	____.____
____	FPU Membership Kit	\$89.95	____.____
____	FPU Brochures (50 count)	\$5.95	____.____
____	_____		____.____
	Add-on Items		
	Subtotal		____.____
	Shipping and handling (add 7% or minimum of \$15.00)		____.____
	Total enclosed: \$		____.____

ALLOW 2 WEEKS FOR DELIVERY

Please call for other shipping options
 1-877-378-2667

PLEASE INDICATE METHOD OF PAYMENT

- Cash
- Check payable to The Lampo Group, Inc.
- Bank draft (complete info below)
- Debit Card (complete info below)

Payment Information

ACCOUNT/CARD FIRST NAME

M.I. ACCOUNT/CARD LAST NAME

For Bank Draft:

9 DIGIT ABA ROUTING NO.

ACCOUNT NUMBER

BANK NAME

BANK CITY

BANK STATE

For Debit Card:

DEBIT CARD NO.

EXPIRATION DATE
(MM/YY)





PROMOTIONAL GUIDE

“Whatever work you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as reward. It is the Lord Christ you are serving.”

Colossians 3:23-24 (NKJV)



PROMOTIONAL IDEAS



CLICK HERE FOR tools, training and tips!

Promotion is vital to the success of your class. Remember to promote within your church as well as in your community!

- I. **PRAYER** - Financial Peace is biblically-based. With God's blessings, word will get out.
- II. **Announcements** during services are great ways to let people know about the program. Find the most influential people you know to announce the upcoming preview session, particularly people you know who have benefited from going through FPU.
- III. **Promotional Videos** are available to show at services, to classes, to various church groups (i.e. singles, couples). Go to the Coordinator Resource Center at www.daveramsey.com/fpu/coordinator, or request a copy from your advisor.
- IV. **Church bulletins, computer screens & electronic billboards**
 - A. Bulletin cover, bulletin insert and survey forms available online.
 - B. Feel free to be creative and make up your own ads.
- V. **Brochures and Posters/Flyers**
 - A. Request a set of 50 pre-printed brochures once you have your Preview date set. (The first 50 are free upon request.)
 - B. 11x17 pre-printed color posters, first 3 free, upon request.
 - C. Also, Promotional items, such as posters, banners, doorhangers and much more are available at the Coordinator Resource Center at www.daveramsey.com/fpu/coordinator for you to personalize and print.
- VI. **Preview Video** - Watch the Preview DVD with 2-3 individuals to help them understand the benefits of this program. **Select people of great influence:** Church leaders who will publicly promote and encourage the program. In turn, this should encourage them to help you get others to attend your preview.
- VII. **Testimonies** and word-of-mouth advertising are always best. One of the best sources for personal testimonies would be those who have gone through the program and will share with others how it has blessed their lives.
- VIII. **Local Newspapers** if invited, will often come to the classes and interview your group for local interest articles or editorials! CALL US - you can trade out free advertising for one (1) FPU Lifetime Membership.
- IX. **Local Radio Stations** may help promote FPU, especially if they are carrying Dave's radio show. If they are not carrying the show, this would be a great opportunity to expose them to it and give them a chance to get involved. ***If you know someone at a local radio station, download our free radio spots that you can use to promote your upcoming Preview.***
- X. **Local TV Stations and Cable TV** are always looking for stories they can follow or cover that are changing their community. You can invite them to attend the program and follow a family's progress throughout the program.
- XI. **Public Service Announcements** are usually FREE on church bulletin boards, computer bulletin boards, cable community access channels, community section of the newspaper, and local radio station community bulletin spots.



SUGGESTED PROMOTIONAL SCHEDULE

SIX WEEKS TO PREVIEW MEETING: Print items from the Promotional (seen below) PDF files at your local print shop or in-house. These files are available for download at the Coordinator Resource Center (CRC) www.daveramsey.com/fpu/coordinator.

FOUR WEEKS TO PREVIEW: Place posters, banners, doorhangers, table tents, etc. in strategic, high-traffic areas around your church and community. Send postcards to church attendees. Place an ad in the local newspaper; advertise on your church web site and newsletter.

THREE WEEKS TO PREVIEW: Begin placing inserts in bulletins for church services. Also, show a one-minute video, available for download from the CRC. You may want to have a “high-influence” church leader announce the upcoming preview meeting.

