



*"Touching Lives...  
Changing a Nation!"*

Toll free 1-877-FPU-COOR  
Local 615-371-8881  
Fax 615-371-5007  
[www.daveramsey.com](http://www.daveramsey.com)

**Dear Coordinator:**

**CONGRATULATIONS!** We are thrilled that you are 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.

Being a Coordinator and Group Leader is more than what the name implies. You not only lead the group through the questions, you need to be able to understand, sympathize, relate to, and most importantly, listen to each person. If you listen with all of your heart, your head, and use the knowledge that God gave you, then you will be able to understand what others are really saying. You are there to help them understand the changes they need to make. Sometimes you don't have all the answers. Many times all you are is a shoulder for another person to lean on. Sometimes you need to be able to say "Hey, I've been there, and this is what I did to get out of that situation." And then, sometimes you may have to jump up and down, scream and holler. And other times you have to cry.

When you're sitting in a group of people talking about finances, it can be scary not only for you, but for the other people as well. Be relaxed enough to be able to laugh, especially at yourself, and then others will be able to laugh, too. You must be yourself; most people can see through a false front. By taking off your own mask and not being embarrassed to open up, you will help others be able to do the same. Let them know that no matter what they need, you're available to listen, discuss and point them in the right direction. Make it clear that you will do everything in your power to help them. Use the talents that God gave you. Do what you can, and the rest will fall into place.

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

**"Never pay retail"**

PLEASE READ IMMEDIATELY - -

WE WANT YOU TO KNOW - -

- ❖ There are **special bonus questions** toward the back for specific groups; review these if time permits, or substitute some of the questions for the standard ones. These specific groups are:
  - Churches
  - Military
  - Businesses
  - Lower Income Groups
- ❖ We are always willing to learn from you! Please send in any accountability questions you believe would benefit others for us to consider in future revised coordinator guides. **You may email these to [fpu@daveramsey.com](mailto:fpu@daveramsey.com).**
- ❖ Please keep us abreast of how lives are changing! **Before writing on it, make a copy of the Coordinator Report on the next page**, fill it out and fax the information to us at the conclusion of each 13 week FPU class. **Thank you!** We use these numbers to keep our statistics current and to learn how we can better serve families like yours.
- ❖ We have also provided you an attendance roster on pages 5 and 6 for you to **copy and keep track of those attending**. Be sure to give them a call if they miss two weeks in a row without letting you know why. They may need a little extra help or encouragement.
- ❖ As you watch lives change, you or someone in your class may want to bring Financial Peace University to another location. Special volume discounts are available to churches, businesses, the military, and special programs helping lower income people establish financial self-sufficiency. See page 20 for brief descriptions, then make a copy of page 21 for them and fax their request to our office. This information is also located on pages 38 and 39.
- ❖ To show our appreciation, we are offering to **coordinators** one **FREE** one year subscription to Dave's Club. The retail price is \$49.95, and your **FPU class members** can get a one-year subscription for **25% off** (\$37.50). It must be ordered individually before the end of your class by calling 1-888-227-3223 x153 or email [kraigb@daveramsey.com](mailto:kraigb@daveramsey.com) and mention that you heard about this offer through FPU. Check it out at [www.daveramseyclub.com](http://www.daveramseyclub.com)!!

**COORDINATORS - BE SURE TO BRIEFLY  
PREVIEW EACH VIDEO LESSON**

***BEFORE SHOWING IT TO YOUR CLASS!!***

**IF IT HAPPENS TO BE DEFECTIVE, PLEASE SEND IT TO US IMMEDIATELY,  
NOTING WHAT THE DEFECT IS. PREPARE TO SHOW ANOTHER LESSON  
UNTIL YOU RECEIVE YOUR REPLACEMENT VIDEO. THANK YOU!!**

# COORDINATOR REPORT

**Please make copies of both sides of this form** upon graduation of each 13 week class and fax to (615) 371-5007 or mail the information to our office. This helps us keep our statistics up-to-date. For either method, please put to Attn: FPU Assistant.

***Thank you!***

What kind of group did you have? Business / Church / Lower Income / Military

Coordinator Name \_\_\_\_\_ Email \_\_\_\_\_  
(Please Print)

Phone \_\_\_\_\_ Work \_\_\_\_\_

Mobile \_\_\_\_\_ Fax \_\_\_\_\_

Name of Class Location \_\_\_\_\_

Address of Class Location \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Your FPU Advisor \_\_\_\_\_

How did you first hear about becoming an FPU Coordinator? \_\_\_\_\_  
\_\_\_\_\_

What kind of promotions did you do to get your class started? \_\_\_\_\_  
\_\_\_\_\_

If you held an orientation, how many did you do before this class started? 1 2 more

Class Start Date \_\_\_\_\_ Graduation Date \_\_\_\_\_

Number of people signed up for class \_\_\_\_\_ Couples \_\_\_\_\_ Singles \_\_\_\_\_

Number of people who graduated \_\_\_\_\_ Couples \_\_\_\_\_ Singles \_\_\_\_\_

Ethnic makeup of class: Well balanced OR Majority was:  
Caucasian African-American Hispanic Asian

Other \_\_\_\_\_

Best guess of average household incomes:

< \$15,000	\$15-30,000	\$30-50,000
\$50-80,000	\$80-100,000	\$100,000+

Total class debt paid \_\_\_\_\_ Amount saved \_\_\_\_\_

Total amount of debt avoided by class \_\_\_\_\_

Is anyone in your class going to become an FPU Coordinator?    Yes        No

Name \_\_\_\_\_ Sent in application yet? \_\_\_\_\_

Suggestions, comments, questions, victory stories...

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Did you send in your testimony surveys?    Yes        No

Did you send in your class's Financial Snapshots?    Yes        No

Does anyone in your class want a one-on-one financial counseling session? If so, please have them call us at 1-888-22PEACE so we can help them.

Is anyone in your organization interested in becoming one of our Trained Financial Counselors? If so, who? \_\_\_\_\_ Phone \_\_\_\_\_

Have you or anyone in your class called into Dave's Radio Show to share victory stories on air? Call 1-888-TALK-BAK (825-5225) today with your story!

Coordinator Name \_\_\_\_\_ (Side 2)  
(Please Print)

Date of next Orientation \_\_\_\_\_ Class Start Date \_\_\_\_\_

**Please be sure to fax both sides of this into our office: 1-615-371-5007**





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# OVERVIEW OF THE STEPS TO LEAD AN FPU CLASS - PLEASE READ

## I. Goal of These Sessions:

Since Personal finance is **80% behavior** and 20% knowledge, *you are to help others, along with yourself, change behaviors!*

### A. What Brings About This Change?

1. Conviction, Conviction, Conviction!
2. Only when the pain of same is greater than the pain of change will people expend the necessary effort to acquire real peace.

### B. What Is The Source Of This Conviction?

**YOU, YOU MUST LEARN TO HATE DEBT AND LOVE TO EMPOWER PEOPLE WITH HOPE, CONFIDENCE and KNOWLEDGE.**

1. Debt robs people of their "Peace of Mind".
  2. FPU EMPOWERS PEOPLE WITH HOPE!
  3. A lack of Understanding brings "Insecurity".
  4. FPU EMPOWERS PEOPLE WITH CONFIDENCE!
  5. People are destroyed by a "lack of knowledge".
  6. FPU EMPOWERS PEOPLE WITH KNOWLEDGE!
- C. **How do you teach others to hate debt?** As your group opens up and starts talking about how debt has robbed them of peace and joy, you will all learn together how to hate debt. The key is to let people talk about the pain it causes.
- D. Within the first 5 classes, **CUT UP YOUR CREDIT CARDS IN FRONT OF THE GROUP if you have any!!!** Your group will follow your lead.
- E. **We are on a crusade to turn this nation around and it starts with YOU being an example in these group sessions!**

## II. Important things to do when leading a session:

- A. **Draw out lots of interaction.**
- B. **Use lots of humor.**
- C. **Use personal stories.**
- D. **VITAL-Get them to remove their masks** (the invisible barrier we all use to insulate ourselves from the outside world). **The primary goal of a Group Leader is to get members to OPEN UP and face the reality of their situation:**
  1. Convey that you are there to help one another, not hurt each other.
  2. **Be transparent yourself. Let them see your personal weaknesses.**
  3. **Let them feel you really care about them and their progress.**
  4. Make an emotional and spiritual connection with them expressing compassion for their situation.
  5. Let them cry if they are hurting (*Prayer and hugs work wonders*).
  6. If you have to, in order to help someone – make them cry (*moved by your compassion*).
  7. Break pride filled spirits gently but firmly.
  8. Get in their face emotionally when needed. Don't let them get away with doing something they know they shouldn't be doing.
- E. **Let the group members help one another. The best Group Leaders facilitate the conversation;** they provide direction and focus while keeping things flowing.
- F. **Pace yourself and the group so everyone has an equal opportunity to speak and reflect.**



- G. **Most importantly, LISTEN to what people are saying.** Don't just politely pay attention, really LISTEN. Never respond to a question or comment unless you are sure you fully understand what has been said.
- H. **Be sure to not go past the designated time for the end of each session.** Otherwise you may have some people not returning for the next session.
  - 1. If anyone wants to stay afterward to help someone after the group session is dismissed, that is up to you as the coordinator.
  - 2. Be certain not to violate your location arrangement agreement.

