

IF YOU WILL LIVE LIKE NO ONE ELSE,
LATER YOU CAN *LIVE* LIKE NO ONE ELSE!™

91 DAYS
TO *BEAT DEBT*
...AND BUILD
WEALTH!

Dave Ramsey's

Financial *Peace*[®] UNIVERSITY



CHURCHES AND RELIGIOUS ORGANIZATIONS
INFORMATION GUIDE



INFORMATION GUIDE

MISSION STATEMENT

We provide biblically based, common-sense education and empowerment which gives HOPE to everyone from the financially secure to the financially distressed.

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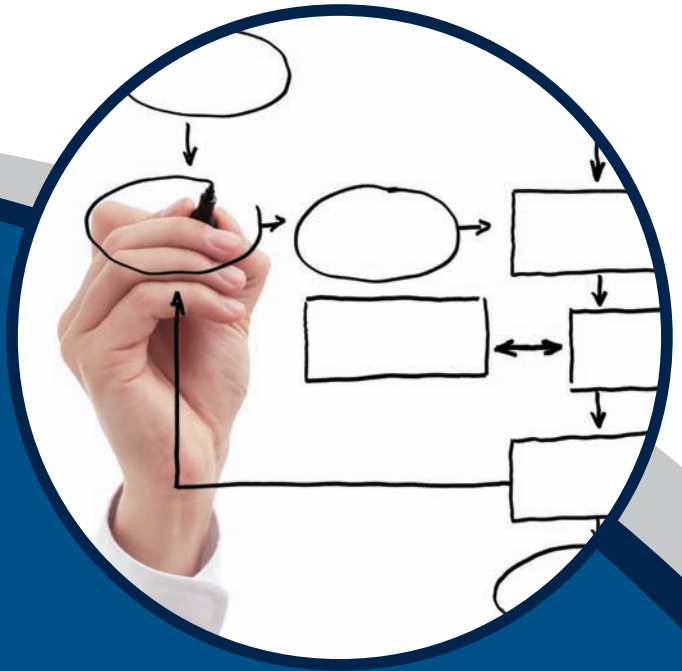
Dave Ramsey's

Financial *Peace*
UNIVERSITY

Imagine what the people of God
could do for the Kingdom of God
if they were debt-free.

“The rich rules over the poor, and the
borrower is the slave of the lender.”
—Proverbs 22:7

“My son, if you have put up security
for your neighbor, if you have struck
hands in pledge for another, if you
have been trapped by what you said,
ensnared by the words of your mouth,
then do this, my son, to free yourself...
Allow no sleep to your eyes, no
slumber to your eyelids. Free yourself,
like a gazelle from the hand of the
hunter, like a bird from the snare of
the fowler.”
—Proverbs 6:1–5



Getting Started

What Is FPU?

Overview of Financial Peace University

Financial Peace University empowers churches to train their congregations to handle God's money according to biblical principles. In each two-hour weekly session, your class will watch an entertaining lesson on DVD and then engage in an active small-group discussion. No training or certification is required; if you can put chairs in a circle, play a DVD, and love people, then you're ready to lead this program!

Dave Ramsey teaches your church members in 13 informative lessons:



Lesson 1

Super Saving | Proverbs 6:6–9
Common Sense for Your Dollars and Cents



Lesson 2

Relating With Money | Matthew 6:21
Nerds and Free Spirits Unite!



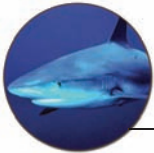
Lesson 3

Cash Flow Planning | Luke 14:28–30
The Nuts and Bolts of Budgeting



Lesson 4

Dumping Debt | Proverbs 22:7
Breaking the Chains of Debt



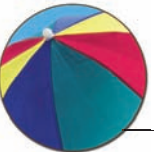
Lesson 5

Credit Sharks In Suits | Proverbs 3:27
Understanding Credit Bureaus and Collection Practices



