



toll free: (888) 22PEACE  
local: (615) 371-8881  
fax: (615) 371-5007  
www.daveramsey.com

1749 Mallory Lane, Suite 100  
Brentwood, TN 37027

**\*PLEASE READ IMMEDIATELY\***

**Dear Coordinator:**

**CONGRATULATIONS!**

We are thrilled that you are interested in becoming a part of our team. Our goal is - **“to Empower and give Hope to everyone from the financially distressed to the financially secure”** and soon, you too will be extending this hope to your community.

Simply turn to the section listed as **TWO WEEK *Quick Start*** and begin. As soon as you have secured a location and have the Location Arrangement completed, please return it to us with the date, day and time of your Orientation. Also, complete the Licensing Arrangement, sign and return to our office. Then, we will send you 50 FPU brochures to assist you in inviting people to your Orientation. If you have questions or concerns, call us at 1-888-22PEACE toll free.

Many lives will be changed and touched by your involvement with this program. The average participant/family unit **eliminates \$5,300.00 in debt and saves \$2,700.00** during the 13 week period. The results - strengthened relationships and lasting peace.

Once again, Congratulations and Welcome Aboard Dave Ramsey's TEAM!

Louis Falzetti, Vice President & Director  
Financial Peace University  
Colossians 3:23

# *Two Week Quick Start Game Plan*

## **Week #1            Preparing for Your Orientation**

- I. Four (4) **Key things** you must do **within 72 hours** of receiving your Coordinator Guide –
  - A. Read and sign the Licensing Arrangement.
  - B. Find a location to host the FPU class sessions.
  - C. Set your Orientation date for **two weeks from Today**.
  - D. Send this information into our office immediately. And, we will send you **50 FPU brochures** to assist with your promotions.
  
- II. Within **24 hours** of sending the above information in, you must **write down** the names of **5 key people to help you promote** your Orientation.  
List should include –
  - A. Two (2) of the most highly influential people you know.
  - B. One (1) of your closest friends or family members.
  - C. One (1) co-worker.
  - D. One (1) neighbor or FPU Graduate, if you know one.
  
- III. During the next **24 hours talk to those 5 people** about the **value of this program**  
Tools to help you talk to them–
  - A. Show them the **Orientation video**. View this on our website or contact our office if you need a VHS or DVD copy.
  - B. Encourage them to listen to Dave Ramsey's nationally syndicated **radio show** or listen over the web - **[www.daveramsey.com](http://www.daveramsey.com)**.
  - C. Let them know Dave has written three best selling **books** – *Financial Peace*, *The Total Money Makeover* and *More Than Enough*.  
If you have a copy, show it.
  - D. Show them the **FPU brochure** filled with testimonials.
  
- IV. List the names of 12 families that you will personally invite to your upcoming Orientation session. Who comes to Your Mind first? Helpful Memory Joggers :
  - A. Your Social Group
  - B. Friends and neighbors
  - C. Co-workers
  - D. Civic associations
  - E. Families with children
  - F. Newly married couples
  - G. Individuals who are doing well
  - H. Those struggling
  - I. Recreation partners
  - J. Singles and widows
  - K. Business owners
  - L. School associates

- V. Contact these 12 families or individuals over the next **48 hours**, and with *Enthusiasm*, **personally invite** them to your Orientation session. Tell them that you would like to invite them to learn more about *Financial Peace*.

## **Week #2**

## **Promote Program**

- VI. If you are truly serious about getting a successful FPU class program going, then during **the next 5 days** you **MUST** actively promote your Orientation.

**VII. Promoting Your Orientation session.**

- A. Have **people of Great Influence** (such as business leaders) publicly promote and encourage program participation.
- B. **Editorials and newspaper exposure**
- C. **Radio spots**
- D. **E-mails, computer screens & electronic bill boards**
- E. **Local Television Stations and Cable TV**
- F. **Company Newsletters and Email**
- G. **Brochures and Posters/Flyers**

- VIII. These are just a few helpful ways you can promote this life changing program in your community. **Don't be afraid to step outside the box and come up with other creative ways to get the message out.**

**IX. 24 Hours prior to your Orientation.**

- A. Call and let the 12 families that you personally invited know that you are looking forward to seeing them at your Orientation.
- B. Be sure to **review** "Orientation Outline" information.