### III. Things to do prior to your classes:

- A. **Review lesson materials prior to each class (if time permits).**
  - 1. Review for each lesson the Discussion Outline and Accountability Questions to assist you in leading the small group portion of the class. You do not have to pre-view the video, but it helps, especially the first time.
  - 2. These pages are also in the member workbook at the end of each lesson:
    - a. "Discussion Questions"
    - b. "Accountability Check-Up"**Review Accountability Check-up questions each session.** This will take the majority of your small group session time.
    - 1) **It is very important that you try to get through all of the accountability questions each week (but don't rush it!).**
    - 2) Go through the questions in order; however, skip around the room for answers so that no one is trying to count ahead and think about how they will answer the question.
- B. **Prepare yourself with prayer.**
  - 1. Pray for wisdom and understanding/receptive hearts.
  - 2. Pray for your group; each person is a spiritual being.
- C. **Session Room Set-up**
  - 1. Chairs should be set-up in classroom style to begin the session.
  - 2. Be sure your TV/VCR or Video Projector/VCR and Screen are ready.
  - 3. Bring the appropriate *Financial Peace University* video lesson.
  - 4. Bring your Class Attendance Record (located on pages 5-6 in this guide) and pens/pencils.
- E. **Needing Additional Help? . . .**
  - 1. If you need assistance with leading more than one group, look for the natural leaders - volunteers to help you lead that group.
  - 2. After your Orientation night you'll know if you need another leader for the group based on how many people enroll.
  - 3. You can always call our office at 1-888-22PEACE or 1-877-FPU-COOR.

### IV. AFTER COMPLETING YOUR FIRST 13-WEEK PROGRAM:

We would like to encourage you to **consider starting up a second class immediately.** This will prove to be a tremendous blessing in your life because of the behavioral aspects of this program. The more times you lead this program and help others the more it actually helps you!

- V. **Remember, the only way to get out of debt and into surplus is by truly hating debt and eliminating it! It takes getting angry at debt to have the passion needed for a permanent change of habits and thinking.**

**Together, we can help change the direction of this nation and world by bringing hope and peace back into our homes and communities.**

# COORDINATOR CLASS OUTLINE

## Super Savers

(2 Hours)

- I. Hand out kits to all FPU enrolled members, and welcome them into this life changing program.  
(5 minutes)
- II. Encourage everyone to turn to “**Super Savers**” tab. Make sure everyone has a pen or pencil for filling in the blank lessons. Show “**Super Savers**” video lesson.  
(47 minutes)
- III. Next **form a circle discussion group facing each other.**  
(4 minutes)
- IV. Get to know one another by going around the room and have each family member introduce themselves and share what they hope to get out of this program. See if anyone has already been through FPU. If so, ask how much debt they have paid off, how much they have saved and how this program has affected their relationships and life. (1 - 2 minutes per family)  
(14 minutes)
- V. Review “**DISCUSSION QUESTIONS**” AT THE END OF THE LESSON. See the bonus questions between pages 38 and 55 if time permits.  
(10 minutes)
- VI. Review, as a group, an overview of **how the program works.** Take turns discussing and reading the following sections out loud. (Located behind the “**Orientation**” tab.)
  - A. GETTING STARTED
  - B. PUTTING FIRST THINGS FIRST
  - C. IT’S TIME TO BEGIN
  - D. BABY STEPS
  - E. BUDDY SYSTEM
  - F. CONGRATULATIONS/BASIC QUICKIE BUDGET  
(30 minutes)
- VII. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session. (Located opposite Discussion Questions in the lesson and also on the next page.)  
(10 minutes)
- VIII. Tell the class to do their **BASIC QUICKIE BUDGET** at home. It is also helpful to do the **RECOMMENDED READING ASSIGNMENT** (located behind the “**Accountability**” tab, page 35).

# ACCOUNTABILITY CHECK-UP

## Super Savers

- I. Get to know one another (1 - 2 minutes per family).
  - A. Discuss why you came to the program.
  - B. Also, what you hope to get out of this program.
  - C. **BE HONEST, OPEN AND REAL WITH EACH OTHER!**
  
- II. Review - **Discussion Questions AT THE END OF THE LESSON.**
  
- III. Review pages 14 - 17 in the FPU Workbook: It's Time To Begin, Baby Steps, and the Buddy System.
  
- IV. **ACCOUNTABILITY & APPLICATION REVIEW:** Each person or couple should comment about these questions.
  - A. I will or have started making SAVINGS a priority because ... (everyone share reasons with group).
  - B. I balance my checkbook within 72 hours of receiving my bank statement. Yes/No Why or why not?
  - C. In the past my emergency fund came from ... (list source you used to come up with money when needed for emergencies; for example: credit cards, loans, family, etc.) Why did you turn to this source for money? How did it make you feel?
  - D. Define what you consider to be an emergency that would cause you to justify tapping into your emergency fund. (If married, does your spouse agree with you about this?)
  - E. I will write down and set small bite-size goals to achieve during this 13 week program (with my spouse, if married) this week.
  
- V. Go home and write down on paper (with your spouse, if married) what you consider to be a **real emergency**, so that if you have to touch your emergency fund you can feel good about it and not rob it over some meaningless, false justification.
  
- VI. Be prepared to show your **BASIC QUICKIE BUDGET** next week.

# COORDINATOR CLASS OUTLINE

## Cash Flow Planning

(2 Hours)

- I.** By way of **reviewing last week's lesson**, ask the class to name:
- A. The three (3) reasons why you should save money:
    - 1. Emergency Fund
    - 2. Purchase power with cash
    - 3. Wealth Building
  - B. How much should you put in an emergency fund?
    - 1. \$1,000 if household income over \$20K per year
    - 2. \$500 if under \$20K per year
  - C. What do you need to do to get the Emergency Fund into place immediately?
    - 1. Sell something
    - 2. Work extra (overtime, second job)
    - 3. Manage money better
- (5 minutes)**
- II.** Have group turn to **“Cash Flow Planning”** lesson. Then start the video lesson.  
**(68 minutes)**
- III.** **Form a circle discussion group facing each other.**  
**(3 minutes)**
- IV.** Have the group hold up their **BASIC QUICKIE BUDGETS**.
- A. Keep in mind there are no right or wrong answers.
  - B. **The key is** “Did they do a budget to help them get started?”
  - C. Coordinator: **Show your budget first.**
- (1 minute)**
- V.** Review **“DISCUSSION QUESTIONS” AT THE END OF THIS LESSON**.  
See the bonus questions between pages 38 and 55 if time permits.  
**(13 minutes)**
- VI.** Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
**(20 minutes)**
- VII.** Check that everyone understands when and how to use the various budget forms.  
**(8 minutes)**
- VIII.** Remind everyone to be prepared to show their **ZERO-BASED BUDGET** at the next class session.  
**(2 minutes)**
- IX.** Also encourage everyone to do their **READING ASSIGNMENTS**.

# ACCOUNTABILITY CHECK-UP

## Cash Flow Planning

- I. Everyone holds up **BASIC QUICKIE BUDGET** to show you worked on it. Use the Quickie Budget to help you do your first zero-based budget.
- II. Everyone makes a verbal commitment that they will start putting something aside for an emergency fund each month, even if it is only \$4.00.  
  

**\*It is vitally important to your financial future that you get into the habit of doing this as a priority!**
- III. Everyone makes a commitment to the group to attend all 13 class sessions, unless an emergency comes up.
- IV. Have each person/family make a commitment to going home and doing a **ZERO-BASED BUDGET** before the next class session.
- V. **ACCOUNTABILITY & APPLICATION REVIEW:** (Everyone reads and comments about these statements.)
  - A. I understand the concept behind how to use the cash envelope system and will commit to at least using one envelope for food throughout this program. (Instructions are in the envelope system.)
  - B. I do not write postdated, hot or even warm checks. I have balanced my checkbook this month. (See sample "How to Balance Your Checkbook" in this lesson, if necessary.)
  - C. I understand how to complete the **FINANCIAL SNAPSHOT** form and will complete the first column by the next class.
  - D. I will not impulse shop anymore or use my ATM or Debit card impulsively.
  - E. I will make a commitment right now to myself (and my spouse, if married) plus this group, that I will do three (3) monthly zero-based budgets during this 13 week program.
  - F. Does anyone have any questions about how to do a budget? (Review as a group if needed.)
- VI. Be prepared to show your **ZERO-BASED BUDGET** at the next class.

# COORDINATOR CLASS OUTLINE

## Relating With Money

(2 Hours)

- I.** By way of **reviewing last week's lesson**, ask the class to name:  
One (1) out of the three (3) reasons why we need to do a zero-based budget:
1. It helps remove managing your finances by crisis.
  2. Managed money goes farther.
  3. It removes many of the money fights from relationships.
- (5 minutes)
- II.** Have group turn to **“Relating With Money”** lesson. Then start the video lesson.  
(58 minutes)
- III.** **Form a circle discussion group facing each other.**  
(4 minutes)
- IV.** Have everyone hold up their Monthly **ZERO-BASED BUDGET** that they worked on since the last session.
- \*SHOW THEM YOURS FIRST AS AN EXAMPLE!!!**  
**(If you have trouble completing your own budget, call us at 1-877-FPU-COOR)**
- A. Have them turn to the 3<sup>rd</sup> page and check to be sure they have their budget zero based.
  - B. Their grand total of the three pages should be the same as their total household income.
  - C. Talk about how easy or hard it was to do this budget and why.
  - D. Have the group share their findings with each other regarding doing this first budget.
- (10 minutes)
- V.** Review **“DISCUSSION QUESTIONS” AT THE END OF THIS LESSON.**  
See the bonus questions between pages 38 and 55 if time permits.  
(13 minutes)
- VI.** Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
(25 minutes)
- VII.** Have everyone complete the first column of the **FINANCIAL SNAPSHOT**  
(form is in the front pocket of the workbook).  
(5 minutes)

# ACCOUNTABILITY CHECK-UP

## Relating With Money

- I. Everyone holds up his Monthly **ZERO-BASED BUDGET**; **check each other for zero-based totals** on the third page.
- II. Encourage each other to make a commitment to do everything possible to avoid adding any new debts to their financial picture.
- III. **Have some fun with the class:** Everyone can start bringing in their credit card applications. Add up the total credit limits that are being offered, then tear up the applications, or send them back with a copy of the Credit Rebellion Letter from our website. **\*\*Keep a running total for the group as a whole to see how much debt your class is avoiding by not accepting the credit cards. TOTALS WILL BE REVIEWED DURING SESSION #11.**
- IV. **ACCOUNTABILITY & APPLICATION REVIEW:** (Everyone reads and comments about these statements.)
  - A. I put relationships above money – my spouse, children, and co-workers are more important than money or financial stress. (Would others – your friends or coworkers, agree with your answer?)
  - B. As a single parent, discuss how fatigue can affect your money management.
  - C. I am, or will start, having a quiet time each day to prioritize the most important things in my life and grow spiritually.
  - D. I did not get into financial stress quickly, and I will likely walk out of it slowly. (Talk about the stress of financial problems.)
  - E. I will be held accountable for my financial actions by working with my spouse or, if single, my buddy. (Use the BUDDY SYSTEM). **Develop an Accountability partner before leaving your class session today!**
  - F. I will teach my children how to handle money. Why is this important? What could happen if you do not?
  - G. I will start keeping the other people in this class in my thoughts and prayers for their success as well as my own.
  - H. Is it easier to impulse shop as a single, without someone to answer to?