Lesson 6

Buyer Beware | Proverbs 10:22
The Power of Marketing on Your Buying Decisions



Lesson 7

Clause and Effect | Proverbs 27:12
The Role of Insurance in Your Financial Plan



Lesson 8

That's Not Good Enough! | Proverbs 11:1
How to Buy Only Big, Big Bargains



Lesson 9

Of Mice and Mutual Funds | Proverbs 21:5
Understanding Investments



Lesson 10

From Fruition to Tuition | Proverbs 13:22
Planning for Retirement and College



Lesson 11

Working In Your Strengths | 1 Peter 4:10
Careers and Extra Jobs



Lesson 12

Real Estate and Mortgages | Proverbs 24:27
Keeping the American Dream from Becoming a Nightmare



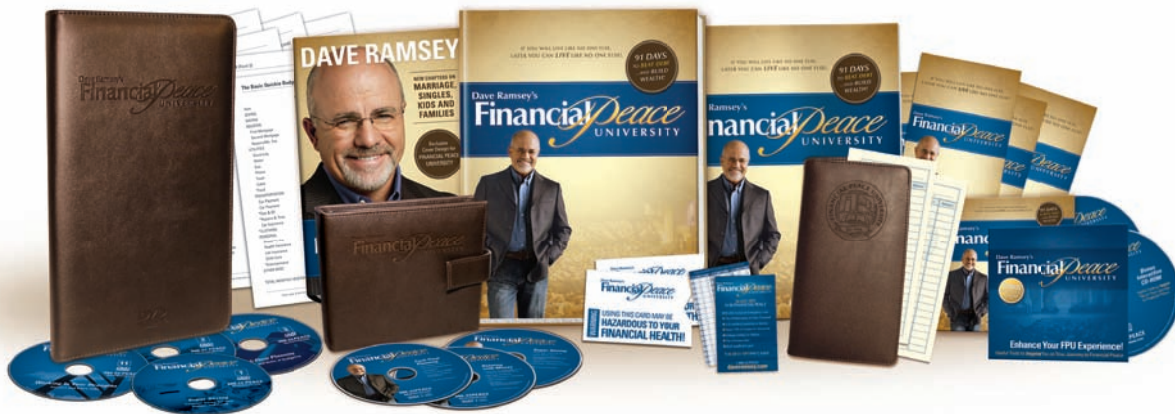
Lesson 13

The Great Misunderstanding | Psalm 24:1
Unleashing the Power of Generous Giving

Small-Group Discussion | After the class views the video each week, a volunteer coordinator will circle the chairs and lead an engaging small-group discussion. This is where genuine life-change takes place. Together, the group will walk through Dave's Seven Baby Steps toward Financial Peace. This isn't a time to pry into everyone's private situation; it's a time to sit face-to-face and knee-to-knee with other families as you work *together* toward a common goal.

Your FPU Class Materials

Financial Peace University includes a lifetime membership. That means members can attend any class, anywhere, any time—as often as they like! Note that each family *must* purchase a membership. Typically, the church purchases leadership materials and class members purchase their own class memberships.



Leader's Materials – \$299 | Comes with everything you need to lead your class! (\$399 retail)

FPU Membership Kit – Includes one complete membership kit for the class leader's use. See "Member's Materials" below.

Coordinator Guide – A step-by-step guide to assist you in leading the FPU small-group sessions.

DVD Video Series – Dave's complete video library PLUS a promotional orientation DVD—everything you need to begin sharing FPU with your community!

Promo Brochures – One set (50 count) of informative brochures that explain the benefits of FPU—a great resource to help publicize your upcoming class!

Much More – When you register as an FPU Coordinator, your benefits go beyond what's included in this box! Go to daveramsey.com to learn more!

Member's Materials – \$93 | Everything shown above, minus DVDs and leader guide. (\$199 retail)

FPU Workbook – 13 life-changing lessons that walk you step by step through the FPU program.

Audio CD Library – All 13 lessons PLUS two bonus CDs—Dave's Personal Testimony and the Best of *The Dave Ramsey Show!*

FPU Envelope System – Dave's famous, easy-to-use cash management system—a great tool to organize your money and stay on budget.

Much More – Also included in every membership are budgeting forms, Dave's best-selling *Financial Peace Revisited* book, debit card holders, tip cards, and two FPU bonus CD-ROMs.



