

*Dave Ramsey's*

**Financial**  
*Peace*  
**University**



**Military**

**Mission Statement**

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

# FINANCIAL PEACE UNIVERSITY

## “TOUCHING LIVES - CHANGING A NATION”



*“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



*“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 gave me a better focus to be able to take care of not only myself but those that I serve with. When we have a good financial plan it helps us feel safe and secure. It also helps us feel good about what we’re doing. 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

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# WHAT IS FINANCIAL PEACE UNIVERSITY?



Financial Peace University is a tool that supports Unit Commanders, Chaplains and Military Support Groups by equipping them with an accountability class that will teach and train military members and their families how to manage their resources.

**TEACHING:** FPU teaches financial responsibility -- how to manage your income. Dave Ramsey does all the teaching on 13 video lessons.

- ◆ **Super Savers** - the importance of saving money.
- ◆ **Cash Flow Planning** - step by step how to put together a zero based monthly budget.
- ◆ **Relating with Money** - the importance of working together in relationships and how we handle money.
- ◆ **Buying Only Big, Big Bargains** - How to negotiate and get the very best deals.
- ◆ **Dumping Debt** - how to get out of debt and stay out of debt.
- ◆ **Understanding Investments** - difference between stocks, bonds, mutual funds, cds, annuities.
- ◆ **Understanding Insurance** - learn the types of coverage we need for all insurance needs.
- ◆ **Retirement and College Planning** - understanding retirement funds, the Roth IRA, and how to best fund our child's college education.
- ◆ **Buyer Beware** - being marketed to and the keys to developing the power of purchases.

- ◆ **Real Estate and Mortgages** - best way to buy and sell a house and to finance a home.
- ◆ **Careers and Extra Jobs** - importance of doing with our life that which we love.
- ◆ **Collection Practices and Credit Bureaus** - how to check and clean up our credit report and deal with Collection Agencies.
- ◆ **The Great Misunderstanding** - importance of being good managers over the blessings we have been given and to share them.

**ACCOUNTABILITY:** Following the video, a volunteer hosts a small group discussion. This is where true accountability and behavior change occurs. The group takes the "baby steps" needed to walk them to financial peace.

*Personal finance is only 20% knowledge and 80% behavior.*

- Step One:           \$1,000.00 in an “Emergency Fund”  
(\$500.00 if income under \$20K per year)
- Step Two:           Pay-off all debt utilizing the “Debt Snowball”  
(except the house)
- Step Three:         3-6 months expenses in savings
- Step Four:          Invest 15% of household income into  
Roth IRA’s and pre-tax retirement
- Step Five:          College Funding
- Step Six:            Pay-off home early
- Step Seven:         Build Wealth!  
(Mutual Funds/Real Estate)

The group encourages one another to apply the principles they are learning. There is such strength in a group setting!

# BENEFITS OF THE PROGRAM

## **For Singles**

This program will empower military men and women to:

- Have a mature and practical understanding of all aspects of financial matters.
- Strategically and effectively remove any debt.
- Successfully control their personal financial dealings and begin building wealth for their future.

## **For Families**

This program will empower the military family to:

- Successfully communicate about financial matters.
- Remove financial stress from the home.
- Equip themselves with the security and protection of a sound financial plan during times of activation, deployment, TDY or PCS.

## **For Units**

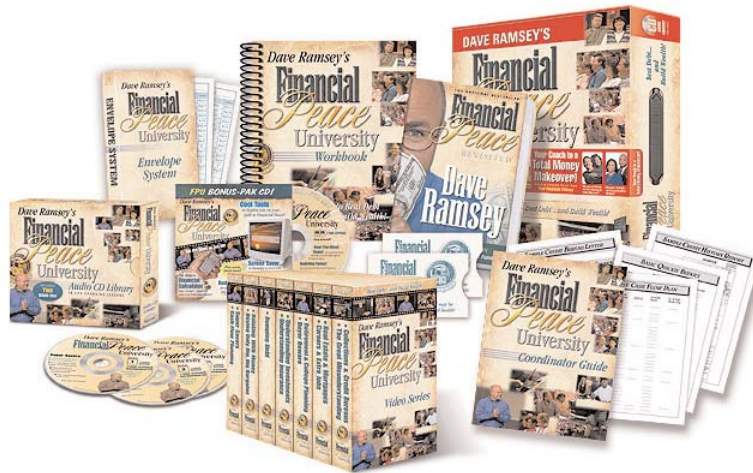
This program will empower the military unit to:

- The method of training within the program creates interaction, support, motivation, teamwork and morale within the unit.
- This has proven to result in a greater level of unit cohesion and effectiveness.
- Free the family's military member to focus on their duty and their unit's mission with peace of mind.