# COORDINATOR CLASS OUTLINE

## Buying Only Big, Big Bargains

(2 Hours)

- I. By way of **reviewing last week's lesson**, have the class consider these key points
  - A. The way we handle money shows **our value system** (what's really important to us).
  - B. Financial decisions in the home must be agreed upon by both spouses.
  - C. Singles need to **develop accountability partners**.
  - D. Teach your children **how to work** and **how to handle money properly**.  
(5 minutes)
- II. Have group turn to **"Buying Only Big Bargains"**. Then start the video lesson.  
(66 minutes)
- III. **Form a circle discussion group facing each other.**  
(2 minutes)
- IV. Check the bottom line on everyone's budgets and find out how it's going for them.
  - A. **Are they truly trying to live by their budget, or is it just a piece of paper with numbers written on it?**
  - B. **Tell them to start making notes of their adjustments (their reality) and use it to help them with next month's budget.**  
(7 minutes)
- V. Review **"DISCUSSION QUESTIONS" AT THE END OF THE LESSON**. See the bonus questions between pages 38 and 55 if time permits.  
(10 minutes)
- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
(29 minutes)
- VII. **ENCOURAGE PEOPLE TO INVITE A FRIEND TO ATTEND ONE CLASS FOR "FREE"** to learn about how they, too, can benefit from this program.  
(1 minute)



# ACCOUNTABILITY CHECK-UP

## Buying Only Big, Big Bargains

- I. Everyone shows and discusses how their envelope system is working for them. (How many are you using and for which categories?)
- II. Encourage each other to invite a friend or loved one to attend **one** of the classes with you for **“Free”** to see how this program can become a blessing in their life.
- III. **ACCOUNTABILITY & APPLICATION REVIEW:** (Get into each other’s hearts and help one another.)
  - A. I have allocated all of this month’s household income on paper **before the month began.**
  - B. I have started saving money for an emergency fund.
    1. Wives (ladies), talk about how important it is to you.
    2. Husbands (men), talk about how it makes you feel.
    3. Singles, talk about why you need an emergency fund as a single.
  - C. When I’m at a store and the cashier gives me back too much money I –
    1. Keep it and do not say anything (justify it as a “blessing from God”).
    2. Return it immediately.
    3. I never count my change to see if it’s correct.
  - D. I will cut up (destroy) all my credit cards because I no longer will allow them to give me the opportunity to stay in debt. **(Plan on cutting up credit cards next week after the Dumping Debt lesson.)**
  - E. I have (name items) that need to be sold to pay off debt. I have set (name time frame) to sell the item(s). Garage sale scheduled?
  - F. I will set aside a little “blow money” each month for myself (and my spouse) as my (our) budget permits to do whatever I (we) want with it. **(The budget is to be a blessing, not a burden.) You will probably blow some money, so budget for it!**
  - G. Are you still plagued by impulsive purchases? Explain what happens inside you when you are tempted to spend!!!

# COORDINATOR CLASS OUTLINE

## Dumping Debt

(2 Hours)

- I. By way of **reviewing last week's lesson**, ask the class to name (3) out of the (7) basic rules about negotiating:
- A. Always tell the truth.
  - B. Use the power of cash.
  - C. Use walk away power.
  - D. Shut up.
  - E. "That is not good enough."
  - F. Good guy, Bad guy.
  - G. "If I" give, but then take.
- (5 minutes)
- II. Have the class turn to the lesson "**Dumping Debt**". Then start the video.
- (92 minutes)
- III. **Form a circle discussion group.**
- (2 minutes)
- IV. Bring a pair of scissors to class to cut up credit cards.
- 1. **Have people start cutting up their cards (into small bits).**
  - 2. **Put all cards in a glass jar throughout the 13 sessions on display.**
  - 3. **Talk about why they are cutting the cards up!**
- (5 minutes)
- V. Review "**DISCUSSION QUESTIONS**" AT THE END OF THE LESSON.  
See the bonus questions between pages 38 and 55 if time permits.
- (3 minutes)
- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.
- (11 minutes)
- VII. Remind everyone to complete their **FINANCIAL SNAPSHOT** for next week's class (column 2, for session #6).
- (1 minute)
- VIII. Encourage everyone (including yourself) to do the **RECOMMENDED READING ASSIGNMENTS**.
- IX. **If anyone has missed any classes call them and encourage them to not miss any more classes. Encourage accountability partners to call on and encourage one another.**
- (1 minute)

# ACCOUNTABILITY CHECK-UP

## Dumping Debt

- I. Be prepared to cut up your credit cards tonight!
  - A. **You will never remove debt from your life as long as you hold on to any credit cards.**
  - B. **Make a commitment to never use credit cards again.**
  
- II. **ACCOUNTABILITY & APPLICATION REVIEW:** (No beating around the bush.)
  - A. If you have \$1,000 in an emergency fund, and have a debit card, which could be used for traveling, there is no good reason/excuse for keeping a credit card, according to the Financial Peace principles. True or False. Why?
  - B. Which myth did you buy into before this lesson?
  - C. I am honest with myself (and my spouse, if applicable) regarding how I (we) handle financial affairs. Why is this important?
  - D. I fully understand how to put together and work the Debt Snowball.
  - E. I will go home and put together my Debt Snowball this week and start applying it to my financial situation.
  - F. I understand that Debt CONsolidation is in many cases more harmful than helpful. Why is this true?
  - G. I will have **gazelle intensity** and deliver myself (and family) from the burden and bondage of debt.
  - H. I truly take this program seriously and am applying the principles to my life.
  - I. When you hear the phrase “...**the borrower is servant to the lender**”, how does it make you feel?
  - J. Before going through this program, did you realize that the way you handle your money is really a spiritual issue?
  
- III. **REVIEW DISCUSSION QUESTIONS** at the end of the lesson.
  
- IV. Go home and complete the credit card history form. Use the form to help you close out your credit card accounts as soon as possible. (See page 146.)

## →→ OUR AIM IS TO SERVE YOU!

Please let your Financial Peace University class know of the numerous options for FPU and how to request additional information. Make copies of the following fax page to distribute to class members. Have them fill it out and return to you so you can fax them in as soon as possible so we can get them the information they need.

### ↳ *Counseling / Counselor Training*

Financial Peace University members are entitled to an “**upgrade**” session at a discounted fee that will provide them with ideas and direction for their unique situation. Other options are also available.

Become one of Dave’s **Local Certified Counselors** and help people deal with their financial issues and questions, from bankruptcy to investment goals.

*Call 1-888-227-3223 ext. 109*

Russ Carroll, Lead Counselor and Counselor Trainer



### ↳ *Businesses*

Financial Peace University is being discovered by business owners and human resource managers as a powerful training tool that increases employee productivity as it removes the number one source of personal anxiety at work.

*Call 1-888-227-3223 ext. 125*

*“I believe so much in FPU that I decided to pay my employees a bonus if they graduate from FPU. It has literally changed their lives.”*

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



### ↳ *Special Programs*

Financial Peace University can be THE financial literacy program that teaches people in low income, disadvantaged, and court ordered situations how to take control of their financial lives.

*Call 1-888-227-3223 ext. 141*

*“I hated a budget but I ended up getting the hang of it, and it ended up being more of a blessing than anything else.”*

Alishia Marshall, Single Mom



### ↳ *Military*

Financial Peace University programs operating in various locations are enabling military members to serve our country effectively without added financial stress.

*Call 1-877-378-2667 ext. 106*

*“In the military, everything that causes worry affects the mission and affects the unit. It’s so important to teach soldiers how to best manage their money.”*

Scott and Wendy Morris, United States Military



### ↳ *Churches*

Financial Peace University provides a biblically based accountability group that equips congregations to manage their resources in a godly manner. Use it as an outreach to help people mend their financial lives and relationships.

*Call 1-877-378-2667*

*“My life will never be the same because of it. I praise God for Financial Peace University.”*

Elder Stephen R. Ruff, Stewardship Director, South Central Conference





**FAX**

FROM OUR MILITARY TO CORPORATE AMERICA... FROM CLASSROOMS TO CHURCHES ACROSS THIS GREAT NATION, EVERYONE TRULY BENEFITS FROM THIS LIFE-CHANGING PROGRAM.

TO: Dave Ramsey's office / The Lampo Group, Inc.

FAX NO. 615-371-5007

Attn: \_\_\_\_\_

Financial Peace University Division

FROM: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Daytime phone \_\_\_\_\_

Best time to call \_\_\_\_\_ A.M. \_\_\_\_\_ P.M.

Email address \_\_\_\_\_

Please circle –  
I am interested in more information about the following:

- |                    |                          |
|--------------------|--------------------------|
| ① Counseling       | ② Becoming a counselor   |
| ③ Special Programs | ④ Military Opportunities |
| ⑤ Business Options | ⑥ Church Programs        |

# COORDINATOR CLASS OUTLINE

## Understanding Investments

(2 Hours)

- I. By way of **reviewing last week's lesson**, ask the class to name (3) out of the (6) steps to getting out of debt:
  - A. Quit borrowing more money
  - B. You must save money
  - C. Prayer really works
  - D. Sell something
  - E. Part-time job or overtime
  - F. Utilize the Debt Snowball

(3 minutes)
- II. Have group turn to **“Understanding Investments”**. Then start the video lesson.