- X. **Orientation Day be *Enthusiastic* and *Excited* about the power and benefits this program offers to all who participate in it!!!**

# Get Going Now

I. Immediately list **5 Key People** to Help You Promote Your Upcoming Orientation Session.

Suggestions	Name	Phone#
A. Highly Influential	_____	_____
B. Very Influential	_____	_____
C. Close Friend/Family Member	_____	_____
D. Co-Worker	_____	_____
E. Neighbor/FPU Graduate	_____	_____

II. List **12 Families** You will Personally Invite To Your Orientation.

Suggestions	Name	Phone #
A. Social Group	_____	_____
B. Friend/Neighbor	_____	_____
C. Co-Worker	_____	_____
D. Civic Association	_____	_____
E. Family with Children	_____	_____
F. Newly Married Couple	_____	_____
G. Someone who is doing well	_____	_____
H. Those possibly struggling	_____	_____
I. Recreational Partners	_____	_____
J. Singles or Widows	_____	_____
K. Business Owners	_____	_____
L. School Associates	_____	_____

# *FPU Coordinator Application*

## *Personal Information*

Name: \_\_\_\_\_  
Last First Middle

Spouse: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street City State Zip

Best phone number at which to contact you: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Work Phone: ( ) \_\_\_\_\_

FAX Number: ( ) \_\_\_\_\_ Pager: ( ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Mobile Phone: ( ) \_\_\_\_\_

How did you hear about the FPU Coordinator opportunity? \_\_\_\_\_

What type of work do you perform? \_\_\_\_\_

**The Lampo Group, Inc. is NOT a multi-level, insurance or investment based company.**

Are you currently involved in any of those three fields of work? (Circle One) Yes No

If so, what is the name of the company and what do you do for them? \_\_\_\_\_

Below, please write a brief explanation of your interest in becoming a FPU Coordinator. Include the type of organization or community to which you will be bringing the program (i.e.: work, club, community center, etc.).

Have you received the "Free" Orientation Video? (Circle One) Yes No

Have you received an information packet on how to get started? (Circle One) Yes No

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**The Lampo Group, Inc.** - 1749 Mallory Lane, Suite 100 - Brentwood, TN 37027

1-888-22PEACE \* 1-615-371-8881 \* 1-615-371-5007 (FAX) \* [www.daveramsey.com](http://www.daveramsey.com)

# *Financial Peace University*

## *Licensing Arrangement*

**IMPORTANT READ CAREFULLY:** A “Financial Peace University” Coordinator can be a single individual, a married couple, or an organization with a desire to help people. They are committed to providing a location and environment that is dedicated to empowering others to achieve financial contentment in their lives.

**A Coordinator’s purpose is to fulfill the FPU mission statement which is: TO EMPOWER AND GIVE HOPE TO EVERYONE FROM THE FINANCIALLY DISTRESSED TO THE FINANCIALLY SECURE. “FPU” Coordinators are responsible for the organization, promotion, coordinating, and administration of “Financial Peace University” at the local community level.**

This is an arrangement between the accepting Coordinator 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 (Orientation video and video lessons numbered 1 through 13), all course materials, and Coordinator’s guide. **The Coordinator agrees to exhibit for Enrolled “FPU” MEMBERS ONLY, the “Financial Peace University” video series lessons 1 through 13 and provide support and encouragement to each family enrolled in the program.**

**Coordinator Qualifications:** Coordinators must meet the following minimum requirements before any right to possess, view, or present “Financial Peace University” will be granted.

1. The Coordinator cannot be 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.
2. The Coordinator cannot be involved directly or indirectly in marketing to or recruiting of “Financial Peace University” members for any “multi-level” or “network” marketing organizations.
3. The Coordinator cannot in any way, nor for any reason, actively be soliciting business of any kind from “Financial Peace University” enrolled members.
4. Under special circumstances a waiver can be granted if deemed so by approval.