How will my church benefit from FPU?

- Biblical instruction is woven throughout all 13 lessons, guiding your congregation into a deeper understanding and application of biblical stewardship.
- Dave's common-sense approach to personal finance makes FPU a tremendous outreach tool.
- As church members personally learn how to handle money God's way, increased giving becomes a natural byproduct, which then expands your church ministry.



How will my church members benefit from FPU?

- The average family that completes the class pays off \$5,300 in debt and saves \$2,700 during the 13-week period. That's an \$8,000 turnaround!
- Singles are empowered to handle their money with confidence and find accountability partners to help.
- Financial stress is reduced in the home as couples learn how to communicate about money and work together toward family goals.



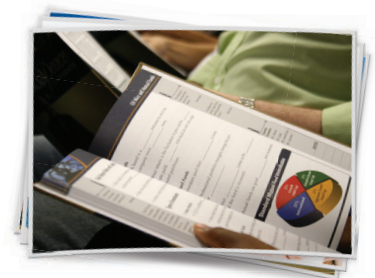
FPU Testimonies

"FPU has opened my eyes to a whole new world! Being single and not very far in debt, I am encouraged to get my money under control." —Robbie

"FPU has given us awareness and confidence, plus a new outlook on spending, saving and giving!" —Christopher

"Instead of letting our finances control us, we now control our finances. We have peace of mind and a definite plan. We can't wait to get to the point where we can give freely!" —Shannon

"FPU has given me the steps to start taking my life back. I now have a plan and see a light at the end of the tunnel!" —Joan



- Familiarize yourself with this book and the enclosed CD-ROM/DVD.**
 - Call your FPU Advisor in our office at 877.378.2667 with any questions.
- Register for the Coordinator Resource Center (CRC) online for tons of information on planning and promoting your class.**
 - Visit the CRC at daveramsey.com/fpucoordinator.
 - Select potential FPU Free Preview dates and a class start date.
 - Review the Licensing Agreement on pages 20–21.
- Meet with a decision maker to get approval to start FPU.**
 - Share your vision for *Financial Peace University*.
 - Show the four-minute FPU Introduction video from your enclosed CD-ROM/DVD.
 - Propose preview and class start dates.
- Visit the CRC to enter your FPU Free Preview dates and start date or call your FPU Advisor at 877.378.2667.**
- Promote! Promote! Promote!**
 - There are lots of great free resources for promoting in the CRC!
 - Many of these tools, like pre-designed print pieces, video clips, and a “How to Promote Your Class” section are on the enclosed CD-ROM/DVD.
- Hold the FPU Free Preview sessions and enroll families.**
 - See the preview outline on page 16.
- Order your materials.**
 - For the quickest, easiest way to order 24/7, go to the CRC at daveramsey.com/fpucoordinator.
 - Or, call your FPU Advisor at 877.378.2667.
- Start your class!**
 - Get ready to see real life-change!
 - Allow 7–10 business days for materials to arrive.



Promotional Guide

PROMOTE! PROMOTE! PROMOTE! Promotional Guide

Promotion plays a vital role in the success of the class! From posters and videos to word of mouth, you must get the word out! Don't forget that FPU is a tremendous outreach tool. The goal of your promotion is to get people to your free class preview!

Information and Promotion CD/DVD

You'll find everything you need to promote your class on the enclosed CD/DVD! We've included pre-designed banners, posters, flyers, door hangers, postcards, table tents, bulletin inserts, and more. These can be printed at your local print shop. Some items, like the 8.5 X 11 flyers and the postcards, can be printed in-house.



Classes Start Soon!

Included on the enclosed CD/DVD



Imagine Yourself Debt Free

Included on the enclosed CD/DVD



Normal is broke. Be weird!

Included on the enclosed CD/DVD



Debt and Freedom

Included on the enclosed CD/DVD

Promotional Videos and Brochures

The enclosed DVD includes a variety of promo videos. Choose the best ones for your specific congregation, and show them during services for several weeks before your Free Preview. Alternatively, you can download the clips and find additional promotional training materials in our Coordinator Resource Center (CRC) at daveramsey.com/fpucoordinator. You may also request 50 preprinted color brochures and three color posters from us.