(64 minutes)
- III. **Form a circle discussion group.**

(3 minutes)
- IV. Have the group hold up their completed Debt Snowball form from last week's lesson.
  - A. **Discuss why it's important to dump your debt before starting to invest.**
  - B. Hand out 3 x 5 cards or small pieces of paper. Ask each family to list the total amount of debt they have, not counting their mortgages. No names listed, keep this totally anonymous.
  - C. Add up class total debt, and keep a record of it. This will be compared at the end of the 13<sup>th</sup> session to see how much the group has paid off as a whole.

(8 minutes)
- V. Have the class review and discuss their **Financial Snapshot** form with column 2 completed.

(5 minutes)
- VI. Have the class look at the **“Monthly Debt Payments Rob You...”** chart and briefly discuss how debt is robbing them of their retirement (page 156).

(10 minutes)
- VII. Review **“DISCUSSION QUESTIONS” AT THE END OF THE LESSON.** See the bonus questions between pages 38 and 55 if time permits.

(3 minutes)
- VIII. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.

(23 minutes)
- IX. Remind everyone to work on their next month's budget and bring it next week.

(1 minute)

# ACCOUNTABILITY CHECK-UP

## Understanding Investments

- I. Be prepared to show your filled in Debt Snowball form.
  - A. **EMOTION – EMOTION – EMOTION is the KEY! GET MAD!!!**
  - B. Use the combination of the Debt Snowball and emotion to motivate you to financial victories.
  - C. Living by and committing to do the Debt Snowball will prove to be the difference between your success and failure.
  
- II. **Everyone needs to do their next month's budget and bring it next week.** Be sure to make any adjustments necessary from the last budget you did.
  - A. **Use the Actually Spent Column on the monthly budget sheet to help you with your next budget.**
  - B. It may be helpful for you to compare your actual % of take home expenses with the recommended percentage chart.
  
- III. Show your **Financial Snapshot** with column 2 completed.
  
- IV. **ACCOUNTABILITY & APPLICATION REVIEW:**
  - A. Discuss why it's important to dump debt before starting to invest.
  - B. Talk about the temptation of wanting to invest now instead of first dumping your debt, as we teach in Baby Step Two.
  - C. What two words should you say to an investment broker who doesn't take the time to teach you about how your investments work? ("**You're fired!**")
  - D. Talk about how important it is for spouses to be on the same page, working together when it comes to both dumping debt and investing.
  - E. Discuss the challenge of being single and trying to be accountable for your financial actions.
  - F. Look at the "**Monthly Debt Payments Rob You...**" chart (at the end of the lesson) and discuss how monthly debt robs people of the ability to invest monthly for their retirement.
  - G. Discuss the danger of trying to invest using borrowed money. Then talk about the relationship between owing money, credit cards and trying to invest for retirement.
  - H. Talk about the Power of Diversification (see chart in the lesson on page 150). Is it wise to put all your eggs in one basket? Why or why not?

# COORDINATOR CLASS OUTLINE

## Understanding Insurance

(2 hours)

- I. By way of **reviewing last week's lesson**, ask the class:
- A. What does "diversification" mean and how does it affect your risk in investing?  
(Answers: to spread around; lowers risk)
  - B. Are mutual funds for long term or short term investing, and how many years minimum?  
(Answers: long term; 5 years or longer)
  - C. Long term mutual fund investments properly diversified should be spread into what four (4) kinds of funds for both the aggressive and calmer investors?

### Aggressive Investor

Growth & Income	25%
Growth	25%
International	25%
Aggressive Growth	25%

### Calmer Investor

Balanced
Growth & Income
Growth
International

(4 minutes)

- II. Have group turn to "**Understanding Insurance**". Then start the video lesson.  
(63 minutes)

- III. **Form a circle discussion group.**  
(3 minutes)

- IV. Check everyone's zero-based budget. Show yours first.
- A. **Discuss how much easier or harder it was to do this time compared to the first one. Be HONEST & TRANSPARENT with each other.**
  - B. **Discuss what you have learned about how YOU handle money.**
- (10 minutes)

- V. Review "**DISCUSSION QUESTIONS**" AT THE END OF THE LESSON.  
See the bonus questions between pages 38 and 55 if time permits.  
(3 minutes)

- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
(36 minutes)

- VII. Encourage everyone to **bring a calculator** to class **next week.**  
(1 minute)



# ACCOUNTABILITY CHECK-UP

## Understanding Insurance

- I. Everyone hold up their monthly zero-based budget.
  - A. **Discuss how much easier or harder it was to do this time compared to the first one. Be HONEST & TRANSPARENT with each other.**
  - B. **Discuss what you have learned about how YOU handle money.**
  
- II. **ACCOUNTABILITY & APPLICATION REVIEW:** (Let everyone talk. That includes – both spouses and all singles.)
  - A. Discuss how having an emergency fund in place can affect your insurance premiums and deductibles.
  - B. What do you do if money is tight and you're having a hard time financially:
    1. Take a chance and drop your insurance, until you've paid off your debts.
    2. Only put insurance on the individual who brings home the most income and pray nothing happens to the rest of the family.
    3. Make insurance coverage a priority to avoid a financial disaster.
  - C. What could happen to you financially if you do not have the proper amount of insurance in place? **(If anyone in the group has a nightmare story to relate to the group regarding this issue, please share it now!!!)**
  - D. Discuss how having or not having the proper amount of insurance in place makes you feel:
    - a. **Wives (ladies) talk about how important it is to you.**
    - b. **Husbands (men) talk about how it makes you feel.**
    - c. **Singles talk about your need for insurance.**
  - E. Dave always teaches that we should deal only with insurance agents who have a heart of a teacher, who will help you understand what you are buying. What two words should you say to them if they do not? (Answer: **YOU'RE FIRED!!!**) Why?
  - F. I have balanced my checkbook this month within 72 hours of receiving my bank statement. Yes/No? Why/Why not?
  - G. In what ways can having a debit card be almost as dangerous as a credit card?
  - H. Your FPU debit card holder has this warning on it: **“Using this card may be hazardous to your financial health.”** Is this true? If you are using the card holder, has this subtle reminder helped you control your debit card spending?
  
- III. Complete Insurance Coverage Recap sheet so that you will have all your insurance records in one place. (See page 172.)

# COORDINATOR CLASS OUTLINE

## Retirement & College Planning

(2 Hours)

- I. In **reviewing last week's lesson**, ask the class:  
(The correct answers are underlined.)
  - A. True or False: Insurance is an essential financial planning tool.
  - B. The purpose of insurance is to (fill in the blank):
    - a. Lower
    - b. Transfer
    - c. Eliminate

\_\_\_\_\_ the risk of a loss to an outside company.
  - C. True or False: Having an emergency fund in place can allow you to lower your premiums by raising your deductibles.

**(3 minutes)**
- II. Have group turn to **“Retirement & College Planning”**. Then start the video lesson.

**(63 minutes)**
- III. **Form a circle discussion group.**

**(2 minutes)**
- IV. Encourage the class to **memorize the Baby Steps** in order by the next class session. See page 16 in the FPU Workbook.

**(5 minutes)**
- V. **Bring a calculator to class** for this next assignment.
  - A. Review briefly the monthly retirement planning sample sheet, pgs. 186-187.
  - B. Encourage everyone to figure out how much money they need to be aiming at saving monthly in order to retire like they would like to.

**(10 minutes)**
- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.

**(37 minutes)**
- VII. Monthly College Planning worksheet (page 185) is to be done at home by each family, if it is applicable.
- VIII. See the bonus questions between pages 38 and 55 if time permits.

# ACCOUNTABILITY CHECK-UP

## Retirement & College Planning

- I. Review briefly (no more than 10 minutes) as a group the Monthly Retirement Planning worksheet.**
  - A. If someone has a calculator help each other figure out how much money you need to save to retire as you'd like to.
  - B. If you procrastinate and wait 5 to 10 years before getting started, calculate how much more you would have to save. \*Note: These figures do not include any pre-existing savings towards retirement. If no one has a calculator, let everyone do it for homework themselves this week.
  
- II. Be Prepared to name the Baby Steps, in order, at the next class session.**
  
- III. ACCOUNTABILITY & APPLICATION REVIEW:** (Remember this is a support group; encourage one another).
  - A. When you see retirement age people at places like Wal-Mart or a grocery store bagging groceries, does it ever make you stop and think: that could be me some day? If so, does it emotionally motivate you to do something now about it? Should it? Why?
  - B. Should you ever TEMPORARILY stop adding to your retirement plan? If so, why? And when should you start it up again?
  - C. Should you ever cash in pre-taxed retirement savings early to get out of debt? How would it affect your taxes?
  - D. Talk about how this lesson can make someone feel guilty or depressed, because they are not yet in a financial position to save for retirement.
  - E. Should you ever let your children's college funding get in the way of you building a proper foundation for your own financial future?
  - F. Why is it important to put aside 3 to 6 times your monthly expenses in an emergency fund and not 3 to 6 times your monthly income? (according to Baby Step Three)
  - G. Does college funding come before or after retirement savings according to the Baby Step principles? Why?
  - H. How does doing a monthly budget and living by it help you prepare for retirement?
  