The Coordinator agrees to continually comply with the above stated requirements in order to qualify as a licensed Coordinator. The Coordinator also agrees not to engage in any activity that may be perceived as a conflict of interest without first clearly identifying potential conflicts to The Lampo Group Inc. and all “FPU” members who may be affected.

**The Coordinator understands that The Lampo Group, Inc. holds itself & its team out to the community as God fearing people. Any misconduct that does not show the love of God or a life in accordance with Scripture, will be cause for immediate revocation of this license.**

**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, including the Coordinator, is authorized to copy any “Financial Peace University” audio, video, lesson, or Coordinator materials without the prior consent of the “FPU” Director, a representative of The Lampo Group, Inc.

**The Lampo Group, Inc. Obligations:** After the Coordinator sends into our office at least (5) eight New Paid Enrolling Family Registrations, then TLGI will provide to the Coordinator prior to their first class session the following things:

1. Coordinator Guide.
2. All tools and materials necessary in order to conduct a successful “FPU” program in your community.
3. LIFETIME MEMBERSHIP into the “FPU” program.
4. Ongoing “Toll-free” telephone support to the Coordinator while they are conducting their classes.
5. Replacing free of charge any materials that are damaged in shipping to the Coordinator or which break due to defect or “wear” under reasonable and normal usage.
6. Ship all enrolled members “FPU” materials *ordered by the Coordinator* in a timely manner. Other than damaged items, items returned are shipped at the Coordinator’s expense.
7. TLGI will also periodically call an enrolled “FPU” member to survey the Coordinator’s operation of the “FPU” program to insure that the classes are going well for everyone.

**Coordinator Restrictions & Limitations:**

1. The Coordinator may not pose as a teacher or instructor of the “Financial Peace” program.
2. The Coordinator must clearly identify himself or herself as the Host and Facilitator of the program.
3. They must have at least 5 new paid enrolling Family units in their class before their first class session begins. This is to insure the success of the Accountability Discussion Group sessions.
4. 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 assignees.
5. The coordinator understands as a licensee of “Financial Peace University” by The Lampo Group, Inc., he/she may be privy to confidential financial and personal details of “FPU” members in their class. The Coordinator pledges 100% confidentiality on such matters.
6. 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.
7. The Coordinator will follow the “FPU” program process as described in this “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.
8. 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.
9. The Coordinator cannot recommend and may not accept financial forms other than those approved for use in “Financial Peace University.”

**Ordering “FPU” Membership Materials:** The Coordinator agrees to send into TLGI the entire enrollment fee for each family unit or individual enrolling in the program. Each enrollment is normally \$189.00 per family unit, unless otherwise announced. (Spouse and Teenage children who are living with their parents may share materials and attend “Free”). **For those enrolling the night of orientation, the fee will be reduced to \$139.00 per family unit.**

1. A family unit is defined as a single adult 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.**

**ALL COORDINATORS ARE VOLUNTEERS:**

1. There is **no licensing fee** involved in becoming a “FPU” coordinator.
2. **The Coordinator fully understands** that he or she **will not receive any financial compensation** from The Lampo Group, Inc. for each family unit enrolling in “FPU”.
3. The Coordinator is a volunteer who is involved with the program to help empower their community from a **Ministry Outreach heart.**

**Duration of License:** The license provided by this arrangement is perpetual unless the Coordinator does not maintain a "Financial Peace University" class for six consecutive months or violates any of the provisions of this license arrangement, including but not limited to failure to return materials or funds due TLGI promptly. Failure to comply with any of the terms and conditions of this license arrangement will automatically cause immediate revocation of all rights and privileges granted herein.

**Termination:** Without prejudice to any other rights, The Lampo Group, Inc. may revoke this license arrangement, canceling all rights and privileges granted herein. In addition, The Lampo Group, Inc. may at its discretion commence civil action seeking fines, attorneys' fees, injunctive relief, and in appropriate circumstances, seek criminal prosecution with all reasonable legal and attorneys' fees to be paid by the Coordinator. The Coordinator may terminate this arrangement with 90 days written notice.

