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For a FREE demo video or to order, please call the
Financial Peace University Military Department at 1-888-227-3223
or email military@daveramsey.com

Financial Peace University

Empowers individuals and families and gives hope to everyone from the financially distressed to the financially secure.

Financial Peace University is an entertaining and educational video series designed to teach families effective, time-proven principles to **better manage their finances and obtain goals for their future.** As Dave Ramsey counseled thousands of families, he saw an enormous need to make available tangible, easy to use instructions, baby steps, to help **change people's financial behavior.**

Dave Ramsey will have you laughing and crying as he teaches the video lessons. The program teaches how to put together a **monthly spending plan** based on your personal income, step-by-step how to get out of debt, how to build an emergency fund and save for your future.

Then following the video, a facilitator hosts the small group discussion. **This is where true accountability and behavior change occur.** The group applies the “baby steps” needed to walk in financial peace. With FPU, families acquire financial knowledge but they also, have accountability through their class facilitator to change their financial behavior. The financial stress begins to dissipate throughout this program. With the burden of debt lifted, families are better able to manage their monthly personal finances and control their saving and spending so they can plan for the future.

**The average family reduces their debt by \$5,300.00
and saves \$2,700.00 during program.**

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Benefits of the Program

Financial Peace University is not only educational but it is fun. FPU works on behavior with accountability and support – much more than a one-on-one financial counseling session can provide. **Personal finance is 20% knowledge and 80% behavior.**

The benefits of the program include:

- ◆ Teaches financial responsibility with easy, step-by-step ‘baby steps’
- ◆ Helps with total debt elimination with the Debt Snowball method
- ◆ Reduces advanced pay request/off duty employment
- ◆ Offers accountability and continued support with life-time membership
- ◆ Trains participants to spend every dollar on paper prior to the month beginning with the zero-based budget and allocates payments by paycheck
- ◆ Helps families already struggling from financial hardships to establish a plan that will empower them to be in control of their finances
- ◆ Lifetime family membership to attend classes at anytime
- ◆ Less one-on-one financial counseling needed

FPU provides HOPE and EMPOWERMENT so that everyone can learn how to make wise financial decisions without someone selling them some financial product. (We do not sell any financial product such as insurance or investments.)

EVERYONE BENEFITS:

- ◆ **Regardless of your age, be it 18 – 68**
- ◆ **Regardless of income, be it \$12K or over \$120K**
- ◆ **Regardless if you’re single, married, divorced or even a struggling single parent**
- ◆ **Regardless of debt load or savings problems**
- ◆ **Regardless of your educational level or military ranking**

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Session Descriptions

Super Savers - the importance of saving money and how to get the best return on your money.

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.

Relating with Money - the importance of working together in relationships and how we handle money.

Buying Only Big, Big Bargains - Dave's personal techniques on how to negotiate and get the very best deals.

Dumping Debt - how to get out of debt and stay out of debt.

Understanding Investments – difference between Stocks, Bonds, Mutual funds, CD's, Annuities, and **where you can get the very best return on your hard earned money.**

Understanding Insurance - learn the types of coverage's we need for ALL insurance needs (Life, health, disability, car, etc.).

Retirement and College Planning – understanding retirement funds, the new Roth IRA, how much to put into your SEPP, 401(k) or 403(B) plans and how to best fund your CHILD'S College Education.

Buyer Beware - being marketed to and the keys to developing the power over purchases.

Real Estate and Mortgages – 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.

Careers and Extra Jobs – importance of doing with our life that which we love.

Collection Practice and Credit Bureaus – how to check and clean up our credit report and deal with Collection Agencies.

A Question of Ownership – the benefits of giving.

**Thirteen class sessions may be modified to be taught in an 8 week period to accommodate scheduling.

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MISSION STATEMENT

The Lampo Group, Inc. is providing faith-based, common sense education and empowerment which give HOPE to everyone from the financially secure to the financially distressed.

The Lampo Group, Inc. at present consists of three major divisions: Radio Talk Show, Seminar/Product and Financial Peace University and Counseling.

The Dave Ramsey Show is a nationally syndicated, talk radio show. Currently is it heard on approximately 85 stations around the nation as well as broadcast daily over the web. The show reaches over 1,000,000 listeners a day. As callers bring their financial questions to Dave, he is able to apply financial principles to real life.

Dave does approximately 16 live public seminars a year. Each seminar averages 3,000 people. In five hours Dave again brings real life to the daily struggles that touch each person in America. Many organizations are finding that marriage, child rearing, finance and career are top subjects that American's are crying out for discipleship and mentoring.

When Dave Ramsey started counseling people to help them stay out of bankruptcy and avoid foreclosure on their homes, he quickly realized that one-on-one counseling was many times necessary, but not a method that changed financial behavior, and oft times found many of his clients repeating their past financial irresponsibility. At that time Dave realized the need for a more comprehensive system to help people apply the principles and make these sound financial principles become a habit in their lives.

Financial Peace University (FPU), taught by Dave via entertaining video, covers all aspects of personal finance from debt elimination to building wealth. With statistics pointing to finances being a major factor as the cause of divorce and bankruptcy soaring to an all time high, Dave's down to earth, baby step, approach to finances has proven a vital topic for this age and time. As families attend the FPU sessions and work together on a zero-based budget and are held accountable, true change occurs.