TWO WEEKS TO PREVIEW: Continue with inserts. Show another promo video to your church. Have an email sent from the church to the congregation about the class.

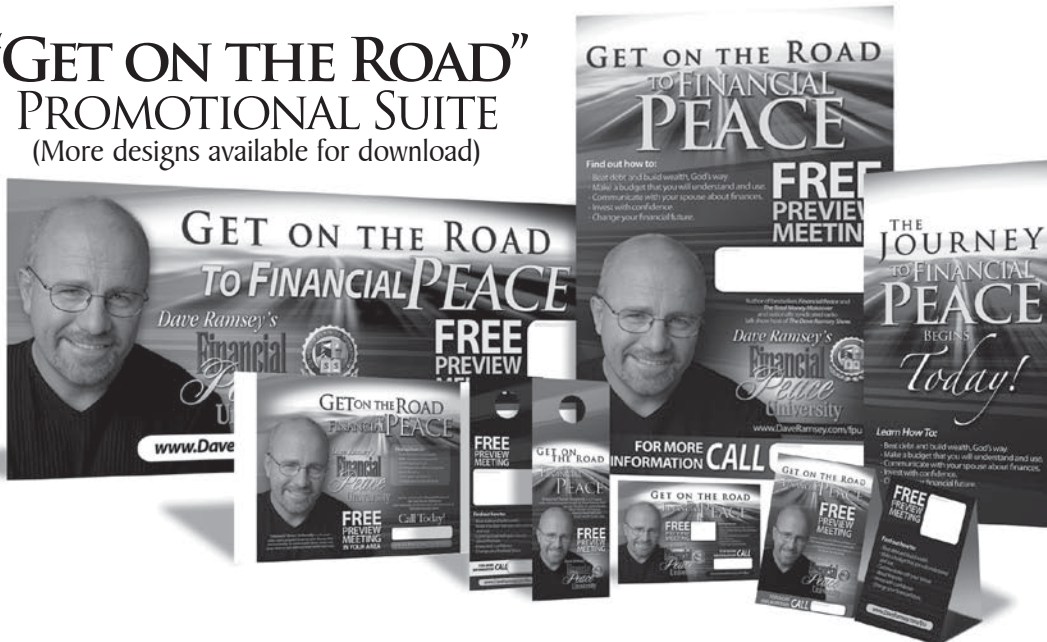
ONE WEEK TO PREVIEW: Have a FPU class graduate share a personal testimony, or show another promo video to your church assembly. Have another “high-influence” church leader announce the upcoming preview meeting.

WEEK OF THE PREVIEW: This is the optimal time for your minister to encourage the church to come to the Preview Meeting. For maximum impact, the minister might consider teaching on becoming debt-free for the Kingdom! FPU will then be a natural follow-up to your minister’s vision.

AS YOUR CLASS BEGINS: Encourage your class members to invite friends and family to an open-house during Lesson #5. Doing so will cultivate future ministry and get folks excited about joining your church’s next class!

FILL IN YOUR CHURCH PROMOTION SCHEDULE ON THE NEXT PAGE!

“GET ON THE ROAD” PROMOTIONAL SUITE (More designs available for download)



Promotional items, such as posters, banners, doorhangers and much more are available at the Coordinator Resource Center at www.daveramsey.com/fpu/coordinator.



OUR PROMOTIONAL SCHEDULE

Get with your Advisor and fill this out with a plan that fits you.

SIX WEEKS TO PREVIEW MEETING _____

FIVE WEEKS TO PREVIEW MEETING _____

FOUR WEEKS TO PREVIEW MEETING _____

THREE WEEKS TO PREVIEW MEETING _____

TWO WEEKS TO PREVIEW MEETING _____

WEEK OF PREVIEW MEETING _____

CLASS START _____



THE PREVIEW MEETING

“I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service. And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God.”

Romans 12:1-2 (NKJV)



PREVIEW OUTLINE

I. Introduction Information: (5 minutes)

Welcome everyone and introduce yourself as the Class Coordinator.

- A. Be sure they understand that you are the host and facilitator of the program, **NOT a financial instructor, advisor, or counselor.**
- B. Dave Ramsey will be the instructor via video DVD.
- C. Tell them WHY you have become a volunteer FPU Coordinator.