**Non-Compete Clause:** Upon termination of this licensing arrangement by either party, the Coordinator agrees not to remove or reproduce materials or information from The Lampo Group, Inc. or Financial Peace University as this information is copyrighted material. The Coordinator further agrees not to use the proprietary processed or concepts developed by The Lampo Group, Inc. or Financial Peace University to compete in any way for two years after the termination of this license arrangement.

**General Information:** This Coordinator License Arrangement shall be construed, interpreted, and governed by the laws of the state of Tennessee. This license arrangement and any waiver (s) attached constitutes 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.

**Coordinator Signature:** \_\_\_\_\_

(Please Print Name) \_\_\_\_\_ Date Signed: \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Home Phone Number:** \_\_\_\_\_

**Approved By:** \_\_\_\_\_ **Date Received in Office:** \_\_\_\_\_

The Lampo Group, Inc.

**PLEASE MAIL THIS TO:** THE LAMPO GROUP, INC.  
C/O Community Class Department  
1749 Mallory Lane, Suite 100  
Brentwood, TN 37027



# *Financial Peace University Location Arrangement*

**Financial Peace University is coming to our community!** We are looking for the best facility and location to which we can bring this *exciting, life changing* program. **We are searching for a place dedicated to community involvement.**

**Financial Peace University is a 13 session program that shows people how to apply time proven, common sense principles to eliminate debt and build wealth.** Each informative session addresses a different financial subject and averages two hours, including an accountability group meeting where members share their progress. The average class size is 10 to 20 families.

**This is your opportunity to help our community meet a challenge which affects us all. In return for contributing a place to meet, your image as a community leader is enhanced.** You and your organization will be associated with a program that strengthens families and has improved the lives of thousands of people. In addition, your organization's name could be included in local promotion and publicity materials.

If you would allow us to meet in your facility, we would greatly appreciate it! **Our orientation sessions to kick-off the program will be held on:**

**1<sup>st</sup> Date** \_\_\_\_\_ **Day** \_\_\_\_\_ **Time** \_\_\_\_\_ **A.M. P.M.** (Circle One)

**2<sup>nd</sup> Date** \_\_\_\_\_ **Day** \_\_\_\_\_ **Time** \_\_\_\_\_ **A.M. P.M.** (Circle One)

**Class Start** \_\_\_\_\_ **Day** \_\_\_\_\_ **Time** \_\_\_\_\_ **A.M. P.M.** (Circle One)

**Coordinator** \_\_\_\_\_ **Contact Phone Number ( )** \_\_\_\_\_

**Coordinator E-mail address** \_\_\_\_\_

**Classes will be held for 13 consecutive weeks following the final orientation session.**

The coordinator will be responsible for setting-up and leaving your facility at least as neat and clean as it was found. We view this as a community service and hope you understand that we are unable to compensate you monetarily for your assistance. However, this is a tremendous opportunity to promote your organization as a community leader.

### **Arrangement Approved by:**

\_\_\_\_\_  
Coordinator's Signature                      Date                      Location Representative's Signature                      Date

\_\_\_\_\_  
Coordinator's Printed Name                      Location Representative's Title

### **Location Information:**

(Please Print) \_\_\_\_\_  
Name  
\_\_\_\_\_  
Address  
\_\_\_\_\_  
City                      State                      Zip Code

# *How To Find A Location And Promote Financial Peace University*

**\* There is no need to spend money \***

## **I. Types of sites possible: (Must be a public facility)**

- A. Place of employment, businesses, corporations
- B. Community Civic Centers
- C. Public Library
- D. Family Life Centers
- E. Union Halls
- F. Clubs, Organizations (KIWANIS, ELKS, LYONS, VFW, etc.)
- G. YMCA, YWCA, Boys Clubs/Girls Clubs
- H. Apartment or Condominium Clubhouse
- I. Schools, Universities & Colleges