- IV. Review Retirement Options chart to compare which option is best for your family or individual needs. (See page 190.)**

# COORDINATOR CLASS OUTLINE

## Buyer Beware

(2 Hours)

- I. By way of **reviewing last week's lesson**, ask the class:
  - A. Is an IRA a type of investment at a bank, or is it the tax treatment on virtually any type of an investment? (Answer: Tax treatment.)
  - B. True or False: You should never cash in pre-taxed retirement savings early to pay off debt because of the tax penalties.
  - C. Have the class name the first five Baby Steps in order. (See "Baby Steps" located behind Orientation tab on page 16, if needed.) Remind them that college funding goes only after the first four Baby Steps are in place.  
(4 minutes)
  
- II. Now have the group turn to "**Buyer Beware**". Then start the video lesson.  
(59 minutes)
  
- III. **Form a circle discussion group.**  
(2 minutes)
  
- IV. **Budget review:**
  - A. Check monthly budgets and see how everyone is doing. Are they trying to live by them as they should be?
  - B. Have everyone plan on bringing next month's budget next week to class.
  - C. Also remind them to complete their **Financial Snapshot** for next week.  
(10 minutes)
  
- V. Review "**DISCUSSION QUESTIONS**" AT THE END OF THE LESSON.  
See the bonus questions between pages 38 and 55 if time permits.  
(10 minutes)
  
- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
(35 minutes)

# ACCOUNTABILITY CHECK-UP

## Buyer Beware

### I. Check monthly budgets and see how everyone is doing.

- A. Are you truly trying to live by your budget?
- B. **Are you making the necessary adjustment to fine-tune it?**
- C. Plan on bringing next month's budget into class next week.
- D. Bring in your **Financial Snapshot** with column 3 completed next week.

### II. Name the Baby Steps in order.

### III. ACCOUNTABILITY & APPLICATION REVIEW: (Have each person answer and participate in this discussion.)

- A. I run my household and do not let my creditors set my priorities. In other words, I do not let creditors control my budget. The best way for them to get paid is for me to take control of my financial destiny.
- B. I do not borrow money anymore, including on credit cards. True / False  
Why or why not?
- C. I try to never pay retail for anything. (Share a recent bargain story with the class.)
- D. How have the biblical principles of this program affected my view of handling my personal finances?
- E. How would **waiting overnight** before making purchasing decisions have changed your debt load today? (Talk about examples of things you've purchased impulsively in the past.) Has this changed now for you?
- F. Do you seek the counsel of your spouse, if married, before making purchases over \$300? If so, why? If not, why not? Should you?
- G. If you are single, whose counsel do you seek?
- H. Give an example of something you have bought in the past that you really did not fully understand how it worked, yet you purchased it anyway. Would you do it again?
- I. In what ways has having an accountability partner been helpful to you? Do you still need help in this area?

# COORDINATOR CLASS OUTLINE

## Real Estate & Mortgages

(2 Hours)

- I. By way of **reviewing last week's lesson**, ask the class to name (3) out of the (5) keys to develop the power over purchases.
  - A. Wait overnight before making a purchase.
  - B. Consider your buying motives, stuff doesn't equal contentment.
  - C. Never buy anything you do not understand.
  - D. Consider the opportunity cost of your money.
  - E. Seek the counsel of your spouse.

(4 minutes)
- II. Now have the group turn to **"Real Estate & Mortgages"**. Then start the video.

(62 minutes)
- III. **Form a circle discussion group.**

(3 minutes)
- IV. **Check new monthly zero-based budgets:**
  - A. This should be your 3rd budget during this course.
  - B. By now everyone should have a handle on their average monthly spending, and start to feel a little more in control of their financial life.
  - C. **If anyone is still having problems, have them call our office for help, toll-free, 1-888-22PEACE.**

(10 minutes)
- V. Have everyone share a victory from their **FINANCIAL SNAPSHOT**, with column 3 now completed.

(5 minutes)
- VI. Review **"DISCUSSION QUESTIONS" AT THE END OF THE LESSON.** See the bonus questions between pages 38 and 55 if time permits.

(3 minutes)
- VII. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.

(33 minutes)

# ACCOUNTABILITY CHECK-UP

## Real Estate & Mortgages

### I. BUDGET CHECK TIME AGAIN!

- A. This should be around your 3rd monthly zero-based budget during this 13 week program.
- B. By now everyone should start to have a better handle on how to do a budget and their average monthly spending.
- C. As a result you should feel a little bit more in control of your finances. **If you still need more help call our Financial Peace University office at 1-888-22PEACE for more assistance or information regarding a 1 to 2 hour phone counseling session.**

### II. Everyone should show their **Financial Snapshot** with column three completed.

- A. **Share a victory story with the class** as you reflect on your progress throughout this program.

### III. ACCOUNTABILITY & APPLICATION REVIEW:

- A. If you find yourself paying more on a house than you can realistically afford, what should you do? Talk about the struggle this has or would cause you.
- B. How can renting for a period of time actually be a blessing to you in the big financial picture? Is renting for a time throwing away money?
- C. Have you ever been late on a mortgage or rent payment? If so, how did it make you feel?
- D. If you have over a 15 year mortgage, make a commitment to at least look into how much interest you would save by switching it to a 15 year or less mortgage.
- E. If you have an ARM (Adjustable Rate Mortgage), should you look into moving it to a fixed rate? If so, why? If not, why not? (If anyone in the class has ever had an ARM and it hurt them financially, share the story with the class.)
- F. How would paying off your house early feel, and how would it affect your retirement?
- G. Complete this sentence: **“This program has been a blessing in my life because it has...”**

### IV. Let the FPU Team know **“What FPU means to me.”** E-mail us at

**fpu@daveramsey.com**

or call us at

**1-888-22PEACE.**

# COORDINATOR CLASS OUTLINE

## Careers & Extra Jobs

(2 Hours)

- I. Review last week's lesson** by asking the class:  
(The correct answers are underlined.)
- A. Homes in good neighborhoods appreciate and are priced based on what three things? (Answer: Location, Location, Location.)
  - B. True or False: The return on your investment of time and money fixing up your house prior to selling it can be enormous.
  - C. According to the Financial Peace principles is it wiser to buy a little less house with a 15 year mortgage or more house with a 30 year mortgage? (Answer: less house with a 15 year mortgage.)
  - D. Which is better to have according to the Financial Peace principles:
    - 1. An (ARM) Adjustable Rate Mortgage
    - 2. A Fixed Rate Mortgage
- (4 minutes)**
- II.** Have the group turn to “**Careers & Extra Jobs**”. Then start the video lesson.  
**(55 minutes)**
- III. Form a circle discussion group.**  
**(3 minutes)**
- IV.** Review “**DISCUSSION QUESTIONS**” AT THE END OF THE LESSON.  
See the bonus questions between pages 38 and 55 if time permits.  
**(8 minutes)**
- V.** It's time again to cut up credit cards and credit applications if anyone has not done so yet.
  - A. Bring a pair of scissors to class to cut up credit cards.
  - B. **Check on total debt avoided by the group by adding up the credit limits on credit card applications they have received over the last few months.** (This includes those they cut up or sent back with the Credit Rebellion letter.)

**(10 minutes)**

**VI.** Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  
**(40 minutes)**



# ACCOUNTABILITY CHECK-UP

## Careers & Extra Jobs

- I. It's time to cut up credit cards again and check on how much debt the class as a group has avoided by not accepting any new credit card offers.**
- A. Add up the credit limits on credit card applications the group has received over the last few months.
  - B. Have a credit card and application destroying party.
  - C. Congratulate each other for avoiding any new debt.
  - D. You've worked hard for your money! It's time to be FREED!
- II. ACCOUNTABILITY & APPLICATION REVIEW:**  
(Talk **with passion** about these things.)
- A. I will commit to going home and writing down a mission statement for my life before the next class. Then I will post it where I can see it and pursue it daily.
  - B. Describe the feelings of working at a job where you feel stuck because of financial responsibilities, yet for which you have no passion.
  - C. Even if I don't like it, I will work overtime or a second job for a period of time **to pay off debts with gazelle intensity.**
  - D. Long term I am, or will, pursue for my life's work the kind of job that brings me happiness and inner peace. If not, why not?
  - E. Talk about the emotional stress that you go through if you are out of work for a long period of time.
  - F. I am supportive of my spouse's work and encourage him/her for all the hard work he/she does to help provide for the family.
  - G. Talk about the danger of being a workaholic. How can it affect your life, your soul, and your family? Does it become a non-issue if you are single?
  - H. How can having a job you enjoy make a difference in your financial future?
  - I. Talk about why it is harder to pay off debts when you are working at a job that you do not enjoy.
  - J. Colossians 3:23 teaches us that "...whatever you do, do it heartily, as to the Lord and not to men." Do you carry this attitude into your workplace? How could it help you even if you are working at a job you don't enjoy?
- III.** Go home and finish the Personal Inventory and Occupational Categories worksheets this week (page 231-232).
- V.** Work on your **Personal Mission Statement** worksheet (page 229) this week!

