

# Hey Coordinators!

**This packet of information is going to revolutionize your FPU class!**

*Read it now!  
Get familiar with it!*

**And make copies of the Member Supplement to hand out to each member in your class.**

**Thank you for partnering with us to change lives and change a nation!**

# Member Resource Center

Complete Your FPU Experience Online!

visit [www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember)

**YOUR FPU CLASS CODE :**

If you are leading a class, you can get your Class Code by registering your class online or by contacting your FPU Advisor. Your class members will need your Class Code to access the Member Resource Center. If you are not leading a class and are going through this course on your own, please visit the Member Resource Center to sign-up.

**You and your class will love the many benefits of using the Member Resource Center!**

1. Register for their lifetime FPU Membership.
2. The easiest way to complete homework online.
3. Access to a wide range of online financial tools and resources.
4. Take advantage of special offers and important updates.
5. Qualify to be entered into drawings for special prizes.

**To start using this FREE resource today visit:**

**[www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember)**

# ...check out the benefits

There are 4 main areas of the Member Resource Center...

- ① **"Home"** is where you can access your account information, learn about upcoming updates to the site, and find information about drawings and prizes.
- ② **"My Plan"** gives you new content and tools for each lesson to enhance your Financial Peace University experience online.
- ③ **"Community"** is where you can connect with others and journal your progress during Financial Peace University.
- ④ **"My Money"** helps you create a Budget by asking you questions in a step-by-step process. You can also track your Emergency Fund, Expenses, set-up your Debt Snowball and find out when you'll be DEBT FREE!!

Financial Peace University MEMBER RESOURCE CENTER Powered by TOTAL MONEY MAKEOVER

Home My Plan Community My Money Log Out

A My To-do List  
Revisited: 1-3 & 10  
WORK: Orientation  
Quickie Budget  
My Emergency Fund  
Baby Steps Form  
First Things First  
Playing With Snakes  
Gazelle Intensity  
How to Blog

TELL A FRIEND About FPU... Click Here

B This Week Lessons Financial Snapshot Benefit of the Week

Super Savers - Lesson One

Super Savers teaches the importance of saving money and how to get the best return on your money. This first lesson is designed to introduce you to Dave and your fellow members. Now it's time to buckle down and get to work! Remember, these first small steps are important in developing a plan.

Key Points

1. Savings must become a priority.
2. You must save for an emergency fund, major purchases and wealth building.
3. Decide and agree with your spouse on what qualifies as an "emergency."

Don't Forget

Bring your completed Quickie Budget with you to class next week!

Financial Reality Check  
GET YOUR FREE Check-Up  
Click Here

We did It! REAL LIFE... REAL STORIES  
Get Inspiration

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- Ⓐ **"My To-Do List"** includes homework reminders, links to special content, tools and stories.
- Ⓑ **"This Week"** gives you a quick recap of the lesson, key points, and a special featured video, tool or resource.
- Ⓒ **"Lessons"** offers you links to past lessons for review or future lessons for a sneak peak of what's coming.
- Ⓓ **"Financial Snapshot"** helps you complete your snapshots online to be entered into a drawing for an iPod!
- Ⓔ **"Member Benefits"** let you find new tools, services and special offers just for being a member.

**Be sure to register your class to get a Class Code.**

**[www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember)**



## ENHANCE YOUR FPU EXPERIENCE ONLINE!

- 1 Register your lifetime membership
- 2 Talk with FPU members online
- 3 Complete your homework online
- 4 Watch exclusive Dave Ramsey videos
- 5 Access helpful tools for each lesson
- 6 Enter drawings to win special prizes

[www.DaveRamsey.com/FPUMember](http://www.DaveRamsey.com/FPUMember)

Hey Coordinators,

We are so excited about a new FREE resource that we're offering you and your members. It's absolutely going to revolutionize the FPU experience and take your class to a new level!

The Member Resource Center, or MRC, is a place where FPU members can come throughout the duration of their FPU class to take advantage of tons of free tools, content, tips and audio and video clips that coincide with each week's lesson. They'll get powerful inspiration and practical information every step of the way to help them complete the Financial Peace process.

