

ORIENTATION QUESTION AND ANSWER REFERENCE SHEET

I. How often do the classes meet?

There are 13 class sessions meeting one day per week. Some installations add class times to accommodate the 13 sessions in 6 - 9 weeks.

II. How long is each class session?

Each class is **two hours long** and is independent of the others.

- A. **Part One is taught by Dave Ramsey** via video sessions that will help you learn how to make wise financial decisions.
- B. **Part Two of each class session is a SMALL CIRCLE group discussion.** The design of the small discussion groups helps you apply the principles to your daily life. The small group will help hold each other accountable, and support one another. The discussion group will help insure we are working on the behavior part.

III. What is the average size of the class?

The video portion of the class is unlimited. However, break down into groups of 8-12 families for the small group time with a coordinator for each group.

IV. What happens if I miss one class—can I make it up?

The Coordinator can work with you to make up that lesson by allowing you to take the video lesson home with you as long as you will return it the following class.

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

- A. **As part of your enrollment package you will receive:**
 - 1. All 13 lessons on audio
 - 2. Dave Ramsey's Personal Testimonial audio message
 - 3. 3 months of Zero Based monthly budgeting forms
 - 4. Financial Snapshot progress form
 - 5. A complete set of financial management forms including samples
 - 6. All 13 fill in the blank FPU lessons to work through with Dave during the classes
 - 7. Dave's *Financial Peace Revisited* book
 - 8. The Envelope System
 - 9. 2 Debit Card holders with WARNING!
 - 10. Plus a Financial Calculator computer program and Budgeting Forms
- B. **YOU WILL ALSO RECEIVE UPON YOUR GRADUATION SESSION - A Graduation Certificate!**

QUESTION AND ANSWER (CON'T.)

VI. How many classes do I need to attend in order to Graduate?

You must attend 12 of the 13 classes to qualify for the Graduation Certificate.

VII. What are the subjects covered in each lesson?

Session #1 Super Savers - the importance of saving money and how to get the best return on your money.

Session #2 Cash Flow Planning - step-by-step how to put together a zero-based monthly budget and walk through how to complete all of the financial management forms.

Session #3 Relating with Money - the importance of working together in relationships and how we handle money.

Session #4 Buying Only Big, Big Bargains - Dave's personal techniques on how to negotiate and get the very best deals when making a purchase.

Session #5 Dumping Debt - how to get out of debt and stay out of debt.

Session #6 Understanding Investments - difference between Stocks, Bonds, Mutual funds, CD's, Annuities, and WHERE WE CAN GET the very BEST RETURN on OUR HARD EARNED MONEY.

Session #7 Understanding Insurance - types of coverage we need when it comes to Health Insurance, Homeowner and Car Insurance, Life Insurance, and Disability Insurance.

Session #8 Retirement and College Planning - teaches about the Roth IRA, about how much to put into our SEPP and 401(k), 403(B) plans, or TSP and how to best fund our CHILD'S College Education.

Session #9 Buyer Beware - warns about how we are being marketed to and teaches us the keys to developing the power over purchases.

Session #10 Real Estate and Mortgages - will teach us the best way to BUY and SELL a house and the difference between a 15 and 30 year mortgage plus the best ways to finance a home.

Session #11 Careers and Extra Jobs - importance of doing with our life that which we love.

Session #12 Collection Practice and Credit Bureaus - how to check and clean up our credit report and deal with Collection Agencies.

Session #13 The Great Misunderstanding -the importance of being good managers over the blessings we have been given and to share them.

VIII. When will the first class start?

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

QUESTION AND ANSWER (CON'T.)

IX. Who benefits from this program?

Everyone TRULY benefits from this program –

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

X. How do I get started?

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

XI. How much does this program cost?

- A. Materials retail for \$189.
- B. However, it's ALL available for **bulk order discount and includes a LIFETIME FAMILY MEMBERSHIP** in this program (which means you can go through it as many times as you like at NO ADDITIONAL COST for the classes).
- C. **And we will allow your spouse and any teenage children living in your home to go through the program "Free" with you. WHY?**
- D. Because we truly want to help strengthen the home today and be a blessing to families LIKE YOURS.

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

Our guarantee is simply this –

**IF YOU DO IT, IT WORKS!
IF YOU DON'T DO IT, IT WON'T WORK!**

**IF YOU WORK THE PROGRAM, YOU WON'T
WANT YOUR MONEY BACK!**

**IF YOU DON'T WORK THE PROGRAM, YOU
DON'T GET YOUR MONEY BACK!**