# COORDINATOR CLASS OUTLINE

## Collections Practices & Credit Bureaus

(2 Hours)

- I. **Review last week's lesson** by asking the class:  
(The correct answers are underlined.)
- A. Which statement should we live by?
    - 1. Plan your work around your life, or
    - 2. Plan your life around your work
  - B. Which is more important regarding the major quest in our life:
    - 1. What you are getting, or
    - 2. What you are becoming
  - C. Most hiring decisions in interviews are made:
    - 1. In the first 1 to 2 minutes,
    - 2. In the first 3 to 5 minutes, or
    - 3. In the first 8 to 12 minutes.
  - D. Give (3) out of the (4) reasons why you should take on a part-time job for a short period of time:
    - 1. Eliminate monthly bills
    - 2. Pay off debt
    - 3. Purchase an item with cash
    - 4. Build up a lump sum savings
- (4 minutes)
- II. Have the group turn to **“Collection Practices & Credit Bureaus”**. Then start the video lesson.
- (46 minutes)
- III. **Form a circle discussion group.**
- (2 minutes)
- IV. **Point out** that in the front pocket of the workbook there is an **FPU Survey/Testimonial Form**. Encourage everyone to complete it and **return it** by the next class session – **Graduation Night**.
- (5 minutes)
- V. Review **“DISCUSSION QUESTIONS”** AT THE END OF THE LESSON. See the bonus questions between pages 38 and 55 if time permits.
- (8 minutes)
- VI. Go over **ACCOUNTABILITY & APPLICATION REVIEW** for this session.
- (55 minutes)

# ACCOUNTABILITY CHECK-UP

## Collections Practices & Credit Bureaus

- I. **Next week is Graduation Night:**
  - A. Do something fun and special, like have a potluck with snacks, drinks and finger foods, maybe right after the video session, during the ACCOUNTABILITY and Graduation Session.
  - B. **Those who have attended 12 out of the 13 sessions will receive a Graduation Certificate.**
  - C. Invite a friend to visit the next session with you.
- II. Be prepared to show your final budget next week!
- III. Has everyone done a mission statement? Show these; share if you choose.
- IV. Pull out your **Testimonial Survey** form from the front pocket. Complete and hand it in next week.
- V. **ACCOUNTABILITY & APPLICATION REVIEW:** (Share your emotions with this class.)
  - A. I run my household and do not let my creditors set my priorities. The best way that they can get paid is for me to take control of my financial destiny.
  - B. I will protect my credit rating if possible; however, I will not let my creditors use it to control my life or budget.
  - C. During this program I have learned how to manage my money better, so that I am not filled with stress. True or False.
  - D. I have allocated all of this month's income on paper **before** the month began. **How does this help you pay off creditors?**
  - E. I did not get into financial stress quickly and I will likely walk out of it slowly, yet **with confidence now**.
  - F. I will check my credit report within the next 2 weeks. Why/why not?
  - G. Share a story with the group of your own personal experience of dealing with creditors at some point in your life.
  - H. Why is it important to **always pay your necessities first** before paying your creditors, such as credit card companies?
  - I. List some things that are necessities that must be budgeted before paying off debt.
  - J. Is it wise to sign notes for family or friends? What can happen? Give an example of a true story if you have one.
  - K. I will no longer allow guilt and emotion to control my financial decisions. Talk about an example of what happened when you did.

# COORDINATOR CLASS OUTLINE

## The Great Misunderstanding

(2 Hours)

- I. **Have everyone put the finger foods aside until after the video lesson.**
- II. **Review last week's lesson** by asking the class:  
(The correct answers are underlined.)
  - A. What is a collector's job? (Answer: To get your money)
  - B. What are collectors trained to do to your emotions? (Answer: evoke strong emotions)
  - C. Who should control your household? You or your creditors?
  - D. What percentage of credit bureau reports have errors on them?  
a. 25%   b. 50%   c. 75%
  - E. How often should you check your credit report?
    1. Every 1 to 2 years
    2. Every 3 to 5 years
    3. Every 7 years

(3 minutes)
- III. Have the group turn to "**The Great Misunderstanding**". Then start the video.  

(64 minutes)
- IV. **Form a circle discussion group**, then set up and get your potluck finger foods to eat and drink during discussion group. Review "**DISCUSSION QUESTIONS**" AT THE END OF THE LESSON. See the bonus questions between pages 38 and 55 if time permits.  

(10 minutes)
- V. Check final budget for zero-based. **Collect one copy of the Financial Snapshot** form and have group share victory stories.  

(5 minutes)
- VI. **Pass out Graduation Certificates.** Take pictures of your class! Send them to The Lampo Group if you want to.  

(5 minutes)
- VII. **Encourage every family to become a FPU coordinator and help us touch other families with these principles.** Also collect **Testimonial Survey Forms** at this time.  

(5 minutes)
- VIII. Final **ACCOUNTABILITY & APPLICATION REVIEW** for this session.  

(28 minutes)
- IX. **Turn in** – Final class attendance roster, Financial Snapshots, Testimonial Surveys, and the completed Coordinator Report on pages 3-4.

# ACCOUNTABILITY CHECK-UP

## The Great Misunderstanding

- I. Put finger foods, drinks and potluck items aside **until after the video lesson.** **After the video lesson form a discussion circle,** then get your food and drinks.
- II. Show your final zero-based budget.
  - A. **Hand in your final Financial Snapshot** (back copy).
  - B. **Share victory stories** with class about how the program helped you.
- III. Add up grand total of class debt paid off and credit card debt avoided.
  - A. Count up how many credit cards were cut up over 13 weeks.
  - B. Add up how much, as a group, was put into emergency funds and savings. Do this by passing out 3 x 5 cards with **no names on them** and have everyone list the above information.
- IV. **The class coordinator will hand out Graduation certificates.**
- V. **Everyone is invited to consider helping bring FPU to your community, church, school, or business, etc. by becoming a class coordinator.**
- VI. Hand in your **Testimonial Survey** forms tonight to your coordinator.
  - A. Let the coordinator know how much you appreciate him/her **for volunteering to host this class.**
  - B. Share with the coordinator something he/she did that helped you over the past 13 weeks.
- VII. Final **ACCOUNTABILITY & APPLICATION REVIEW:**
  - A. How would it feel to be able to start giving away money?
  - B. Have the spiritual principles of this program helped you seek God and His will for your life? If so, how?
  - C. Why is it important to give to your church before paying off debts?
  - D. How has your quiet time and spiritual growth helped you apply the spiritual principles of this program to your life?
  - E. When viewing yourself as a manager of the blessings God has given you, how does it affect your thinking regarding your financial responsibilities?
  - F. Do you honestly believe other people need to learn about this program and how it can help change their lives? If so, what will you do about it?
  - G. How will you be handling God's money and family relationships differently than you did before starting this 13 - week program?

**VIII. SPECIAL NOTE TO CLASS LEADER:** Fax (615-371-5007) or mail final class attendance roster, student's Financial Snapshots, Testimonial Surveys, and the completed Coordinator Report on pages 3-4 to the FPU office:

Financial Peace University  
783 Old Hickory Boulevard, Suite 257 West  
Brentwood, TN 37027

## → → OUR AIM IS TO SERVE YOU!

Please let your Financial Peace University class know of the numerous options for FPU and how to request additional information. Make copies of the following fax page to distribute to class members. Have them fill it out and return to you so you can fax them in as soon as possible so we can get them the information they need.

### ↳ *Counseling / Counselor Training*

Financial Peace University members are entitled to an “**upgrade**” session at a discounted fee that will provide them with ideas and direction for their unique situation. Other options are also available.

Become one of Dave’s **Local Certified Counselors** and help people deal with their financial issues and questions, from bankruptcy to investment goals.

*Call 1-888-227-3223 ext. 109*

Russ Carroll, Lead Counselor and Counselor Trainer



### ↳ *Businesses*

Financial Peace University is being discovered by business owners and human resource managers as a powerful training tool that increases employee productivity as it removes the number one source of personal anxiety at work.

*Call 1-888-227-3223 ext. 125*

*“I believe so much in FPU that I decided to pay my employees a bonus if they graduate from FPU. It has literally changed their lives.”*

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



### ↳ *Special Programs*

Financial Peace University can be THE financial literacy program that teaches people in low income, disadvantaged, and court ordered situations how to take control of their financial lives.

*Call 1-888-227-3223 ext. 141*

*“I hated a budget but I ended up getting the hang of it, and it ended up being more of a blessing than anything else.”*

Alishia Marshall, Single Mom



### ↳ *Military*

Financial Peace University programs operating in various locations are enabling military members to serve our country effectively without added financial stress.

*Call 1-877-378-2667 ext. 106*

*“In the military, everything that causes worry affects the mission and affects the unit. It’s so important to teach soldiers how to best manage their money.”*

Scott and Wendy Morris, United States Military



### ↳ *Churches*

Financial Peace University provides a biblically based accountability group that equips congregations to manage their resources in a godly manner. Use it as an outreach to help people mend their financial lives and relationships.

*Call 1-877-378-2667*

*“My life will never be the same because of it. I praise God for Financial Peace University.”*

Elder Stephen R. Ruff, Stewardship Director, South Central Conference





**FAX**

FROM OUR MILITARY TO CORPORATE AMERICA... FROM CLASSROOMS TO CHURCHES ACROSS THIS GREAT NATION, *EVERYONE TRULY BENEFITS FROM THIS LIFE-CHANGING PROGRAM.*

TO: Dave Ramsey's office / The Lampo Group, Inc.

FAX NO. 615-371-5007

Attn: \_\_\_\_\_

Financial Peace University Division

FROM: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Daytime phone \_\_\_\_\_

Best time to call \_\_\_\_\_ A.M. \_\_\_\_\_ P.M.

Email address \_\_\_\_\_

Please circle –

I am interested in more information about the following:

- |                    |                          |
|--------------------|--------------------------|
| ① Counseling       | ② Becoming a counselor   |
| ③ Special Programs | ④ Military Opportunities |
| ⑤ Business Options | ⑥ Church Programs        |

## What God's People Are Saying About Financial Peace University:



*“Church is so often viewed as impractical... Financial Peace University is something we offer as a resource to our own members and people in our community to deal with some of the pressing stuff that’s creating family frustration and personal tension in their lives now.”*

-Rubel Shelley, Gospel Preacher and Minister



*“Forty to forty-five percent of the people that attend the 13 week Financial Peace University are people outside our congregation.”*

-Maury Davis, Pastor, Cornerstone Church



*“My life will never be the same because of it. I praise God for Financial Peace University.”*

-Elder Stephen R. Ruff, Stewardship Director, South Central Conference



*“It made us sit down as a couple and communicate ...and it gave us an instant pay raise!”*

-Paul and Lynesa Benson



*“We’ve actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles.”*

-Russ and Mary Lee, Christian Music Artist



*Dave Ramsey's*  
**Financial**  
*Peace*  
**University**



Bonus Accountability Questions  
for Church Groups

*...a tool that uses a biblically based  
accountability group to teach and train  
congregations to manage their resources in  
a godly manner*

# BONUS QUESTIONS - CHURCH

## **Super Savers**

1. Why should savings be a priority? (Give a Christian perspective according to Genesis 41:35-36.)
2. According to Proverbs 27:23, what does a foolish man do?

