



Information Guide

Mission Statement

*To empower and give HOPE to everyone
from the financially distressed to the
financially secure*

FINANCIAL PEACE @ WORK TESTIMONIES

“I believe so much in Financial Peace @ Work that I decided to pay my employees a bonus if they and their spouses attend and graduate from FPU. I cannot say enough good about how it has literally changed the lives of my employees and their families.”

Drew A. Trotman
President & CEO,
The J. Nissi Corporation

“I’ve said this to many people. Financial Peace @ Work is probably the best thing we’ve ever done...we do things for our people because we love our people, and we want to do the right thing. The benefits are unbelievable.”

Jeff Green, President
Greco Frame, subsidiary of Hobby
Lobby

“The reason I enjoy coordinating Financial Peace @ Work at my company is that it keeps me focused personally ...and at the same time I’m able to help other people get on course financially.”

George Bell
FPU Coordinator
Chrysler Corporation

“Our classes were a big success and I strongly feel they helped draw our association closer together. Our employees have a renewed respect and commitment to our President and senior management.”

Brenda Pope
Vice President HR
1st Capitol Corporation

“The employees responsible for purchasing things for the college are much more conscientious about spending money...they come to work not worrying about their personal situation and not having to always think there is something better out there with higher pay just because they don’t have their personal financial situation under control”

Sandy Mooney, CFO
Texas Chiropractic College

“Right now I wake up in the morning, and I no longer think about how to pay my bills but about how much more work I am going to be able to get done.”

K.C. Coleman
Brubaker & Associated

EFFECTS OF FINANCIAL STRESS IN THE WORKPLACE

Are you aware of the impact non-work related distractions are having on your team? The American workforce deals daily with a barrage of stressors relating to their specific job. However, outside the workplace team members are dealing with family issues, personal issues, money issues, etc... and **these distractions are keeping them from being able to focus 100 percent on their job, let alone their company's priorities and mission.**

Even star team members are affected by these outside distractions. **The largest of these quiet and damaging distractions facing the American workforce is personal finance.**

Calls from collectors, checking bank accounts fearing a bounced check, worrying if the electric bill will get paid, angry calls to a spouse who spent money the other didn't know about... these are real problems affecting the workplace; problems that fortunately can be eliminated.

Statistics:

Personal finance is the number one personal issue causing stress in the workplace - **ComPsych printed in USA Today 8/28/03**

Nearly 40% of U.S. workers are experiencing so much stress over personal finances that their productivity suffers - **U.S. News & World Report**

“Workers waste 20+ hours of company time a month thinking about and dealing with personal finances”- **Mac Leans**

Workers spend only 49% of their time focused on their company's key priorities - **Harris Interactive Study of 11,045 U.S. Workers**

Our purpose is to help team members focus on their job and company's success by eliminating the outside distraction of stress over personal finances. Through our comprehensive training program, we have helped companies across the nation increase productivity as their team members become more focused and intense at work.

POSITIVE EFFECTS OF COMPREHENSIVE FINANCIAL EDUCATION

An employer's **best workers** are typically people who are in control of their personal finances and contribute to their pension plans. Research shows that personal financial wellness increases a worker's job productivity (Garman, 1997d, 1997e, 1997f, 1997g, 1998a; Joo & Garman, 1998a; Joo, 1998).

"Financial education gives employers **bottom line dollars and cents benefits**, with reduced payroll taxes from greater employee use of tax-favored vehicles. This is cash money on the table for employers." - **Ernst & Young Financial**

"Employers investing in a comprehensive financial program for employees are seeing a **300% return on investment** in gained productivity and decreased expenses." - **Garman, Leech & Grable, 1996**

FINANCIAL PEACE @ WORK: SOLUTION

Financial Peace @ Work is a corporate training program that teaches people *how* to take control of their finances. It works because we not only give team members the tools they need to win, we hold them accountable to put those tools into practice at work and at home. Financial Peace @ Work deals with the behavior and not just the symptoms.