Testimonies

Word of mouth is the best promotion there is! If you share FPU graduates' stories with the church, they will see the life-change that's occurring in fellow members' lives and want to experience it for themselves!

Working with the Media

Because of the growing popularity of *The Dave Ramsey Show*, the whole country is getting excited about Financial Peace! This may cause members of the news media to contact you for information about your class. This is a great opportunity for promotion, but we are always careful when it comes to promoting FPU in the media. Therefore, if a news agency or representative contacts you for any information about your class, FPU, or Dave Ramsey, please email public.relations@daveramsey.com and let us know. We'll tell you what to expect and how you can make the most of this extra exposure!

Sample Media Options

Social Media | Use internet networking sites to spread awareness about your class! If you don't know much about social media, find someone in the congregation who does to help you. It's free, and it allows you to reach a wide group of people at once!

Newspaper Ads | You can trade out free advertising for an FPU Membership Kit.

Local Radio Stations | Stations that broadcast *The Dave Ramsey Show* may be willing to help promote your class. We have free radio spots you can download and customize in the "Promote" section of the CRC. Just click on "Radio Spots."

Local and Cable TV stations | Community interest stories are always in demand at local TV stations. Invite them to attend and follow a family's progress for 13 weeks. See the next page for details on working with media.

Public Service Announcements | These are usually free on church bulletin boards, online message forums, cable community access channels, community sections of the local newspaper, and regional radio station community bulletin spots.

Coordinator Ideas | Find out what's working best for other coordinators in your coordinator e-newsletter and in the coordinator forums in the CRC!

Suggested Promotional Schedule

Six Weeks Until Free Class Preview Meeting | Red

Print promotional items from the enclosed Promotion CD-ROM at your local print shop or in-house.

Four Weeks Until Preview | Green

Place posters, banners, door hangers, table tents, etc. in strategic, high-traffic areas around your church and community. Send postcards to church attendees. Take out an ad in the local newspaper. Advertise on your church website and newsletter.

Three Weeks Until Preview | Turquoise

Begin placing inserts in bulletins for church services. Also, show a one-minute video from the Promotional Videos DVD. You may want to have a high-influence church leader announce the upcoming Free Class Preview session.

Two Weeks Until Preview | Purple

Continue with bulletin inserts. Show another promo video to your church. Have an email sent from the church to the congregation about the class.

One Week Until Preview | Yellow

Have an 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 Free Class Preview session.

Week of the Preview | Blue

This is the optimal time for your minister to encourage the church to come to the Free Class Preview session. 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 | Orange

Encourage your class members to invite friends and family to an open house during Lesson 4. Doing so will cultivate future ministry and get people excited about joining your church's next class!

Example Promotional Schedule

SUN	mon	tues	wed	thurs	fri	sat
				1	2	3
4	5	6	7	8	9	10
Six weeks to preview.						
11	12	13	14	15	16	17
Five weeks to preview.						
18	19	20	21	22	23	24
Four weeks to preview.						
25	26	27	28	29	30	31
Three weeks to preview.						

SUN	mon	tues	wed	thurs	fri	sat
1	2	3	4	5	6	7
Two weeks to preview.						
8	9	10	11	12	13	14
One week to preview.						
15	16	17	18	19	20	21
Week of the preview.						
22	23	24	25	26	27	28
Allow shipping time.						
29	30	1	2	3	4	5
Week classes begin.						

The Free Preview

Prior to the Free Class Preview, download a Class Enrollment Registration sheet from the Coordinator Resource Center (daveramsey.com/fpucoordinator).

Introduction | 5 minutes

- Welcome everyone and introduce yourself as the class coordinator.
- Be sure they understand that you are the host and facilitator of the program, *not* a financial instructor, advisor, or counselor.
- Dave Ramsey will be the instructor via DVD.
- Tell them why you have become a volunteer FPU coordinator.