**The average family reduces their debt  
by \$5,300 and saves \$2,700  
during the 13 week period.**



# Military Financial Peace University Materials



## LEADERSHIP KIT

1 FPU Membership Kit  
1 Coordinator Guide

The complete set of 13 Video Lessons taught by Dave Ramsey

**\$269.00 - VHS**

**\$289.00 - DVD**

plus 7% shipping and handling



## INDIVIDUAL MEMBERSHIP KIT

*Financial Peace* by Dave Ramsey

13 Audio Lessons

13 Fill in the Blank Lessons

Monthly Budget Forms

The Envelope System for Budgeting

**\$84.95 with audio lessons on cassette**

**\$89.95 with audio lessons on cd**

plus 7% shipping and handling

**Our team will give you 100% support -- Answer questions about the program, help with promotional ideas, work directly with your volunteer leader!**

# WHO IS DAVE RAMSEY?

Dave Ramsey is a personal money management expert, an extremely popular national radio personality and best-selling author of *The Total Money Makeover*. In his latest book, a follow-up of his enormously successful New York Times best-sellers *Financial Peace* and *More Than Enough*, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

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

Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by more than 2 million listeners each week, on more than 200 radio stations throughout the United States.


Ramsey is the creator of Financial Peace University (FPU), a thirteen-week program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. More than 100,000 families have attended FPU classes at their workplace, church, military base, local nonprofit organization, Spanish organization, or community group and many national corporations have used and benefited from the program as well. The average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except for the mortgage, in 18 to 24 months.

Ramsey earned his B.S. degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mike. More than 300,000 people have attended Ramsey's LIVE events.

He resides with his wife Sharon and their three children, Denise, Rachel, and Daniel, in Nashville, Tennessee.



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

The seal of Financial Peace University is circular with a scalloped edge. It features a central emblem with a lighthouse, a book, and two dollar signs. The Latin motto "NUNQUAM PENDITE DIVITIUM" is inscribed around the inner border of the seal.

Military Program  
Getting Started

*Setup, Overview and Orientation*



## Your FPU Checklist!

- Get approval to host Financial Peace University (FPU) at your base by watching the FPU Orientation Video with the leadership and reviewing the Military Information Guide.
- Set two orientation dates to generate interest and allow sign ups.
- Set a class start date (must be no sooner than two weeks after your last orientation date)
- Fill out pages 12-14 of the Information Guide and fax them to your FPU Military Advisor so that we may advertise your class on the DaveRamsey.com web site.
- Heavily promote your orientation dates (use the 3-minute Announcement Video and see page 24 of the Information Guide for more ideas!)
- Hold Orientations having families and individuals enroll for the class and purchase their FPU membership kit (one kit per family unit), making all checks payable to the Host (Chapel, Unit Command, ect). (See orientation outline on page 15 of the Information Guide)
- Call in your order to your FPU Military Advisor, having a church check ready to do a check draft, a debit card, or IMPAC Card to order your leadership kit and membership kits for every family unit enrolled (**allow 2 weeks for delivery of materials**).
- Start your class in two weeks! Allow **2 hours** per session: video portion = 1 hour and small group = 1 hour.