- By eliminating the outside distraction of personal finances, your team members are more able to **focus** on their work and their company's top priorities.
- Team members will practice these financial principles in their personal lives and professional lives, **saving** the company both **time and money**.
- As team members put together a written plan for their money, they will feel like they have received a **pay raise**, because managed money always goes farther.
- Attending Financial Peace @ Work **builds camaraderie** among participating team members.
- With a written plan, team members will have more **money to invest**, whether it be in the company's or their personal retirement program.

During Financial Peace @ Work, team members will learn how to:

- Save money
- Plan and invest for retirement
- Put together a budget that really works
- Get out of debt

The Baby Steps taught in Financial Peace @ Work:

Step One: \$1,000 in an “Emergency Fund” (\$500.00 if income under \$20k per year)

Step Two: Pay off all debt utilizing the “Debt Snowball” (except the house)

Step Three: 3-6 months expenses in savings

Step Four: Invest 15% of household income into Roth IRA’s and pre-tax retirement plans (401k, etc.)

Step Five: College Funding

Step Six: Pay off home early

Step Seven: Build Wealth!

WHY FINANCIAL PEACE @ WORK?

- **Financial Peace @ Work is the most comprehensive financial education product on the market.** It deals with all aspects of personal finance from budgeting to saving to getting out of debt to investing.
- Instead of telling people what to do, Financial Peace @ Work is hands on and teaches people **how** to do it.
- Financial Peace @ Work **gives people the tools** to be able to set aside money and to invest.
- Financial Peace @ Work has a proven track record. **Thousands of families** have benefited from this training.
- Financial Peace @ Work is **empowering**.
- Financial Peace @ Work is **common sense** principles.
- Financial Peace @ Work is **fun**. It's not a dull, boring finance class.

The competitive marketplace demands that companies have intense, focused team members in order to succeed. Let us eliminate the outside distraction of personal finance so your team members can stay focused.

FINANCIAL PEACE @ WORK OPTIONS & PRICING

Workshop - One-day workshop designed to communicate the Financial Peace principles. Your team leaves with a budget, a plan to eliminate debt and a plan for investing.

Financial Peace @ Work 8 hour Workshop*

- ◆\$189 each - Spouses attend free
- ◆Dave Ramsey Certified Trainer conducts workshop
- ◆Minimum of 20 employees (additional @ \$139 each)
- ◆Includes free life-time membership to the 13-week community course

*Additional workshops # 2, 3 or 4 are \$1,250/day or get all 3 for additional \$3,000

13-Week Class - Our most comprehensive program, conducted by one of Dave's Certified Trainers, gives your team in depth information and a plan of action.

Financial Peace @ Work 13 Week Program - with a Dave Ramsey Certified Trainer done at a facility of your choice

- ◆\$329 each - Spouses attend free
- ◆Class meets once a week for two hours
- ◆Dave Ramsey Certified Trainer conducts class
- ◆Minimum of 20 employees per class (additional @ \$189 each)

Train the Trainer - Our staff will train a member of your team how to facilitate the program. We will also provide ongoing support through the web site and our special corporate customer care department.

Financial Peace @ Work - *Train the Trainer Program*

- ◆Trainer Certification - \$2,750 (includes 3-day program in Nashville - travel not included)
- ◆Trainer learns to facilitate all 13 modules in 1-day & 13-week formats
- ◆Individual employee/ family membership kits at \$139 available to companies with Certified Trainers.



Family Membership Kit

Includes Dave Ramsey's Financial Peace Revisited, 13 Audio Lessons, workbook, budget forms, a Starter Envelope System, Total Money Makeover book

SAMPLE WORKSHOP SCHEDULE

8:00 am -- 8:30 am	Name badges & orientation
8:30 am -- 9:20 am	Super Savers Video
9:20 am -- 9:50 am	Group discussion
9:50 am -- 10:05 am	Break
10:05 am -- 11:40 am	Dumping Debt Video
11:40 am -- 12:10 pm	Group discussion
12:10 pm -- 1:10 pm	Lunch break
1:10 pm -- 2:50 pm	Cash Flow Planning Workshop
2:50 pm -- 3:05 pm	Break
3:05 pm -- 4:10 pm	Retirement Planning Video
4:10 pm -- 4:40 pm	Group discussion