Start the Preview Video Presentation | 25 minutes

- Play the FPU Church Preview all the way through.
- Ask the following discussion questions:
 1. **Why were these families willing to make changes in their lives?**
Hopefully you'll hear, "They were serious about taking the steps necessary to get out of debt, stay out of debt, and build wealth God's way!"
 2. **How would it feel to know you're making wise money decisions?**
Hopefully you'll hear, "That would feel great!"
 3. **Are you willing to invest what you might spend on pizza and colas for a month in order to change your family tree?**
You probably won't hear anything now. That one is rhetorical.

Invite Everyone to Enroll in This Life-Changing Program | 10 minutes

- The regular cost of the class is \$199, which includes the class materials.
- Church groups receive a discount, making memberships only \$93 per family. (Please add 7% shipping and handling for class materials. This can be added to the individual membership price or paid by the church.)
- Let them know that you will be ordering the class materials based upon the number of enrollments, so you need to know who will attend.

Announce the Time and Date of Your First Class Session | 5 minutes

- Ask if anyone has questions.
- Refer to the Preview FAQ sheet on page 18 as needed.



Additional Resources

Frequently Asked Questions

How often do the classes meet?

Your FPU class will meet once a week for 13 weeks.

How long is each class session?

- We suggest two hours for each weekly session.
- Part One presents the video teaching by Dave Ramsey to help you learn how to make wise financial decisions based on Scripture.
- Part Two of each class session is a small-group discussion with the class members sitting in a circle.
- The format 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 ensure that class members' behaviors and attitudes about money are being addressed.

What is the average size of the class?

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

What happens if a class member misses one class? Can they make it up?

Encourage your class members to attend every class of the 13-week program. However, if someone misses a class, there are two options to make up the lesson. First, the member can view the lesson video online in the MRC, print out the completion certificate, and bring it to you to be marked present for that lesson. Second, the class member can make up the session by attending that same lesson at another local class. Direct them to find a class in the area at daveramsey.com/fpu. Also, remind them that their FPU membership materials contain an audio CD library of all 13 lessons in their entirety for review.

What class materials are included with membership?

See page 8.

Can I get CEU (Continuing Education Unit) credit for the class?

Yes! In many cases, FPU can award CEU credit to class graduates. Visit daveramsey.com/fpuceu for details.

What if people have a previous version of the FPU materials?

People with previous versions of FPU are considered lifetime members and may attend your class at no additional charge. If they would like to upgrade their materials, call your FPU Advisor for details.

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 of the class materials.

Can my class member get additional assistance if they need it?

For more detailed, complex financial assistance, Dave Ramsey trained counselors offer discounts for one-on-one counseling. To find a counselor in your area, visit daveramsey.com.

Who benefits from this program?

Everyone truly benefits from this program regardless of their age, income, marital status, or stage of life.

How much does this program cost?

Church families attend for \$93 plus 7% shipping and handling for class materials (normally a \$199 value).

Who can attend with my Financial Peace University membership?

Spouses and engaged couples may attend with a single family membership. Teens living at home with their parents may also attend.

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

FPU Church Leadership Program Licensing Agreement

Licensing Agreement | By hosting an FPU class, you are agreeing to the following:

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 (Free Class Preview and 13 video lessons), all course materials, and a 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 and 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 cannot 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 cannot 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.** The 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, its suppliers, employees, or assigns.
8. The Coordinator agrees to inform TLGI of any contact by television, radio or print media representatives seeking information on your FPU class, FPU, TLGI and/or Dave Ramsey. These notifications should be made on the "Promote" section of the Coordinator Resource Center.

FPU Church Leadership Program Licensing Agreement

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 one individual class membership per family unit enrolling in FPU. Class materials will be shipped; please allow 7–10 business days for delivery.

1. A family unit is defined as an individual, a married couple, or an engaged couple who 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 Licensing Agreement 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.

By hosting an FPU class in your church or other location, you are agreeing to the terms and conditions outlined in this Licensing Agreement.



Stop telling your church to give! **TEACH THEM HOW**

Dave Ramsey's *Momentum* workshop is the first step of a churchwide initiative that will teach the people in your congregation to take control of their money for good. As they learn biblical financial principles, God's people are set free to give like never before, enabling your church to achieve the vision God has given you.