## **II. Helpful ideas to consider when approaching locations and promoting the program:**

- A. Determine how the FPU program would best service the organization you are approaching.
  - 1. Ask yourself the question, "What is in this for them?"
  - 2. Ask "Why should they allow you to host this program in their facility?"
- B. **The answer is, ALL of the above locations/sites will be attracted to the FPU program for one of the following reasons:**
  - 1. **Outreach**
  - 2. **Benefits**
  - 3. **Service**
  - 4. **Advertising**
  - 5. **Promotion**
  - 6. **Educational Tool**
- C. Help that location's representative or owner understand:
  - 1. The benefits of holding this **Life Changing Program** on his premises.
  - 2. You are looking for a place that is **dedicated to and involved in helping the community.**
  - 3. Explain how this program **strengthens and builds relationships, families, morale and brings peace of mind** to people.
- D. Give them a copy of the location agreement to read through.
- E. Inform them (show them a copy) of promotional ideas you will be using to promote your FPU class at their location.
  - 1. Flyers
  - 2. Bulletin Articles
  - 3. Public Service Announcements
  - 4. Newspaper Articles
  - 5. Community Bulletin Boards
  - 6. Radio Stations

### III. Key suggestions on how to approach different locations:

#### A. **Businesses:**

1. The program can be offered as a **benefit available to each employee.**
2. It can **raise employee morale** by helping to remove personal financial problems that affect workers' performance on the job.
3. Help educate employees to better understand retirement plans available to **them**, and when they should participate in them.
4. Brings an awareness to employees of **the importance of managing money better, including business** expenses.

#### B. **Schools & Universities:**

1. FPU will **enrich the student body's understanding of how money works** in a very common sense, practical way.
2. FPU will give students tools to help them be able to **pay off student loans as quickly** as possible.
3. FPU is great promotion for the school as a **community service project.**
4. FPU creates tremendous **exposure for the school's facilities** as people attend the sessions there.
5. FPU **draws people onto the campus who may not have otherwise** considered continuing their education.

#### C. **Community/Civic Centers:**

1. FPU is a great opportunity to **strengthen community & local business income base** by teaching the community how to better manage money.
2. FPU is an excellent public service for the community.
3. FPU is **good exposure of the facilities** made possible for individuals who may never have visited the center otherwise.
4. FPU is good public relations (P.R.) for the community through advertising of the program.

#### D. **Club House/Union Hall**

1. FPU **benefits all members and/or residents.**
2. FPU helps members be able to **better afford their fees and/or dues** because they will become better able to manage their own money.
3. FPU works with people who are **striving to be more responsible and dependable** individuals.

#### E. **Public Library:**

1. FPU is a great community service.
2. FPU is good exposure for the library. It draws people who may not have been there before. It will also bring in former patrons who have not been there for a while.
3. FPU can **help increase library membership.**
4. FPU helps **increase public awareness of the library's presence** in the community.

#### F. **Clubs/Organizations; YMCA/YWCA:**

1. FPU helps **increase membership** through exposure to the program.
2. FPU is a **great benefit available to active members.**
3. FPU is a **good community service.**
4. FPU can increase traffic and exposure to the organization.

# *Preparing For Your FPU Orientation*

## **I. The Purpose of an FPU Orientation Session is to:**

- A. **Show** people that there is a way to get control of and better manage personal finances.
- B. **Expose** people to what debt does to individuals and families.
- C. **Help** people get started on the course that will lead them to *Financial Peace*.

## **II Things to Remember . . .**

- A. **If your orientation night is well publicized, it will be well attended. The result will be many families having the opportunity to get involved in this life changing program.**
- B. **It is your responsibility to do all you can to promote your Orientation Session and get as many people there as possible! (See Promotional Ideas this section)**
- C. **Make lots of copies of the orientation announcement flyers to put up and distribute.**
- D. **Invite as many different people as possible by passing out the FPU Brochures.**
- E. **Let The Lampo Group, Inc., ( 1-888-227-3223), know the date and time of your orientation.**
- F. **Follow up with those who have pre-registered for your Orientation.**

## **III. Things to consider when preparing for your FPU orientation session:**

- A. **Pray for wisdom, direction and the people you will be helping.**
- B. **Have the facility's management approval prior to putting up or distributing flyers.**
- C. **Get as many as you can involved in helping you to promote your orientation.**

## **IV. Very Important:** The most successful Orientation sessions from an enrollment stand point are those scheduled **TWO WEEKS** prior to your class start-up date.