LESSONS COVERED IN THE 13-WEEK CLASS

The 13-week class option meets once a week for 2 hours for 13 weeks. Each week consists of a one-hour lesson taught by Dave via VHS/DVD and one-hour of discussion. The class does not get into personal information i.e. discussing salaries, how much is spent on certain items, etc... It is simply a time to discuss what was taught and a time of accountability. Below are the lessons taught in the 13-week series:

- 1) **Super Savers** teaches the importance of saving money.
- 2) **Cash Flow Planning** teaches how to put together a zero-based monthly budget.
- 3) **Relating with Money** is about the importance of working together in relationships and how we handle money.
- 4) **Buying Only Big, Big Bargains** teaches techniques on how to negotiate and get the very best deals when buying something.
- 5) **Dumping Debt** teaches how to get out of debt and stay out of debt.
- 6) **Understanding Investments** teaches the difference between Stocks, Bonds, Mutual Funds, CDs, Annuities, and where to get the very best return on your hard earned money.
- 7) **Understanding Insurance** teaches the types of coverage you need when it comes to Health Insurance, Homeowner and Car Insurance, Life Insurance, and Disability Insurance.
- 8) **Retirement and College Planning** teaches about the new Roth IRA, about how much to put into the SEPP and 401(k) or 403(B) plans and how to best fund your child's College Education.
- 9) **Buyer Beware** warns about how we are marketed to and teaches the keys to developing the power over purchases.
- 10) **Real Estate and Mortgages** will teach you 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.
- 11) **Careers and Extra Jobs** teaches the importance of doing what you love.
- 12) **Collection Practice and Credit Bureaus** teaches you how to check and clean up your credit report and deal with Collection Agencies.
- 13) **The Great Misunderstanding** teaches you the importance of being good managers over the resources you have been given and to share them.

STARTING IS EASY!

STEPS TO STARTING FINANCIAL PEACE @ WORK

1. Contact a Financial Peace @ Work advisor at **1-888-22PEACE x125** or **email us at corporate@daveramsey.com**.
2. Your advisor will help you decide which option fits your company's needs best. (see page 6)
3. Your advisor will work with you to develop a plan to promote Financial Peace @ Work to your team.
4. Set a date for the Financial Peace @ Work training.
5. Order Financial Peace @ Work material by contacting your Financial Peace @ Work advisor.

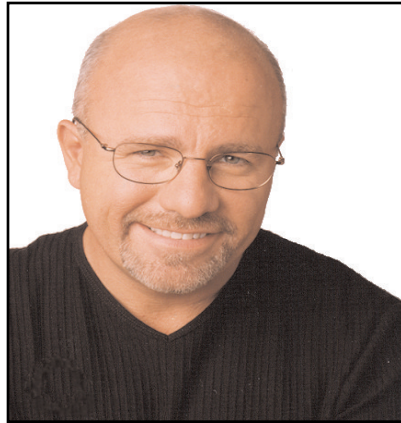
OPTIONAL UPGRADE

Certified Counselors are professionals in your area that Dave's team has trained to help serve your financial needs.

The Lampo Group provides one-on-one financial counseling service at reduced rates for FPU members. This may be an added package option to fully meet the needs of your company.

"If you live like no one else, later you will live like no one else." - Dave Ramsey

WHO IS DAVE RAMSEY?



Dave Ramsey, founder of Financial Peace University is host of the nationally syndicated radio talk show *The Dave Ramsey Show*, and the author of New York Times best sellers *The Total Money Makeover*, *Financial Peace* and *More Than Enough*.

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

FPU has helped over 250,000 families get out of debt and regain hope for the future. The average family attending FPU pays off \$5,300 and saved \$2,700 in the first 91 days. Dave Ramsey uses humor, compassion and intensity to teach people how to handle their finances, allowing individuals to experience greater success in their relationships and careers.