The following are the steps you need to take to introduce your class to the Member Resource Center:

1. If you can, register your class online and an email with your class code will be sent to you once your class is confirmed.
2. If you cannot register your class online at this time, contact your FPU advisor to get your class code.
3. Write your class code on the first page of the Member Supplement (which we have included in this package) and make copies for your class.
4. Give each member a copy of the Member Supplement at the very first class so they can access this amazing FREE resource for the duration of the class.

Finally, use the information below each week to inform your class about specific features and tools at the MRC that correspond with each lesson.

### **Week 1: Super Savers**

Strongly encourage your class to take advantage of the MRC! Highlight the short, interactive Reality Check they can take this week. This tool will show them where they're missing the mark and what they need to do to hit it! And challenge them to get into the forums to connect with other FPU members across the country. The forums are the place where your members will share stories, find encouragement and get ideas to help them along the way.

### **Week 2: Cash Flow Planning**

This week, the MRC is highlighting the Gazelle Budget tool. Explain to your class that the Gazelle Budget is a dynamic online tool that will help them create a practical zero-based budget. Your class will also find more advice from Dave on using the envelope system.

### **Week 3: Relating with Money**

Let your class know that they can complete their Financial Snapshot this week at the MRC. If they complete it, along with the remaining Financial Snapshots on weeks 6, 9 and 12, they'll become eligible for an iPod giveaway. There's also a hilarious video of Rachel Ramsey (Dave's daughter) giving her top five reasons why it's tough being Dave's kid. Your class won't want to miss this bit of comic relief! This week, they can also learn about Vowsavers, Junior's Clubhouse, and FPU Jr.

### **Week 4: Buying Only Big, Big Bargains**

Your class should visit to find a list of bargain sources and power phrases they can use for negotiating. They'll also be encouraged by an inspiring story of big time savings!

**Week 5: Dumping Debt**

Tell your class about the dynamic debt snowball tool that will be featured at the MRC this week. By simply entering all their debts, they can find out when they should be debt free! It's one of the best tools they can use for getting all their debts in order so they can effectively eliminate them.

**Week 6: Understanding Investments**

This week, remind your class to complete their Financial Snapshot at the MRC to have a chance at winning an iPod. Your class will also want to visit the MRC so they can use an incredible investment calculator that will show them how they can be a millionaire! The MRC will feature some fantastic information about mutual funds, investment prospectuses, and other forms of investing, too. Your class will not want to miss this information (even if they're still in debt) because it will inspire them to beat debt even faster!

**Week 7: Understanding Insurance**

Encourage your class to check out the MRC this week to watch a video of Dave answering a *Dave Ramsey Show* call regarding whole life insurance. They'll learn tons from Dave's explanation and will also learn about an insurance company that will help them figure out their life insurance needs.

**Week 8: Retirement and College Planning**

Tell your class to check out the retirement savings calculators to guide them in reaching their goals. It's a fantastic way to learn about building wealth and changing the family tree!

**Week 9: Buyer Beware**

This week's main feature is an entertaining story of how one person learned what not to do when shopping. And don't forget to tell them about their access to the Do Not Call registry to eliminate those annoying calls at dinner. Challenge your class to keep up with their homework at the MRC and remind them to complete the Financial Snapshot this week to be entered into the iPod drawing.

**Week 10: Real Estate and Mortgages**

This week, your class will have access to our interactive mortgage calculators at the MRC. They'll also get info on paying off the house early, how much interest is paid with different mortgage plans, and how much house they can afford.

**Week 11: Careers and Extra Jobs**

Dave always says the place to go when you're broke is to work and the tools at the MRC this week give some fantastic insight about careers and jobs. Members will have the chance to catch an in-studio video of Dave talking about lay-offs and career opportunities from *The Dave Ramsey Show*.

**Week 12: Collections Practices and Credit Bureaus**

Remind your class to do their final Financial Snapshot to get their name put in the drawing for an iPod. This week they will also have access to a free credit report, a credit rebellion letter that they can send to credit card companies, and an identity theft protection program that will ensure safety from the most rampant form of crime today. Get your members to visit for sure this week.