- A. The urgency factor of getting started by enrolling in the program during that session increases enrollments.
- B. If there is too much time between the orientation date and the first class, some people will not enroll using the excuse that they will sign-up later on;
- C. **DON'T GIVE THEM A REASON TO PROCRASTINATE!**

## **V. JUST A REMINDER . . .**

**Check list of things that must be received by *The Lampo Group, Inc.* prior to your Orientation Session.**

- A. FPU "Coordinator Application".
- B. Signed and completed "Licensing Arrangement".
- C. Signed and completed "Location Arrangement".
- D. Scheduled Orientation date (or dates) and 1<sup>st</sup> class starting date.

# *Promotions for Financial Peace University*

**Promotion is vital to the success of your class.**

- I. “PRAYER”** is the number one source. Everything we do is Biblically based, and with God’s blessings the word will get out.
- II. “Orientation Tape”** - Hand out the orientation tape to 2-3 individuals, to help them understand the benefits of this program. Select **people of great Influence** such as business leaders to publicly promote the program. In turn this should encourage them to help you get others to attend your orientation.
- III. “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 to share with others how it has blessed their lives.
- IV. “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 for one (1) FPU Lifetime Membership.
- V. “Local Radio Stations”** may help promote FPU especially if they are carrying Dave Ramsey’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.
- VI. “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.
  - A.** Public service announcements in the form of crawls or scrolls across the bottom of the screen are available for FREE in some local cable markets. If you need to set up a barter trade out of one (1) FPU enrollment for a week or two of advertising just let us know.
- VII. “Public Service Announcements”** are usually FREE on computer bulletin boards, cable community access channels, community section of the newspaper, and local radio stations community bulletin spots.
- VIII. “Company Newsletter and Email”**

**IX. “Brochures and Posters/Flyers”**

- A. We will send you a set of 50 brochures once we know you have your Orientation date set. Many Coordinators call us and ask for more brochures so that they can put them into company paychecks, put out around apartments, and distribute in stores.

**X. “Public Announcements”** from business meetings are also great ways to let people know about the program. Find the most influential people you know to announce the upcoming orientation session.

**\*If you reference Dave’s syndicated talk show, be sure to use the correct name. It is ... *The Dave Ramsey Show*.**

# *Orientation 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 and are **NOT a financial instructor**, advisor, or counselor.
- B. **Dave Ramsey will be the instructor via video taped lessons and all those who enroll in the program will have support available to them through Dave Ramsey's Customer Care department at 1-888-227-3223.**
- C. **Tell them WHY you have become a volunteer FPU Coordinator.**

## **II. Start the Orientation Video Presentation (20 minutes)**

- A. **Play the orientation tape all the way through** the credit card cutting up session at the end.
- B. **With lots of Enthusiasm and Passion ask the visitors - "Why on earth would people cut up their credit cards like they were doing at the end of the video?"**

The answer is that - **"They were serious about taking the steps necessary to getting out of debt and staying out of debt!"**

## **III. Announce the Time and Day your 1st class is scheduled to start (5 minutes)**

- A. Answer any brief questions that may come up.
- B. See Orientation Question & Answer Reference Sheet.

## **IV. Invite everyone to enroll in this Life Changing Program (15 minutes)**

- A. Pass around the **Class Enrollment Registration** sheet. To enroll, simply have them fill in their **name, address, phone number** and submit the enrollment fee.

**Normally \$189.00 per kit**

**Enroll on Orientation night and pay only \$139.00**

- B. **Keep in mind we are here to help people** and that this program will prove to be a major blessing in their life.
- C. Let them know that you will be **ordering the class materials based upon the number of enrollments.**
- D. **If their enrollment is not sent in with the rest of the enrollments**, then we can not guarantee that their FPU Kit will be there in time for their first class.





# *Orientation Question and Answer Reference Sheet*

## **I. How often do the classes meet?**

There are 13 class sessions meeting one day per week.

## **II. How long is each class session?**

Each class is **two hours** and is independent of each other.

A. **Part One is taught by Dave Ramsey** via video sessions that will help you learn how to make wise financial decisions.

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 will help hold each other accountable, and support one another. **The reason this is important is because when it comes to personal finances it is–**

**80% Behavior and 20% Knowledge.**

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

## **III. What is the average size of the class?**

Each class size averages between 10 - 20 families (12 - 35 people).