# STARTING IS EASY!

- I. Designate a Location
  - A. Find a central location with video capability.
  - B. Get permission to use facility.
  - C. We recommend your Base Chapel or Family Readiness Center.
- II. Designate a Coordinator
  - A. A Coordinator is simply a volunteer who will take on the responsibility of organizing and facilitating the class. The Coordinator is usually the point of contact between your FPU Military Advisor and the class.
  - B. As a coordinator, you do not have to be a financial genius!! Dave alone teaches the class via video. Your job is simply to present the appropriate video and guide the class discussion following the video. We provide a Coordinator's Guide to assist you in leading the small group discussion.
  - C. Allow an associate to occasionally coordinate the class in an effort to duplicate yourself for future classes.
- III. Set two orientation/class preview dates and a Class Start Date.  
(See Orientation Outline in this section.)
  - A. Allow **two weeks** between your last orientation and class start so we can ship your materials!
  - B. **Complete the license and location agreement and fax to our office.**
- IV. Promote these orientation/class preview dates on base  
(See Promotional Ideas section).
- V. Hold Orientations/Class preview  
(Refer to your Orientation Outline in this section.)
  - A. Have families (i.e. singles, single parents, couples) enroll for the class and purchase their FPU materials (one kit per family unit).
  - B. Make all checks payable to The Lampo Group, Inc. or secure funding through educational funds or the chaplains office.
  - C. Send in your order immediately. (See Order Form in this section)
- VI. Begin the class. Follow instruction in your Coordinator Guide.
- VII. Repeat the process. Be sure to have the dates of your **next class set** and have your current class telling others about this life changing program.



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# FINANCIAL PEACE UNIVERSITY MILITARY LEADERSHIP PROGRAM LOCATION ARRANGEMENT

ORGANIZATION NAME\*

CONTACT - FIRST NAME

CONTACT - LAST NAME

ORGANIZATION ADDRESS\*

CITY\*

STATE\*

ZIP CODE\*

PHONE NUMBER\*

COORDINATOR FIRST NAME\*

COORDINATOR LAST NAME\*

COORDINATOR PRIMARY PHONE\*

**\*Listed on website**

COORDINATOR EMAIL ADDRESS\*

First Orientation Date

Time

AM

PM

Second Orientation Date

Time

AM

PM

Class Start Date

Time

AM

PM

Mail to: The Lampo Group, Inc.  
Attn: (your advisor's name)  
FPU Military Department  
Suite 100  
1749 Mallory Lane  
Brentwood, TN 37027

Fax to: The Lampo Group, Inc.  
Attn: (your advisor's name)  
FPU Military Department  
615-620-6398

Or enter information in the Resource  
Center on our website:  
[www.daveramsey.com/fpu/military/](http://www.daveramsey.com/fpu/military/)

Please confirm class start date following orientations when you order your materials.

**Please allow two weeks for delivery of materials.**

Notes (i.e. Child care available; meeting in Room 208; etc.)

Please list our orientation date(s) on the Dave Ramsey website as a location open to the community!

Please list our class on the location flyer for Dave's Live Event nearest us!

**FOR LAMPO USE ONLY:**

Military ID

Coordinator ID

# FINANCIAL PEACE UNIVERSITY

## MILITARY COORDINATOR ARRANGEMENT

This is an arrangement between the accepting Military Class Coordinator and The Lampo Group, Inc. (TLGI) for the public/private presentation and use of the video series titled "Financial Peace University" (FPU). The "Financial Peace University" series includes video lessons (Orientation video and 13 video lessons), all course materials, and Coordinator's Guide. The Coordinator agrees to exhibit for enrolled "FPU" MEMBERS ONLY, the "Financial Peace University" video series lessons 1 through 13 and provide support and encouragement to each family enrolled in the program.

Since this class is **strictly an education program** to assist people in managing their finances, we have several requirements for all FPU Coordinators or class leaders.

1. If the Coordinator is employed or actively engaged for profit, directly or indirectly through family relationship or professional association, in any financial services industry, including but not limited to financial planning, insurance, or securities, they can not in any way approach class members with their services or products. Do not recommend life insurance that builds cash value, buying a single stock, adjustable rate mortgages or mortgages with a balloon.
2. If the Coordinator is directly or indirectly associated with any "multi-level" or "network" marketing organizations, they can not recruit or sell to "Financial Peace University" members.
3. The Coordinator cannot in any way, nor for any reason, actively be soliciting business of any kind from "Financial Peace University" enrolled members.
4. The Coordinator may be privy to confidential financial and personal details of "FPU" members in their class. The Coordinator pledges 100% confidentiality on such matters.
5. The Coordinator will not divulge any "FPU" member information to outside parties other than TLGI phone advisors or counselors, without the particular "FPU" member's consent by written authorization.
6. The Coordinator will follow the "FPU" program process as described in the "Financial Peace University" Coordinator's Guide. Coordinator may not change or modify the way the "FPU" program is presented or conducted without the prior express written consent of TLGI. Do not recommend the use of debt or financing of any kind. Do not recommend bankruptcy or consolidation loans.
7. The Coordinator may not edit, transfer to another format, add to, or alter in any way the "Financial Peace University" videos or any of the "FPU" materials.