## **Cash Flow Planning**

1. Read Luke 14:28-30. What does it mean to count the cost?
2. When you are mocked due to not having 'enough', how does that make you feel?

## **Relating with Money**

1. How can working together on a budget help your family to follow God's voice and plan for your life? (Matthew 6:21)
2. Proverbs 22:6 says, "Train up a child in the way he should go,..." and verse 7 says, "The rich rule over the poor and the borrower is servant to the lender." Why is it important to train our children in the area of personal finance?

## **Buying Only Big, Big Bargains**

1. How can searching for BIG, BIG bargains help us to be better stewards (asset managers) for the resources God has given us?
2. What principle have you learn so far in the Financial Peace University program that has not only affected you financially, but spiritually as well? And how?

## **Dumping Debt**

1. How does debt rob you of doing kingdom work?
2. Discuss Proverbs 6:1-5 – Formula for getting out of debt. What will it take for you to begin applying this scripture in your life?

## **Understanding Investments**

1. According to Proverbs 28:20, who abounds with blessings and what happens to 'he who hastens to be rich'?
2. Scripture tells us (Ecclesiastes 11:2) to 'diversify' because we do not know what disaster may come upon the land. In what areas of life do we need to diversify?

# BONUS QUESTIONS - CHURCH

## **Understanding Insurance**

1. I Timothy 5:8 says, ‘ . . . if anyone does not provide for his own and especially those in his household, he has denied the faith and is worse than an unbeliever.’ How does insurance ‘provide for your own’?
2. What area of your life has Financial Peace University affected the most? (i.e. marriage, spending habits, saving habits, with children, etc.) And how?

## **Retirement & College Planning**

1. Does the Bible admonish us to build an inheritance for future generations? Read Proverbs 13:22.
2. How can planning for retirement help you be able to do kingdom work in your golden years?

## **Buyer Beware**

1. Proverbs 1:5 says, ‘ . . . a man of understanding will acquire wise counsel’. What are some ways we can ‘acquire wise counsel’ before a major purchase?
2. Impulse buying causes us to purchase items before understanding/research can be done. The Bible says it exalts folly. How can you reduce the urge to purchase on impulse?

## **Real Estate & Mortgages**

1. Why is ‘counting the cost’ before you build a house important?
2. Why should that ‘cost’ also include having an Emergency Fund left over after the purchase of your home?

## **Careers & Extra Jobs**

1. God has a plan and future for your life. Why do so many people stay in a job they do not feel called to or even enjoy?
2. According to Proverbs 23:4-5, why should we not set our eyes on riches?

## **Collection Practices & Credit Bureaus**

1. The Bible says a good name is to be chosen rather than great riches. How do collection agencies make us feel about our ‘good name’?

## **The Great Misunderstanding**

1. Discuss the term stewardship in light of tonight’s lesson.
2. According to Malachi 3:11, what will the Lord do for us when we give to Him?

## What Business People Are Saying About Financial Peace University:



*“I believe so much in FPU that I decided to pay my employees a bonus if they graduate from FPU. It has literally changed their lives.”*

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



*“It made us sit down as a couple and communicate ...and it gave us an instant pay raise!”*

-Paul and Lynesa Benson



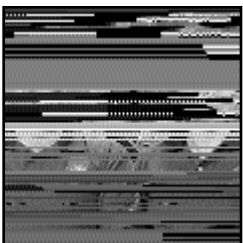
*“Financial Peace University was so well received at Memorial Hospital that the hospital allows them to do the enrollment fees by payroll deduction. Plus, the hospital has actually sponsored some of the employees who needed to go through FPU.”*

-Rod Lewis, FPU Coordinator, Chattanooga, TN



*“The reason I enjoy coordinating Financial Peace University at my company is that it keeps me focused personally and keeps me on track as far as the things I’m doing personally, and at the same time I’m able to help other people get on course financially.”*


-George Bell, FPU Coordinator, Chrysler Corporation



*“My husband has his own company and I work. We are 100% debt free, no house payment, nothing, thanks to Financial Peace University. To this day we still do our budget, we live on the envelope system and we’ve been doing it for five years now. This is a program that does work!”*

-Al and Janet Agnew, Small Business Owners

*Dave Ramsey's*  
**Financial**  
*Peace*  
**University**



Bonus Accountability Questions  
for Business Groups

*...a life changing program that relieves the  
stress of living paycheck to paycheck and  
empowers Businesses' Greatest Resource ...  
People*

# BONUS QUESTIONS - CORP/SMALL BUSINESS

## **Super Savers**

1. Talk about how you can help your company save money using these principles.
2. Why would you be motivated to do that?

## **Cash Flow Planning**

1. In what ways can your company benefit from you learning to manage your personal finances better?
2. In what ways can you help your company stay on budget this month? this quarter?

## **Relating With Money**

1. Is there an accountability partner at work you can seek counsel from before you make a large purchase decision? Who?
2. Are relationships at work affected when co-workers are stressed due to personal finances? If so, how?

## **Buying Only Big, Big Bargains**

1. In what ways will this lesson help you find better deals when you are spending company money?
2. Talk about how company spending should be an investment and not a cost. Give examples of company expenses that result in a greater income for the business. (Example: advertising)

## **Dumping Debt**

1. How, if you had no debt except your home mortgage, would you be able to do more at your current income level to save for purchases, invest for retirement, and make charitable contributions?
2. Is there extra work (overtime) you can do at your present job to increase your income and pay off your debt snowball faster?

## **Understanding Investments**

1. After understanding that there are a lot of good investments available into which your employer could invest his money, how does it make you feel that he is willing to invest in you the amount of your annual income plus all the other taxes and expenses every year?
2. Talk about how important what you do is to the success of your company.

# BONUS QUESTIONS - CORP/SMALL BUSINESS

## Understanding Insurance

1. What opportunities do you have at work to get insurance coverage?
2. Are you taking advantage of them? Why or why not?
3. Briefly discuss company policy regarding insurance benefits.

## Retirement & College Planning

1. If you were out of debt with the exception of your home, could you save 15% of your income for retirement? Why or why not?
2. After doing the retirement planning calculation, talk about the importance of participating in your available retirement plans.
3. What steps do you need to take to be able to retire?
4. What savings benefits are available through your company?

## Buyer Beware

1. Identify and discuss some examples of needs vs. wants in the workplace, i.e. computer upgrades, supplies, another copier, etc., keeping in mind that expenses affect company profitability.

## Real Estate & Mortgages

1. On a mortgage application two questions that get a lot of attention by the underwriters of the loan are work history related.
  - a. How long have you had your present job?
  - b. How has financial stress affected your work history?

## Careers & Extra Jobs

1. What are you doing to prepare yourself for advancement in your company?
2. I will commit to \_\_\_\_\_ in the next 6 months to improve my performance at my job.

## Collection Practices & Credit Bureaus

1. How can you stop creditors from calling you at work?
2. If collectors are calling on someone at home, how does it affect the employee at work?

## The Great Misunderstanding

1. How will having a giving attitude change the way I relate to others at work?
2. Are you thankful for the earning opportunity you have been given?

## What Everyday People Are Saying About Financial Peace University:



*“Because we were looking for a strong piece of financial curriculum for CCSI, we have partnered with Financial Peace University. It was so wonderful to see these young mothers for the first time in their lives make a budget.”*

-Jackie Baker, Adult Program Director, Christian Community Services, Inc.



*“I hated a budget but I ended up getting the hang of it, and it ended up being more of a blessing than anything else.”*

-Alishia Marshall, Single Mom



*“It made us sit down as a couple and communicate ...and it gave us an instant pay raise!”*

-Paul and Lynesa Benson



*“Well, for me the budgeting is important, and having two small kids, ages 8 and 9, I feel like what has helped me the most is the envelope system.”*

-Anita Stratton, Single Mom



*“Programs such as Financial Peace University allow judges to educate an offender. This reduces the repeat offenders, saves the taxpayers money and benefits everyone involved.”*

-Christopher Coats, Municipal Court Judge



*Dave Ramsey's*  
**Financial**  
*Peace*  
**University**

The seal of Financial Peace University is circular with a scalloped edge. It features a central illustration of a factory, a lightbulb, and two dollar signs. The Latin motto "NEQUAM PENDITE DIVIDIUM" is inscribed around the inner border of the seal.

Bonus Accountability Questions  
for Special Interest Groups

*...a financial literacy program that empowers people, changes their spending and saving habits, and leads them to financial independence and self-sufficiency*

# BONUS QUESTIONS - SPECIAL INTERESTS

## **Super Savers**

1. I will make it a goal during this program to establish an emergency fund. According to Baby Step #1, how much should be in my emergency fund?
2. Individual Development Accounts (IDAs) – Discuss the difference between saving for the IDA and an emergency fund. Should I establish an emergency fund in addition to my IDA? Why/why not?

## **Cash Flow Planning**

1. What is unsecured debt and how does it differ from secured debt?
2. Why is it important to take care of necessities first such as food, shelter, transportation and clothing (the 4 walls) before I pay unsecured debt (such as credit cards)?
3. How can using a grocery list reduce the amount I spend on food?

## **Relating with Money**

1. Discuss any questions that you have regarding the completion of the budgeting forms or implementation of the budget.
2. When you are feeling overwhelmed on a Friday night and you and the kids are tempted to “drive-through for a cheeseburger”, and there’s no money in the food envelope and no money in the bank, what are your options?
3. How will using the Envelope System help you control your spending habits?

## **Buying Only Big, Big Bargains**

1. I’m trying to live by my budget, but I’m struggling in this area. Discuss the area(s) that you are struggling with. (Be honest. If you are struggling with an area, there is a good chance someone else will be struggling with that area.)
2. How can using a grocery list, coupons, and watching for sales reduce the amount I spend?

## **Dumping Debt**

1. True or False? I am guilty of buying things impulsively and then worrying about how I’m going to pay for it later. Discuss why this is so.
2. Do you normally wind up paying Christmas bills months after Christmas? Why or why not?
3. How much do you normally spend on Christmas and birthday gifts? Do you budget for it or does it just sneak up on you?