## **IV. What happens if I miss one class–can I make it up?**

The Coordinator can work with you to make up that lesson. There are generally other classes held in the area that will welcome you to visit and make-up a lesson.

## **V. What all is included in the FPU Membership Kit?**

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

1. All 13 audio lessons on 14 CDs
2. Dave Ramsey's Personal Testimonial audio message
3. 3 months of Zero Based monthly budgeting forms
4. 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 with WARNING!
10. Plus our BonusPak CD with Screensaver, Financial Calculator, and Budget Forms

B. **YOU WILL ALSO RECEIVE UPON YOUR GRADUATION SESSION–**

A Graduation Certificate

## **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.

## **VII. What are the subjects covered in each lesson?**

- Session #1 Super Savers** - the importance of saving money and how to get the best return on your money.
- Session #2 Cash Flow Planning** - step-by-step how to put together a zero-based monthly budget and walk through how to complete all of the financial management forms.
- Session #3 Relating with Money** - the importance of working together in relationships and how we handle money.
- Session #4 Buying Only Big, Big Bargains** - Dave's personal techniques on how to negotiate and get the very best deals when making a purchase.
- Session #5 Dumping Debt** - how to get out of debt and stay out of debt.
- Session #6 Understanding Investments** - difference between Stocks, Bonds, Mutual funds, CD's, Annuities, and WHERE WE GET CAN the very BEST RETURN on OUR HARD EARNED MONEY.
- Session #7 Understanding Insurance** - types of coverages we need when it comes to Health Insurance, Homeowner and Car Insurance, Life Insurance, and Disability Insurance.
- Session #8 Retirement and College Planning** - teaches about the Roth IRA, about how much to put into our SEPP and 401(k) or 403(B) plans and how to best fund our CHILD'S College Education.
- Session #9 Buyer Beware** - warns about how we are being marketed to and teaches us the keys to developing the power over purchases.
- Session #10 Real Estate and Mortgages** - will teach us the best way to BUY and SELL a house and the difference between a 15 and 30 year mortgage plus the best ways to finance a home.
- Session #11 Careers and Extra Jobs** - importance of doing with our life that which we love.
- Session #12 Collection Practice and Credit Bureaus** - how to check and clean up our credit report and deal with Collection Agencies.
- Session #13 The Great Misunderstanding** -the importance of being good managers over the blessings we have been given and to share them.

## **VIII. When will the first class start?**

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

(In a few cases there may need to be more than one Orientation to get 10 - 20 families enrolled in your group. In that case, the Coordinator will contact each enrolled family and let them know when the class will start up.)

## **IX. Can I get any additional assistance if I need it from The Lampo Group?**

**YES!** All Coordinators and FPU members can call the office at **1-888-22PEACE** anytime for additional assistance. If the question is a short simple one, then one of our phone advisors will be glad to answer it for "FREE".

**For more detailed, complex assistance, FPU offers one-on-one counseling. A two (2) hour phone counseling session can be set-up using a FPU upgrade for \$225.00.** For more counseling options, please see our information sheet located in the FPU Kit.

**X. Who benefits from this program?**

Everyone TRULY benefits from this program –

- A. regardless of your age, be it 21 or 61,
- B. regardless of your income, be it \$12,000 or OVER \$120,000 a year,
- C. regardless of being single, married, divorced or even a struggling single parent.

**XI. How do I get started?**

ALL YOU NEED TO DO IS SIMPLY fill in your **name, address, and phone number** on the Enrollment Registration Form, then hand it in with a check, cash, money order, or even a bank draft.

