

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

www.daveramsey.com/media/pdf/fpu_mrc_supplement_member.pdf

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

Thank you!

Member Resource Center

Complete Your FPU Experience Online!

visit www.daveramsey.com/fpumember

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 to get your Class Code.

You'll love the many benefits of using the Member Resource Center!

- 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.**
- 5. Qualify to be entered into drawings for special prizes.**

To start using this FREE resource today visit:

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

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.