II. Start the Preview Video Presentation (20 minutes)

- A. Play the Preview DVD all the way through.
- B. **With lots of enthusiasm and passion ask the visitors -**
“Why were the families in the video willing to make changes in their lives?”
The answer is - “They were serious about taking the steps necessary to getting out of debt, and staying out of debt, and building wealth God’s way!”
- C. How would it feel to manage your family’s money and know you are making the right decisions? Then ask them if they are ready to change their family tree!
- D. The average family **pays off \$5,300 and puts \$2,700 into savings** during the 13 weeks of the class. Are you willing to invest **\$1 a day** for 91 days to see this happen in your family?

III. Announce the time and day your 1st class will start (5 minutes)

- A. See if anyone has questions.
- B. See Preview Question & Answer Reference Sheet **(this section)**.

IV. Invite everyone to enroll in this Life Changing Program (20 minutes)

- A. Pass around the Class Enrollment Registration sheet. To enroll, simply have them complete the enrollment section located in your coordinator guide. **Normally \$189.00 - Church group discount - \$89.95**
(Shipping and handling is 7%. This amount can be added to the individual price or be paid by the church.)
- B. Let them know that you will be **ordering the class materials based upon the number of enrollments.**

V. Order your materials. Order online, send in an Order Form with one church check or call your church advisor. Allow 7 - 10 business days for delivery of FPU materials.



PREVIEWS - QUESTION AND ANSWER REFERENCE SHEET

(This will prepare you for any questions you might be asked during the preview.)

I. How often do the classes meet?

There are 13 class sessions meeting one day per week.

II. How long is each class session?

We suggest **two hours** for each session, and each is independent of the others.

A. **Part One is taught by Dave Ramsey** via video to help you learn how to make wise financial decisions based on Scripture.

B. **Part Two of each class session is a SMALL CIRCLE group discussion.**

The design of the small discussion groups helps you apply the principles to your daily life. The small group members will help hold each other accountable, and support one another.

The discussion group will help insure we are working on the behavior part.

III. What is the average size of the class?

The video portion of the class is **UNLIMITED**. However, break down into groups of 8-12 families for the small group time with a coordinator/small group facilitator for each group.

IV. What happens if I miss one class—can I make it up?

The coordinator can work with you to make up that lesson by allowing you to take the video lesson home with you, as long as you will return it the following class.

There may be a deposit required to borrow a lesson on DVD, depending on the coordinator.

V. What is included in the FPU Membership Kit?

A. **As part of your enrollment package you will receive:**

1. All 13 lessons on an audio CD library.
2. Dave Ramsey's Personal Testimonial audio message.
3. 3 months of Zero Based monthly budgeting forms on CD.
4. A Financial Snapshot progress form.
5. A complete set of financial management forms including samples.
6. All 13 fill-in-the-blank FPU lessons to work through with Dave during the classes.
7. Dave's Financial Peace Revisited book.
8. The Envelope System.
9. 2 debit card holders.
10. Access to the Member Resource Center online, where you will find tools to be used for the duration of the class.

B. **YOU WILL ALSO RECEIVE UPON YOUR GRADUATION SESSION - A Graduation Certificate!**

C. **A Lifetime Membership to the Financial Peace Course.**

VI. How many classes do I need to attend in order to Graduate?

You must attend 12 of the 13 classes to qualify for the Graduation Certificate.



QUESTION AND ANSWER (CONTINUED)

VII. What are the subjects covered in each lesson?

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

VIII. When will the first class start? Please give them your start date.

The FIRST CLASS SESSION usually takes place approximately TWO WEEKS after the final preview session, allowing time to process the enrollments and ship ALL the class materials.

IX. Can your class member get additional assistance if they need it?

For more detailed, complex assistance, Dave Ramsey Certified Counselors offer discounts for one-on-one counseling. To find a counselor in your area go to daveramsey.com/fpu/counseling.

X. Who benefits from this program?

Everyone TRULY benefits from this program –

- A. Regardless of your age.
- B. Regardless of your income.
- C. Regardless of being single, married, divorced or a single parent.

XI. How much does this program cost?

Materials retail for \$189, church families pay \$89.95 plus shipping and handling.

XII. Who can attend with my Financial Peace membership?

Your spouse and teens living in the home.

XIII. Is there any refund if I do not like the program?

Our guarantee is simply this –

If you do it, it works!
If you don't do it, it won't work!
If you work the program, you won't want your money back!
If you don't work the program, you don't get your money back!

PLEASE MAKE COPIES OF BOTH SIDES AS NEEDED

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