# BONUS QUESTIONS - SPECIAL INTERESTS

## **Understanding Investments**

1. Why is the IDA program a good place to start your investments?
2. I (have) or (have not) begun my IDA. Why?
3. How does hair and nail care rob you of your retirement?

## **Understanding Insurance**

1. Why is it important to have renter's insurance if you rent?
2. What types of insurance do you have?

## **Retirement & College Planning**

1. Do you truly believe you will be able to retire someday or will you have to work all your life? What can you do to guarantee that you will someday get to retire?
2. How much do you waste per month on cigarettes and snacks that could help with investing for your future?

## **Buyer Beware**

1. How does it make you feel to borrow from a pay day advance company, title loan company, or rent to own company?
2. Why is it important to ask how much, rather than how much a week/month?

## **Real Estate & Mortgages**

1. If I didn't have any debt including a car payment, would I be able to save for a home purchase? Yes or No? Why or why not?
2. Am I truly living by my budget? Have you found extra money by living on the budget that you can apply to the debt snowball or to your emergency fund?

## **Careers & Extra Jobs**

1. What can I do to prepare myself for career advancement?
2. What ideas do you have for creating additional income?

## **Collection Practices & Credit Bureaus**

1. In addition to cutting up credit cards, why is it important to close credit card accounts? Have you done this yet? If not, why not?
2. Why should I show creditor(s) that I am in control of my finances?

## **The Great Misunderstanding**

1. How has the budget and Envelope System become a blessing in your life? Share a success story.
2. If I had no debt, could I give and help others, as I would like to do?

## What Military Personnel Are Saying About Financial Peace University:



*“Financial Peace University was the tool our family really needed. FPU changed the way we handle money and turned our finances completely around. We managed to pay off over \$5500 worth of debt and to create an emergency fund within 90 days. We recommend the program to anyone who wants to seriously change their financial situation and provide financial security for their family.”*

-Cleveland and Gwen Richardson, United States Military



*“FPU allows us to realize what our goals need to be, where we should apply the money to. I’ve seen airmen when they get the bonus just go out and spend all of it and not even think about investing it or trying to pay off any debts.”*

-Ian Crandell, United States Military



*“Did you know that Officers will have at least \$1,250,000 and Enlisted will have \$750,000 go through their hands during a 20 year career? Financial Peace University will give you the tools to be able to truly retire after 20 years of service, if that is your dream.”*

-Stephen and Nancy Sheridan, United States Military



*“FPU gave me a better focus to be able to take care of not only myself but those that I serve with. We are put in many austere conditions, traveling a lot to protect our country. Having a good financial plan protects us and gives us a feeling of safety and security. Financial Peace University has given me that peace and security.”*


-Dennis Fonville, United States Military



*“In the military, everything that causes worry in the soldier’s life affects the mission and affects the unit. It’s so important to teach them where their money is going and how to best manage it.”*

-Scott and Wendy Morris, United States Military

*Dave Ramsey's*  
**Financial**  
*Peace*  
**University**



Bonus Accountability Questions  
for Military Groups

*...establishes financial readiness and  
enhances marital and family relationships,  
enabling military members to serve  
effectively without added stress*

# BONUS QUESTIONS - MILITARY

## **Super Savers**

1. What are some purchases you need to prepare for when making a PCS move?
2. Why is it important for military personnel/families to save money? Talk about the need for saving money for vacations.

## **Cash Flow Planning**

1. Even though many people live in installation housing and have no actual living expenses as far as a mortgage and electric bills, should you set aside allowance for clothes, car, tires, school supplies and other things that are very essential? Why?
2. How will having a monthly budget help or affect the military member's life regarding his or her military mission?

## **Relating with Money**

1. Who could substitute as your accountability partner in this program if you are single?
2. How is a military couple's personal financial life different than a civilian couple's? Discuss the need for lots of communication between spouses regarding money issues in the military.

## **Buying Only Big, Big Bargains**

1. Why is it important to avoid cash advance places after getting paid? What kind of interest rate do people pay when using cash advance stores?
2. Is buying a used car from an auto dealer outside a military installation the best place to go to find a big bargain? Why or why not?

## **Dumping Debt**

1. With the new system of credit cards issued in your name for travel and related expenses, should you make a commitment to pay the balance off as soon as you are reimbursed? Why?
2. Of the 17 myths that Dave exposed, which one do most military personnel and their families fall into? Why? What needs to be done to avoid this?
3. What is the difference between secured and unsecured debts?

## **Understanding Investments**

1. Dave teaches that getting out of debt is the first step to Financial Peace after the emergency fund. Are you dumping debt and intensifying that process before making substantial payments into investments? Why or why not?
2. Is it important for military personnel to set up a retirement (investment) program for themselves or is it safe to depend solely upon government retirement (funds) pensions? Why?

# BONUS QUESTIONS - MILITARY

## **Understanding Insurance**

1. Do you have life insurance for your working spouse on the non-military side? Why is this important?
2. Should military personnel (like civilians) ever tie up their investments with life insurance policies, according to the Financial Peace program? Why or why not?

## **Retirement & College Planning**

1. What happens to your retirement funds if you die before retirement? How does this affect your spouse and/or family, if married?
2. Discuss with your spouse or accountability partner the importance of investing a percent of increases in salary with or without promotions in order to build the nest egg for retirement and/or college.

## **Buyer Beware**

1. When the overseas opportunity comes during your service time, do you begin preparing for extra purchases? Some examples would include china, clothes and linens in Asia and collectibles in Germany. Do you use the envelope system and only utilize the cash you have set aside for those items?
2. Have you set boundaries for yourself that will keep you from overspending when separated or on TDY?

## **Real Estate & Mortgages**

1. When the time comes, will you have money set aside for the down payment?
2. If you are going to be stationed somewhere for only two years, would it be wiser to rent when living off of the Installation or to buy a home with a VA loan and no down payment? (Consider if there is other debt to pay off.)

## **Careers & Extra Jobs**

1. The military service member needs special permission to obtain a second job; however, when all of the benefits are added up such as home, hospital, and others, do you budget for much needed debt pay-offs or extra spending?

## **Collection Practices & Credit Bureaus**

1. When in a leadership role, how can these principles help you to educate the military member?
2. Discuss the embarrassment that comes when dealing with collection companies. How can you use this to give you the education to deal with the situation that comes concerning late payments, etc.? Discuss Dave's teaching on this.

## **The Great Misunderstanding**

1. Do you have a charity (worthwhile organization) that you can give to? Discuss.
2. Would being able to give to others who are struggling within the military community be an incredible blessing to you as well?

# COORDINATOR RECOMMENDED READING LIST

If you are interested in acquiring more information about getting out of debt and building wealth, we suggest reading the following books to supplement your Financial Peace materials. **While we do not necessarily agree with everything that is in all of these books, they will help broaden your understanding of how behavior and money are interrelated and what “conventional financial wisdom” is.** Some books are more technical than others; however, they are designed for you to easily look something up, and they make great references.

1. **The One Minute Manager**  
by Kenneth Blanchard & Spencer Johnson
2. **The Richest Man In Babylon**  
by George S. Clason
3. **How To Get Out Of Debt, Stay Out Of Debt, And Live Prosperously**  
by Jerrold Mundis
4. **Back Off**  
by Budd Hibbs (Edited by Ben Dover)
5. **Think And Grow Rich**  
by Napoleon Hill
6. **Fresh Start!**  
by John Ventura
7. **The E-Myth Revisited**  
by Michael E. Gerber
8. **Life After Debt**  
by Benjamin F. Dover
9. **Using Your Money Wisely**  
by Larry Burkett
10. **Guide To Planning Your Financial Future**  
The Wall Street Journal, Lightbulb Press
11. **Guide To Understanding Money & Investing**  
The Wall Street Journal, Lightbulb Press
12. **Guide To Understanding Your Taxes**  
The Wall Street Journal, Lightbulb Press
13. **The Word On Finances**  
by Larry Burkett
14. **Who Moved My Cheese?**  
by Spencer Johnson
15. **Rich Dad, Poor Dad**  
by Robert T. Kiyosaki



# Dave Ramsey's Certified Counselors

*How would you like to be personally trained and certified by Dave's team to help others learn to budget and gain control of their financial future?*



***You can, through Dave Ramsey's Certified Counselor Program!***

Plan to attend Dave Ramsey's Certified Counselor Training Conference. This is an intense 3 1/2 day training program with more than 30 hours of training including:

- Helping people with everything from **Bankruptcy to Estate Planning**
- Helping people determine their goals for **investing--short and long term**
- Learning how to communicate and deal with **creditors**
- Includes: **Case Studies**, Discussion Groups and Role Play

*For Profit and Not For Profit options are available.*

**For Profit:** Set up a business to help people in your church, company, or community learn to become financially independent.

**Not For Profit:** Set up a ministry to help others in your church or company.

Training Conferences are held in Brentwood, Tennessee. For more information and the dates of the next conference, visit our website at [www.daveramsey.com](http://www.daveramsey.com), click on "**Counseling**" then click on "**Become a Counselor**" or call Joy Strine or Brian Beaman at 1-888-22PEACE, or email [counseling@daveramsey.com](mailto:counseling@daveramsey.com)

# Graduation Class Pictures



**Share your photos with us**

# Certificate Of Completion

Satisfactorily Completed The Practical And Accountability Requirements Of

## **Financial Peace University**

*FPU* has provided the knowledge and environment to

**PERMANENTLY CHANGE YOUR LIFE!!!**

Remember — Personal Finance is **80% Behavior, 20% Knowledge.**

By continuing to consistently apply the principles you have been taught you have successfully completed this course.

Now it's up to ***YOU*** to live and walk in

***Financial Peace.***



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



# *Financial Peace University*

## **Educational Materials**

**New FPU Compact Discs** .....\$29.95

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