**Week 13: The Great Misunderstanding**

Your class will not want to miss their last week at the MRC. It's bound to be the most touching week as they watch the Share It! video and learn more about the contentment, happiness and peace that comes with giving.

## FAQ for FPU Coordinators

**Have you or your class members got questions about the Member Resource Center? Then we've got your answers!**

**Q:** What is the Member Resource Center?

**A:** The Member Resource Center, or MRC, is a place where FPU members can come throughout the 13-week course to take advantage of tons of FREE tools, content, tips and audio and video clips that coincide with each week's lesson.

The MRC is powered by Dave's subscription site, My Total Money Makeover.com (MyTMMO). At the end of your class, your members will be able to purchase a membership at MyTMMO. If your members purchase their MyTMMO membership within three months of the end of your class, the information in their MRC account will be maintained and will transfer to their MyTMMO account. At MyTMMO, your members will have access to all that they've had at the MRC plus some fantastic added features. All this to help them continue their journey toward financial freedom!

**Q:** How much does it cost to be a member?

**A:** Your members will have free access to the Members Resource Center for the duration of the class. The Member Resource Center is designed to enhance the FPU experience.

**Q:** How do I get my class code?

**A:** Register your class online at the Coordinator Resource Center and your class code will be emailed to you. You can also contact your FPU advisor to get your class code. Then pass the code on to your class so that they can use it to get into the Member Resource Center.

If you are taking FPU with a Home Study Kit or through a Corporate Single-Day Workshop, simply go to the Member Resource Center site to find step-by-step instructions for logging in.

**Q:** Can FPU members use the Member Resource Center if they take FPU multiple times?

**A:** FPU members only have access to the MRC one time. If members sign up for another FPU class later on, they will not have access to the MRC again.

**Q:** What is the difference between the Member Resource Center and MyTotalMoneyMakeover.com?

**A:** The Member Resource Center is a FREE benefit specifically made for use during FPU. The MRC is where FPU members start their journey and is designed to help members get the hang of the Financial Peace principles and processes.

Because the journey doesn't end after FPU is over, members can purchase a subscription at Dave's site, My Total Money Makeover.com. Not only will they get everything they've received with their MRC membership, at MyTMMO they'll get tons more content and tools to help them continue the journey through the Baby Steps.

**Q:** With FPU members using the MRC, do I still have to report class info and send in printed or online versions of forms.

**A:** Yes. We still need you to send the following to our office:

- Final class attendance roster
- Financial Snapshots not completed at the MRC
- Testimonial Surveys
- Coordinator Report
- Class totals of debt paid off and amount saved
- Names of potential coordinators

**Q:** When should members visit the Member Resource Center? Before each class, after each class, or both?

**A:** Members can go to the MRC at any time before or after each class. However, it is most beneficial if they go after the class since each week's content and the resources at the MRC coincide with the lesson your members will have just learned.

**Q:** Will personal information be kept confidential?

**A:** The Member Resource Center will never release any of your members' personal information. Everything they enter in their budget, debt snowball, or any other portion of the site will remain strictly confidential and will only be seen by people they allow to review it. Their email address will also be kept safe and will never be sold or released to third parties. We just don't do that kind of stuff!

You and your members can learn more about the safety of their personal information by checking out our Privacy Policy at [www.daveramsey.com](http://www.daveramsey.com).

**Q:** What kind of software do FPU members need?

**A:** Your members just need the Internet and a browser like Internet Explorer or Firefox to get in the MRC. They can access their account from any computer that is connected to the Internet.

**Q:** What if members have technical problems with the Member Resource Center?

**A:** If your members need to report an error with the MRC, please have them check out our Site Information Update forum under the Community section of the MRC to see if we have already addressed the situation. If the bug is not listed there, have them let us know at [mrc\\_support@daveramsey.com](mailto:mrc_support@daveramsey.com).