## MILITARY COORDINATOR ARRANGEMENT (CONT'D.)

8. The Coordinator cannot recommend and may not accept financial forms other than those approved for use in "Financial Peace University."

9. The Coordinator may not enter into any arrangements or make any representation or pledge which may infer liability or cause financial responsibility on behalf of TLGI or "FPU", it's suppliers, employees, or assignees.

Copyright Notice: "Financial Peace University" also referred to as "FPU" is protected in whole and in part by U.S. copyright laws and international treaty provisions. All title and copyrights in and to "Financial Peace University", including but not limited to any images, photographs, animations, video, audio, music, text, electronic applications and accompanying printed materials incorporated into "Financial Peace University" and any copies of "Financial Peace University" are owned by The Lampo Group, Inc. No one is authorized to copy any "Financial Peace University" audio, video, lesson, or Coordinator materials without the prior consent of the "FPU" Director, a representative of The Lampo Group, Inc. If violated, the Lampo Group, Inc. may at its discretion commence civil action seeking fines, attorneys' fees, injunctive relief, and in appropriate circumstances, seek criminal prosecution with all reasonable legal and attorneys' fees to be paid by the coordinator.

**Non-Compete Clause:** Upon termination of this licensing arrangement by either party, the Coordinator agrees not to remove or reproduce materials or information from The Lampo Group, Inc. or Financial Peace University as this information is copyrighted material. The Coordinator further agrees not to use the proprietary processes or concepts developed by The Lampo Group, Inc. or Financial Peace University to compete in any way for two years after the termination of this license arrangement.

General Information: This Military Coordinator Arrangement shall be construed, interpreted, and governed by the laws of the State of Tennessee. This arrangement and any waiver(s) attached constitutes the full and complete arrangement binding the parties and will be enforced to the full extent permitted under applicable law. TLGI retains all rights not specifically granted herein. If any provision is declared invalid or unenforceable, all remaining provisions will nevertheless remain in effect.

Military Class Coordinator Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date Signed: \_\_\_\_\_

Name of Installation: \_\_\_\_\_

**Please send in a copy of this signed and dated form to The Lampo Group:**

Mail to: Attn: \_\_\_\_\_  
The Lampo Group, Inc.  
FPU Military Department  
1749 Mallory Lane, Suite 100  
Brentwood, TN 37027  
1-877-378-2667

FAX to: Attn: \_\_\_\_\_  
The Lampo Group, Inc.  
FPU Military Department  
(615) 371-5007



# ORIENTATION/CLASS PREVIEW OUTLINE

## Items to have on hand:

Coordinator Guide book.  
Pens  
Enrolment Form  
Order Form  
FPU Brochures  
Member Kits, if you preordered

### I. Introduction Information: (5 minutes)

**Welcome everyone and introduce yourself as the Class Coordinator.**

- A. Be sure they understand that **you are the host and facilitator** of the program and are **NOT a financial instructor**, advisor, or counselor.
- B. **Dave Ramsey will be the instructor via video taped lessons.**
- C. **Tell them WHY you have become a volunteer FPU Coordinator.**

### II. Start the Military Video Presentation (18 minutes)

- A. Play the FPU Military video all the way through the testimonials from military personnel.
- B. With lots of **Enthusiasm** and **Passion** discuss the **need for financial education with behavior modification - financial preparedness.**
- C. Discuss the advantages of getting out of debt and staying out of debt!
- D. Then ask them if they are ready to change their family tree!

### III. Announce the Time and Day your 1st class is scheduled to start (5 minutes)

- A. Answer any brief questions that may come up.
- B. See Orientation Question & Answer Reference Sheet (this section).
- C. Announce the date and time of the second orientation/preview so they may bring someone who missed the orientation/preview.

