


Dave Ramsey's

Financial *Peace*
UNIVERSITY



Frequently Asked Questions



The information provided in these Frequently Asked Questions represent the most common questions we receive from class coordinators. Additional information can be found in the FAQ section of the FPU workbook. If you have a question that is not covered here, please contact your FPU Advisor.

1. I think my class is larger than average—maybe 50 or more families. Are there any special considerations for extremely large classes?

An extremely large class is a great problem to have! There is an easy solution to this challenge. First, we suggest that you have the entire group meet together for the first part of each class. That way, the whole group can enjoy a sense of community as they watch the lesson DVDs together. Then, the large group should break up into smaller discussion groups of about 10-25 people. This small group dynamic is essential to a successful class and it ensures that everyone will have a chance to speak up.

Of course, this means that you will need additional volunteer co-coordinators to lead each individual discussion group. Call your FPU Advisor if you need additional coordinator guides.

2. As a class coordinator, do I need to buy my own Membership Kit?

You will need an FPU Leadership Kit, which includes everything you need to have a successful class. The Leadership Kit includes the complete set of lesson DVDs that you will use each week, as well as your member workbook, coordinator guide, and everything that is included in the basic Membership Kit. It is generally not necessary for the class coordinator to purchase an additional Membership Kit for personal use, as long as you have access to the workbook and other class materials in your Leadership Kit.

3. What materials will I need for my class?

You will need an FPU Leadership Kit, television, and DVD player. **Every family in your class will need a Membership Kit.** Besides that, you just need a room, some chairs, and a passion for changing lives!

4. What is a class code? Why do I need it? Where do I get it?

Every FPU class has a unique class code. This code enables us to track your class' progress, successes, and history with our program. This code also acts as your class' admission into the online Member Resource Center. When you set your class dates with our office, your FPU Advisor will provide you with your class code. You'll then need to share the code with your class members so they can access the Member Resource Center.

While the class code identifies your specific class, your information will never be sold or distributed outside our office in any way.

5. What is the Member Resource Center (MRC)?

The FPU Member Resource Center (MRC) is a fantastic online resource that provides you with additional tools, content, and special features as you work through *Financial Peace University*. Each week of your 13-week class, the MRC offers you fresh insights on the FPU lessons, helpful reminders and budget tips, encouraging testimonies, and MRC-only special offers. Plus, you'll have access to these powerful features:

- Online budget software to simplify your monthly cash flow plan, debt snowball, expense tracking, and more!
- Exclusive, interactive teaching videos that bring clarity to the FPU concepts by showing you exactly how to apply them to your life!
- Community message forums, where you can interact with other FPU members around the world!
- Online Financial Snapshot form to help track your progress through the 13-week class!
- Downloadable versions of all the budget forms used throughout FPU!
- Extensive interactive glossary that demystifies hundreds of financial terms and concepts!
- Up-to-date statistics and geographic information!
- Regular contests and giveaways!



6. How long will I have access to the Member Resource Center?

All FPU members, including class coordinators, have complete access to all of the wonderful resources of the MRC for 15 weeks, which easily takes you throughout your first FPU class experience. After 15 weeks, you will still have access to the teaching content and lesson-related material.

7. How do I join the Member Resource Center? How do my class members join?

It's easy! Be sure to get your specific class code from your FPU Advisor and go to daveramsey.com/fpumember. Click the "Get Started Now" button on the homepage and follow the onscreen instructions, entering your class code when prompted. During your first class session, be sure to distribute this code to your class members. They will need this in order to register for the MRC themselves.

8. Who do we contact if we have a problem with the MRC?

First, please review our Frequently Asked Questions page. You can access this page by clicking the "FAQ" link at daveramsey.com/fpumember. In the FAQ, we have tried to answer most common questions regarding the Member Resource Center. If you cannot find your answer, please send us an email stating your name, MRC username, and a description of your problem. All support questions regarding the MRC should be sent by email to mrc_support@daveramsey.com.

9. What is My Total Money Makeover (MyTMMO)? As a class coordinator, do I get a discount?

MyTMMO takes your MRC experience to the next level with even more exclusive online tools! MyTMMO members have ongoing access to our online budget tools and a passionate community with active message forums and live chats. MyTMMO will walk with you through the Baby Steps, tracking your progress, offering encouragement and support, and celebrating your victories. Plus, MyTMMO members can download or podcast all three hours of *The Dave Ramsey Show* in CD-quality, commercial free mp3 every day!

As an FPU class coordinator, you will receive a complimentary one-year membership to MyTMMO. Be sure to get your free registration code from your FPU Advisor when you set your class dates.

10. One of my class members thinks he/she should declare bankruptcy. What should I do?

Bankruptcy is a horrible, gut-wrenching experience that Dave almost never recommends. In nearly every case, Dave finds that there are usually things someone can do to avoid bankruptcy. There are options most people have never examined that could actually prevent this nightmare from happening.