**Q:** What if members need to ask a personal finance question?

**A:** The MRC team is not staffed to answer personal finance questions, so please direct your members to one of four places:

To coordinators who have several outlets for finding comprehensive answers  
To the forums where other members can help them  
To certified counselors in your area, which you can find at [www.daveramsey.com](http://www.daveramsey.com)  
To Dave on Air where Dave may respond to their email on the radio show

**Q:** When does the Member Resource Center account expire?

**A:** Your class's free access to the Member Resource Center expires after the duration of the FPU class.

**Q:** How can my class be sure they're entered in the iPod contest?

**A:** Your members want to win that iPod, don't they? Well, they'll be automatically entered in the contest to win the iPod if they complete all four Financial Snapshots. The Financial Snapshot should be filled out at the MRC on weeks 3, 6, 9 and 12 for eligibility in the iPod contest.

One person out of every 5,000 eligible members who have completed all four Financial Snapshots will be drawn at random. Participants are only eligible to become a winner one time. The winner will be notified by mail, e-mail or phone.

**Q:** What are the Member Resource Center forums?

**A:** The Member Resource Center forums are where your class can connect with other FPU members throughout the country and around the world who are currently going through FPU. In the forums, they will find a common bond, answers to questions and inspirational stories to keep them on track!

**Q:** What are the Member Resource Center journals?

**A:** The Members Resource Center journals give your members a fun and easy way to journal their Financial Peace experience. They can tell others about themselves – background, family, occupation and anything else that will help them get to know others better. They'll also want to share what they enjoy most from each week's lesson and the progress they make along the way.

**Q:** What are the My Money tools?

**A:** The My Money tools your members can access at the Member Resource Center include the Emergency Fund tracker, Gazelle Budget, Debt Snowball tracker, Expense Tracker plus additional tools, calculators and financial forms. Each of these features helps them personalize Dave's principles to their specific situation.

**Q:** What is the Emergency Fund Tracker?

**A:** With the Emergency Fund tracker, your class can keep track of how much money they've got in their Baby Emergency fund. Then, once they've saved up \$1,000 and finished Baby Step 2, the Emergency Fund tracker will help them save up for their Fully Funded Emergency Fund, which consists of 3 to 6 months of expenses.

**Q:** What is the Gazelle Budget?

**A:** The Gazelle Budget is the easiest, most practical way to do a budget. Your members can use the Budget Wizard to walk through the budgeting process step-by-step or fill it out from scratch on their own. Either way, it's simple and effective in keeping them on track with their spending.

**Q:** What is the Expense Tracker?

**A:** Keeping up with expenses has never been easier than it is with our Expense Tracker. All your class has to do is plug in what they've spent. Then, just line it up with their budget to see if there are any areas that need an adjustment.

**Q:** What are the other resources offered at the MRC?

**A:** The variety of calculators, tools and financial forms we offer will give your members a realistic glimpse of their current situation using the debt payment and savings calculator. They'll also be able to set exciting goals using the investing and mortgage calculators.

If your question has not been answered here, feel free to contact us at [mrc\\_support@daveramsey.com](mailto:mrc_support@daveramsey.com) or 877-378-2667. We're happy to help you and your class make the most of this fantastic tool!



# Hey Coordinators!

**Please copy the following Member Supplement section of this packet for your class members.**

**Or, if you prefer, go to these links below to print out the Complete Coordinator Supplement as well as a Member Supplement for each of your FPU members.**

[www.daveramsey.com/media/pdf/fpu\\_mrc\\_supplement.pdf](http://www.daveramsey.com/media/pdf/fpu_mrc_supplement.pdf)

[www.daveramsey.com/media/pdf/fpu\\_mrc\\_supplement\\_member.pdf](http://www.daveramsey.com/media/pdf/fpu_mrc_supplement_member.pdf)

**Make sure each member gets their supplement at the first class.**

*Thank you!*

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**YOUR FPU CLASS CODE :**

Ask your FPU Class Coordinator for your Class Code. You will need your Class Code to access the Member Resource Center. If you are not in a class, please visit us online at [www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember) to get your Class Code.

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- 1. Register for your lifetime FPU Membership.**
- 2. The easiest way to complete your homework online.**
- 3. Access to a wide range of online financial tools and resources.**
- 4. Take advantage of special offers and important updates.**
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- 4 Watch exclusive Dave Ramsey videos
- 5 Access helpful tools for each lesson
- 6 Enter drawings to win special prizes

[www.DaveRamsey.com/FPUMember](http://www.DaveRamsey.com/FPUMember)

### The New FPU Member Resource Center

Hey FPU Members,

We are so excited about a new FREE resource that we're offering you. It's absolutely going to revolutionize the FPU experience and take it to a new level!