Financial Peace University also offers lifetime membership. With lifetime membership a family can attend any FPU class offered at any time. We also offer toll free support to the facilitators. The Lampo Group team will give 100% support – answer questions about the program and work directly with the volunteer facilitator.

Simply put, our mission is to EMPOWER and give HOPE.

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FPU CHANGES LIVES

Lives have been changed. Yours will be too.

“As a former commander, I was well aware of the consequences arising from the stress of financial hardship, especially among the junior officers and airmen. Much of their plight could have been avoided had they been provided the knowledge, and the means, of better managing their money. Financial Peace University (FPU) has developed a proven, effective and widely accepted program of doing just that. It works! I heartily recommend that FPU’s resources be considered for the Air Force Family.”

Robert P. Belihar, M. D., M. P. H.
Brigadier General, USAF (Retired)

“After 25 years of paying the bills and spending what was left, we found FPU. We were able to change our financial philosophy and develop a monthly budget that really worked. As a result, we were able to take our first ‘cash only’ vacation. Thanks FPU.”

Richard McGlothlin, LTC (USA – Retired)

“I am a single person. (Through this course) much unnecessary stress has been lifted. Confidence has increased.”

Janis S, Louisville, KY

“This has put my husband and me on the same page financially. We had separate checking accounts when we joined FPU. We now have only one checking account, ours. We have agreed to live by Dave’s principles and our marriage has grown closer because of our shared goals and priorities.”

Randy and Cynthia K, Oklahoma City, OK

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WHO IS DAVE RAMSEY?

Dave Ramsey was born in East Tennessee, and raised in Nashville. Dave has been married for over seventeen years to his wonderful wife, Sharon, and is the proud father of two girls, Denise and Rachel, and one boy, Daniel. By the age of 26, Dave had accumulated over four million dollars in real estate. He then lost his entire portfolio and virtually everything he owned. He has now rebuilt his financial life, but that experience gives him an unusually deep perspective and insight into money matters.

Professional:

Dave received a B.S. in Finance and Real Estate at the University of Tennessee. Dave is the founder of The Lampo Group, Inc. which provides biblically-based financial counseling. Dave has personally counseled tens of thousands of families in financial matters. Dave is best known as a motivational speaker. Over the last ten years, he has spoken to audiences from 10 to 10,000 totaling over 200,000 at his motivational seminars. Daily, Dave speaks to over 1,000,000 people per day on his nationally syndicated radio show – The Dave Ramsey Show. Dave has become THE “Financial Communicator.”

Financial Peace University:

As Dave counseled families, he saw an enormous need to make available tangible, easy to use instructions, i.e., create “baby steps” to help change people’s financial behavior. Therefore, in 1994 Dave began *Financial Peace University*, a class that Dave now teaches via video with fill in the blank lessons that the students complete as they watch the video. And finally, a facilitator leads a small group discussion and maintains accountability of the group so this knowledge does become behavior. FPU is more than ‘getting out of debt’. It is getting into surplus!

Author:

Dave is the author of the best selling book *Financial Peace* with over 1,000,000 copies sold, appearing on best seller lists in the *New York Times*, *Business Week*, *USA Today*, *Entrepreneur Magazine* and was featured in an article published in *People Magazine*. *Financial Peace* has been hailed “ . . . **the most simple and yet profound book on personal finance in recent years.**” *Financial Peace* is a direct, simple, funny and inspiring look at personal finances. Also, Dave has written three other books: *Financial Peace Planner*, *More Than Enough: Proven Keys to Strengthening Your Family and Building Financial Peace* and *How to Have More Than Enough*

FPU EDUCATIONAL PROGRAM

This is a great training program for soldiers, airmen, marines and family members. Your base or post can purchase the leadership materials for \$239.95 to have on hand to continue the program. When people are transferred into the military community, each family membership kit can be purchased as needed when classes begin for \$79.95 (10 kit minimum).



Facilitator Kit

1 Complete FPU Membership Kit,
1 Coordinator Guide

The complete set of 13 Video Lessons taught
by Dave Ramsey

\$239.95

plus shipping and handling



Membership Kit

Financial Peace by Dave Ramsey, 13 Audio
Lessons, 13 Fill in the Blank – Lesson Plans, Monthly
Budget Forms, The Envelope System for Budgeting
and much more

\$79.95 (with 10 kit minimum)

plus shipping and handling

For more information on how to start ***Financial Peace University*** , please call or email
Carol McGlothlin, toll free at 1-888-22PEACE, extension 106,
military@daveramsey.com

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NATIONAL MEDIA

The Today Show
The G. Gordon Liddy Show
CBS This Morning
The Oliver North Show
The Gayle King Show
Dick Staub
CNBC
US News & World Report
CNN This Morning
People Magazine

Sally Jesse Raphael
Money Magazine
Crook & Chase
The New York Times
Prime Time Country
New Man Magazine
Great Day American
700 Club
NPR Talk of the Nation
James Robison – Life Today

BEST SELLERS LISTS

The New York Times
Financial Peace by Dave Ramsey
More Than Enough by Dave Ramsey

Entrepreneur
Financial Peace by Dave Ramsey

Business Week
Financial Peace by Dave Ramsey
Financial Peace PLANNER by Dave Ramsey
More Than Enough by Dave Ramsey

USA TODAY
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