If someone in your class is on the brink of filing a Chapter 7 or 13, please consult one of our certified financial counselors through our website, daveramsey.com, or by calling 888.22.PEACE (73223) before they make that final decision.

11. Someone in my class needs more help than I can offer personally. What are our options?

First, simply love and support the hurting individual. Second, remember that you are there to help lead the class discussions, not to act as a financial counselor. If someone in your class needs additional help or has detailed questions that you are unable to answer, you should encourage them to contact a trained financial counselor. We would be happy to help connect you to a professional counselor in your area. You can learn about our counseling services at daveramsey.com.

12. Can my class members call the FPU office and get free help with their budgets?

We've packed a ton of on-demand resources into the Member Resource Center, My Total Money Makeover, and daveramsey.com. There's a good chance they'll find an answer to their questions there. Because of the sheer volume of FPU members, we simply cannot offer free one-on-one counseling over the phone. We do, however, have several counseling options available, including connecting individuals with a trained financial counselor in their area. You can learn about our counseling services at daveramsey.com.

13. Can I come to your office for one-on-one financial counseling?

Yes! You can schedule a personal, fee-based counseling session at our Brentwood, TN office by calling 888.22.PEACE or emailing us at counseling@daveramsey.com. You can also find a counselor that has been personally trained by Dave's team by visiting daveramsey.com.

14. Is it okay for a family to come to class together with only one Membership Kit?

Sharing a single kit is appropriate for engaged or married couples only. Our program is designed for families to do together, so parents with children still living at home are welcome to bring them to class, as well. Extended family members or adult children should, of course, purchase their own class membership and materials.



15. My *Dumping Debt* audio CD only has half of the lesson on it. Why?

The *Dumping Debt* lesson is made up of two CDs—Part One and Part Two. Both are available in your audio CD collection that is included with your Membership Kit.

16. If my class members complete the Financial Snapshot and Testimonial Survey online in the MRC, do they also have to turn in a paper copy?

No, members who complete their Testimonial Survey and Financial Snapshot online should not turn in a paper copy of these forms.

Incidentally, we strongly encourage all class members to take advantage of the online forms. This allows faster processing and more accurate record keeping.

17. A former FPU graduate wants to re-take FPU by coming to my class as part of his/her lifetime membership. Is that okay?

Absolutely! As part of our lifetime membership program, an FPU member may take any live FPU class at any time. In these instances, the former graduate's old class workbook will serve as his or her admission to your class.

18. Someone in my class has an older version of the FPU Membership Kit and workbook. Can they upgrade to the latest class materials?

If someone comes to your class with an older version of the FPU Membership Kit, he or she has the option of upgrading to the latest version of our class materials at a discounted price. Contact your FPU Advisor for details.

Of course, this member is welcome to attend your class at no additional cost with his or her older materials, should they choose not to upgrade.

19. Are visitors allowed to sit in on the class?

Yes! Each member is encouraged to bring a guest to check out a single class session. Some FPU members bring a new guest to class each week! As long as each guest only attends one class, we're fine with it.

The best opportunities to invite a guest are probably Week One's *Super Saving* (the guest may decide to join the class right then and there!) and Week Four's *Dumping Debt*.

20. The DVD for tonight's lesson is damaged and won't play! What do I do?

If you discover that your Leadership Kit contains a defective DVD and do not have time to get a replacement before that class, simply skip that lesson and show the next week's lesson instead. Contact your FPU Advisor at 877.378.2667 and we will send out a replacement DVD immediately.

21. When I watch a DVD lesson, I see black bars across the top and bottom of my television screen. Why?

The FPU DVD lessons are presented in widescreen format (16:9 ratio). As such, many televisions will insert black bars across the top and bottom of the screen to preserve the correct aspect ratio. Don't worry—this is perfectly normal!

22. I need to miss a class session. Is it okay to put another class member in charge for one week?

As the class coordinator, it is vital that you attend class every week. However, in the event that you are unable to make it to class, it is best to find a replacement coordinator for that week. This could be a class member that you've grown to trust or another leader in your organization that would be willing to step in.

23. Are the lesson DVDs accessible for the hearing impaired?

Yes! Each lesson DVD has three options: standard closed captioning (CC) on CC-enabled televisions, subtitles, and American Sign Language (ASL).

- CC is available for compatible televisions connected via S-video or composite connections. DVD players connected via HDMI or component cables are not supported.
- Subtitles can be activated from the "Setup" menu or turned on/off with the "Subtitle" button on most DVD player remote controls.
- ASL is available in the DVD "Setup" menu. Note: ASL is available only for Dave's on-stage presentation. The brief introduction to each lesson has no ASL component.