### IV. Invite everyone to enroll in this Life Changing Program (10 minutes)

- A. Pass around the **Class Enrollment Registration** sheet. To enroll, simply have them complete the enrollment section in your coordinator guide.  
**Normally \$189.00 - Military group discount \$84.95 with cassette library or \$89.95 with cd library**  
(Shipping and handling is approximately 7%. This amount can be added to the individual price or be paid by the Base, Unit, or Chapel)
- B. Let them know that you will be **ordering the class materials based upon the number of enrollments.**

### V. Send in Order Form and Class Enrollment with individual checks or funding. Allow 2 weeks for delivery of FPU materials.

# 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!**





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**PLEASE MAKE COPIES OF BOTH SIDES AS NEEDED**

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	PRIMARY PHONE	
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	
EMAIL ADDRESS		
<input type="text"/>		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	PRIMARY PHONE	
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	
EMAIL ADDRESS		
<input type="text"/>		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	PRIMARY PHONE	
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	
EMAIL ADDRESS		
<input type="text"/>		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	PRIMARY PHONE	
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	
EMAIL ADDRESS		
<input type="text"/>		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	PRIMARY PHONE	
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	
EMAIL ADDRESS		
<input type="text"/>		





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# MILITARY ORDER FORM

The Lampo Group, Inc.  
1749 Mallory Lane, Suite 100  
Brentwood, TN 37027

toll free: (877) 378-2667  
local: (615) 371-8881  
fax: (615) 620-6398  
web: [www.daveramsey.com](http://www.daveramsey.com)  
email: [military@daveramsey.com](mailto:military@daveramsey.com)

ORGANIZATION NAME

CONTACT - FIRST NAME

CONTACT - LAST NAME

SHIP TO ADDRESS (NO P.O. BOX NUMBERS)

CITY

STATE

ZIP CODE

PRIMARY PHONE

EMAIL ADDRESS

QTY	FPU ITEMS	UNIT PRICE	TOTAL AMOUNT
<input type="text"/>	FPU Military Leadership Kit DVD with CD Library	\$289.00	<input type="text"/>
<input type="text"/>	FPU Military Leadership Kit VHS with CD Library	\$269.00	<input type="text"/>
<input type="text"/>	FPU Membership Kit with CD Library	\$89.95	<input type="text"/>
<input type="text"/>	FPU Membership Kit with Cassette Library	\$84.95	<input type="text"/>
<input type="text"/>	FPU Brochures (50 count)	\$5.95	<input type="text"/>
<input type="text"/>	<input type="text"/>		<input type="text"/>
	Add-on Items		
	Shipping and handling (add 7% or minimum of \$5.00)		
	<b>Total enclosed:</b>	\$	<input type="text"/>

**\*ALLOW 2 WEEKS FOR DELIVERY\***

Please call for other shipping options  
1-877-378-2667.

**PLEASE INDICATE METHOD OF PAYMENT**

- Cash
- Bank draft
- Debit Card/IMPAC
- Check (payable to The Lampo Group, Inc.)

**For debit card and bank draft please fill out section below.**

## Payment Information

ACCOUNT/CARD FIRST NAME

M.I.

ACCOUNT/CARD LAST NAME

**For Bank Draft:**

9 DIGIT ABA ROUTING NO.

ACCOUNT NUMBER

BANK NAME

BANK CITY

BANK STATE

**For Debit Card:**

DEBIT CARD NO.

EXPIRATION DATE

Dear Coordinator,

We are extremely excited to have you partner with us as we bring Financial Peace University to your area and around the world. With your help we plan to reach tens of thousands of people and teach them how to have financial peace. We know that this course can and will impact people from every walk of life - from the financially secure to the financially distressed. Together we can bring a message of hope to individuals, families, and marriages. Thanks again for partnering with us, and we look forward to working with you.



**Dave Ramsey**

Best regards,



Dave Ramsey

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

## **The Top Ten Benefits of Attending Financial Peace University**

1. Learn how to spend purposefully with an easy-to-follow plan.
2. Learn how to get out of debt for good.
3. Understand the financial differences between men and women.
4. Understand the power of compound interest and how it affects your savings.
5. Learn how to be a cheerful giver.
6. Learn how to invest, with confidence, using diversification.
7. Learn how to communicate better with your spouse about money.
8. Learn how to work the Debt Snowball.
9. Understand the basics of mutual funds.
10. Learn how to get a good deal on a house or car.