The Member Resource Center, or MRC, is a place where currently enrolled FPU members can come throughout the duration of their class to take advantage of tons of free tools, content, tips and audio and video clips that coincide with each week's lesson. You'll get powerful inspiration and practical information every step of the way to help you complete the Financial Peace process.

#### So how do you get started?

First, refer to page one of this supplement for valuable benefits, exciting prize drawings, and easy-to-follow instructions for accessing the site. You will receive your class code from your coordinator the first week of class.

If you are taking FPU with a Home Study Kit, simply go to the Member Resource Center to find step-by-step instructions for logging in.

**Look through the summary below for the weekly features you'll find at the MRC.**

#### Week 1 – Super Savers

Your MRC experience will begin with a short, interactive Reality Check. The Reality Check will show you where you may be missing the mark in planning for your future. Don't forget to go to the forums and connect with other FPU members across the country. Share stories, get ideas and find encouragement to help you along the way.

#### Week 2 – Cash Flow Planning

This week, the highlight is the Gazelle Budget tool. This is a dynamic tool that will help you create a practical, working zero-based budget online. You will also find more advice from Dave about using the envelope system.

#### Week 3 – Relating with Money

This week features a hilarious video for a bit of comic relief. You won't want to miss it! You'll also find resources for relating with your spouse and your kids on money issues. Don't forget to complete your Financial Snapshot online so that you will be entered into a major prize drawing at the end of the course.

#### Week 4 – Buying Only Big, Big Bargains

You won't want to miss out on the tools and resources at the MRC this week. You'll find a list of bargain sources and power phrases you can use for negotiating. You'll also be encouraged by an inspiring true story of big time saving!

#### Week 5 – Dumping Debt

This week's feature is a dynamic online version of the debt snowball. It's one of the best tools you can use for getting all your debts in order so you can effectively eliminate them.

**Week 6 – Understanding Investments**

This week, you will be able to see how you can become a millionaire by investing your former debt payments when you are debt free. Don't forget to complete your Financial Snapshot online so that you will be entered into a major prize drawing at the end of the class.

**Week 7 – Understanding Insurance**

Check out the video of Dave answering a *Dave Ramsey Show* caller regarding insurance. You'll learn tons from Dave's explanation and will also have access to an insurance company that will help you figure out your life insurance needs.

**Week 8 – Retirement and College Planning**

Check out the retirement savings calculators to guide you in setting your goals. It's a fantastic way to learn about building wealth, changing the family tree, and avoiding that old girl, Sallie Mae.

**Week 9 – Buyer Beware**

The week's feature is an entertaining story of how one person learned what not to do when shopping. You will also find a link to the Do Not Call registry so you'll stop getting those annoying calls at dinner. Don't forget to complete your Financial Snapshot online so that you will be entered into a major prize drawing at the end of the course.

**Week 10 – Real Estate and Mortgages**

This week, you will have access to our interactive mortgage calculators at the MRC. You'll also get info on paying off the house early, how much interest different mortgage plans offer, and how much house you can afford.

**Week 11 – Careers and Extra Jobs**

Dave always says the place to go when you're broke is to work and the tools at the MRC this week give some fantastic insight about careers. You won't want to miss the lesson on personality styles and how to apply this knowledge to help you choose a career that's the best fit. There will also be an in-studio video of Dave talking about layoffs and opportunities from *The Dave Ramsey Show*.

**Week 12 – Collection Practices and Credit Bureaus**

This is a terrific week to visit the MRC. You will have access to a free credit report, a credit rebellion letter you can send to credit card companies, and an identity theft protection program that will ensure safety from the most rampant form of crime today. Don't forget to complete your Financial Snapshot online so that you will be entered into a major prize drawing at the end of the course.

**Week 13 – The Great Misunderstanding**

You definitely will not want to miss the last week at the MRC. It's bound to be the most inspiring week as you watch the Share It! video and learn more about the contentment, happiness and peace that comes with giving.