“Pastors and church leaders are always trying to figure out how to get people to give 10%. *Momentum* is **the first program** I've seen to answer that question.”

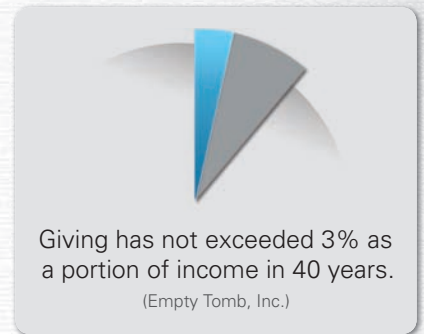
—Rob Leacock: Business Admin, Christ Church, TX



▶ **MOMENTUM: CULTIVATING A CULTURE OF GENEROSITY**

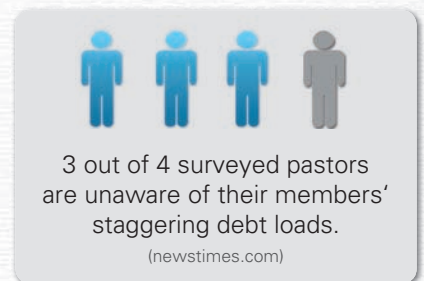
The Heartbeat

Dave Ramsey's *Momentum* is a journey to transform the way churches view money and giving. *Momentum* equips church leadership to continually disciple people in the area of finances. When church members grow in financial maturity, they become generous givers as a natural result. This unleashes more resources than ever for the vision of the church and the kingdom of God!



The Workshop

The *Momentum* journey begins with a comprehensive three-day workshop at Dave's headquarters in Nashville, Tennessee. This is where church leaders receive the tools and training they need to implement an infrastructure for a church-wide initiative.



▶ **CHURCHES ARE TALKING ABOUT MOMENTUM**

"With *Momentum*, we've had a 20.2% increase in giving!"

—Jesse Rincones: Alliance Church, Texas

"We have been given a tremendous blueprint for changing our future and the future of many people."

—Mark T. Williams: Banner of Truth International, Illinois

"Attending the *Momentum* workshop is one of the best investments we've ever made for the future of our church and our people."

—Scott Bittler: Pine Valley UMC, North Carolina

For upcoming workshop dates and to receive a FREE packet of information
visit **daveramsey.com/momentum**

FINANCIAL PEACE UNIVERSITY TESTIMONIES

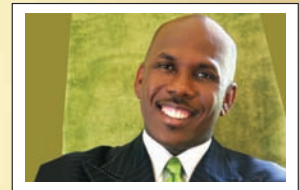
"*Financial Peace University* played a huge role in leading my family to a totally debt-free and radically generous lifestyle. The teaching is biblically sound, easy to understand, and surprisingly entertaining! Dave Ramsey's teaching changed our lives, and it will change yours, too!"



Craig Groeschel

Senior Pastor, LifeChurch.tv

"*Financial Peace University* helped families in our congregation pay off over \$1.1 million! We've seen that when people get out of debt, they're set free to give more to the vision of the church and the kingdom of God."



Bishop Joseph W. Walker, III

Pastor, Mt. Zion Baptist Church

"We've had several un-churched families come to faith in Christ during the class! FPU has been one of the most significant outreach venues we've ever had!"



Mike Sharrow

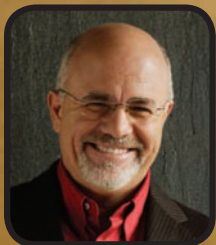
Pastor, Grace Point Church

"One of the things that I love about *Financial Peace University* is the Baby Step system. People don't have to do it all at once, they just have to take one step at a time."



Bob Shelton

Director of Stewardship, Baptist General Convention of Oklahoma



Dave Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, *The Dave Ramsey Show*, which is heard by nearly 4.5 million listeners each week on more than 450 radio stations throughout the United States. The author of multiple *New York Times* best-selling books, Ramsey added television host to his title when *The Dave Ramsey Show* on the Fox Business Network debuted nationally October 15, 2007.

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