**XII. How much does this program cost?**

- A. All of the **materials alone** WOULD GO FOR OVER \$250.
- B. However, it's ALL available for **ONLY \$189 including LIFETIME FAMILY MEMBERSHIP** into this program (which means you can go through it as many times as you would like with **NO ADDITIONAL COST for the classes**).
- C. **And we will allow your spouse and any teenage children living in your home to go through the program “Free” with you. WHY?**
- D. Because we truly want to help strengthen the home today and be a blessing to families' lives LIKE YOURS.
- E. **Save \$50.00 by enrolling the night of the Orientation-enroll for ONLY \$139.00**

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

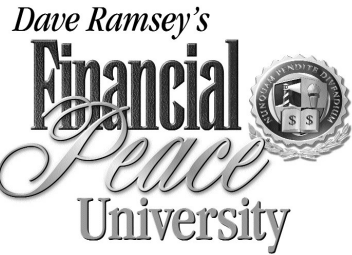
Our guarantee is simply this –

**“If you do it, it works! If you don't do it, it won't work! If you 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.”**

FRIENDS, we will make available to you ALL THE HELP YOU NEED to insure your success through this program. **We view this program in a sense as an outreach ministry to your community and our nation. AND WE TRULY HOPE THIS BECOMES A MAJOR BLESSING TO YOU AND YOUR FAMILY!**

# *Enrollment & Payment Procedures*

- I. Have a representative of each family fill-out a slot on the “Class Enrollment Registration” form. Have them print legibly as noted on the form. It is vital that we can read what has been written. **ALL** appropriate fields must be completed.
- II. On the method of payment, be sure that the check numbers and the money order numbers are filled-in where applicable. All checks are payable to – **The Lampo Group, Inc.** WE DO NOT ACCEPT POST-DATED CHECKS. We will process checks immediately!
- III. This will be the only type of REGISTRATION they will need to fill-out. We will send you a printed receipt to hand out for each enrollment with their FPU kits. **DO NOT MAIL IN CASH**; rather, PLEASE send in a cashier’s check or a money order.
- IV. If someone else pays for another’s enrollment, PLEASE note that on the “Class Enrollment Registration” form. **The FPU member’s information needs to be completed on the form, NOT the payee’s.** Write in the payee’s name under the enrolling person’s name. If they are paying with a check, have the person paying write the FPU member’s name in the “memo” area on that check.
- V. You have a sheet of multiple enrollment slots on the “Class Enrollment Registration” form. Please make copies as needed.
- VI. Be sure to fill-in the “**Coordinator**”, “**Location**” and “**Advisor**” lines. Your “Advisor” is the phone person with whom you have been working at the Lampo Office.
- VII. **Clip all enrollment fees to the “Class Enrollment Registration” form.**
- VIII. **Mail in or overnight** the form with all enrollment fees **two weeks prior** to your 1<sup>st</sup> class starting date so that we can process it and get all your class materials to you. **Send to:** The Lampo Group, Inc., 1749 Mallory Lane, Suite 100, Brentwood, TN. 37027 ATTN: **Community Class Department.**
- IX. **The day after your Orientation please contact our office at 1-888-22PEACE, and let us know how many enrollments you have signed up.** We will immediately begin pulling your order from our inventory. This will help us to be able to get all of your class materials together in time for you to review and be ready for your first class. We ship most class materials UPS Ground. **THE SOONER WE GET YOUR ORDER THE FASTER WE CAN PROCESS IT AND SEND IT BACK TO YOU!**
- X. Since you may have people enrolling after you have begun your first or second class just be sure to make extra copies of the Enrollment form. Please follow the same procedure.



# CLASS ENROLLMENT REGISTRATION

Coordinator: \_\_\_\_\_ Location: \_\_\_\_\_

Advisor: \_\_\_\_\_ Start Date: \_\_\_\_\_

1-888-22PEACE (227-3223)  
1-615-371-8881  
1-615-371-5007 (FAX)  
www.daveramsey.com

**(Make copies as needed)**

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
(please print)

Address: \_\_\_\_\_ Email address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Amount paid: \_\_\_\_\_  Cash  Check: # \_\_\_\_\_

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
(please print)

Address: \_\_\_\_\_ Email address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Amount paid: \_\_\_\_\_  Cash  Check: # \_\_\_\_\_

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
(please print)

Address: \_\_\_\_\_ Email address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Amount paid: \_\_\_\_\_  Cash  Check: # \_\_\_\_\_

Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
(please print)

Address: \_\_\_\_\_ Email address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Amount paid: \_\_\_\_\_  Cash  Check: # \_\_\_\_\_