*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 lighthouse on the left, a stack of books with dollar signs on the right, and a graduation cap in the center. The Latin motto "NUMQUAM PENDITE DIVITIUM" is inscribed around the perimeter of the seal.

Military Program  
Promotional Guide

*Tools for Successful Promotion*

# PROMOTION IDEAS

**Promotion is vital to the success of your class.** We have included samples of promotional pieces such as a newspaper article, bulletin insert survey, a flyer and more for your convenience. Contact your Advisor for help and for more ideas to help promote your class.

- I. **“Personal Invitations”** - Personally invite at least 10 families. Direct them to the website, [daveramsey.com](http://daveramsey.com), or The Dave Ramsey radio show in your area.
- II. **“FPU Announcement Video”** to show at services, to classes, to various groups (i.e. MWR, Family Support Groups). Request a copy from our office.
- III. **“Financial Peace University Military Video”** a great resource to explain the FPU program.
- IV. **“Base Marquee”** have your main gate or base marquee changed to announce the orientation dates.
- V. **“Installation/Local Newspapers”** if invited, will often come to the classes and interview your group for local interest articles. Or **“Editorials”**! CALL US - you can trade out free advertising for one (1) FPU Lifetime Membership.
- VI. **“Installation/Local Radio Stations”** may help promote FPU especially if they are carrying Dave Ramsey’s radio show. If they are not carrying the show this would be a great opportunity to expose them to it and give them a chance to get involved. Dave’s **“Daily Money Makeover”** is now airing on Armed Forces network, Check your local listings  
*If you have connections with a local radio station, call our office. We will send you radio spots that you can use to plug your upcoming Orientation.*
- VII. **“Installation/Local TV Stations and Cable TV,”** are always looking for stories they can follow or cover that are changing their community. You can invite them to attend the program and follow a family’s progress throughout the program.
- VIII. **“Public Service Announcements”** are usually FREE on church bulletin boards, computer bulletin boards, cable community access channels, community section of the newspaper, and local radio stations community bulletin spots.

- IX. “Chapel Bulletin Insert”** Use it to find interest in the class. Challenge them to personally invite others to the preview. Find the most influential people you know to announce the upcoming orientation session.
- X. “Brochures”** You can request a set of 50 brochures once you have your Orientation date set. (The first 50 are free upon request.)
- XI. “Posters/Flyers”** There is a photo ready flyer in this section, which you can copy and post around the installation. The more posted, the better the response.
- XII. “Coordinator Resource Center”** On our web page you will find multiple promotional tools that are available to download. Promotional Items like PowerPoint, Contact Letters, and Posters.

**Remember, promotions are vital to the  
success of your class!**

**on the next few pages you will find multiple promotional tools.  
Please feel free to reproduce these materials to help you  
promote your FPU class**



# INSTALLATION NEWSPAPER ARTICLE

## From Indebted to Debt Free

Fort Drum couples find pathway to Financial Peace

By Spec. Rachael Tolliver  
10th Mountain Division Journalist

At the end of the month when the bills outnumber the dollars in your bank account, do you ever wonder, "When will I ever get out of debt?"

Twenty-seven indebted people learned how to get out of debt and achieve financial peace in the first Dave Ramsey Financial Peace University held January 14 to April 8 in the Main Post Chapel. Financial Peace University is a 13 week program started by Dave Ramsey. It teaches people to dump debt, get in control of their money, and construct a plan to walk in 'financial peace'.

Ramsey, who has a bachelor of science degree in finance and real estate, made a \$4 million fortune as a young man and lost it. He now takes the lessons he learned and teaches others through classes, books and a nationally syndicated radio show. (Locally the program can be heard from 3-5 p.m. on WYNY 790 AM.)

His class here was instructed through video, and Paul Clarke, a financial counselor from the Army Community Service, was on hand to answer questions.

Clarke said he teaches other finance classes, but he had received many requests to provide this one. Through this class, and by using FPU methods, participants can expect to pay off a great deal of debt. "The average debt paid off (reduced) in the class was \$2,844.89," Clarke said. "The average savings increase was \$2,061.10. The largest debt reduction was in excess of \$5,000."

Because Ramsey is a man of faith, he will mention that fact when explaining why he does some of the things he does. Because of this fact, Chaplain James Watson, family life chaplain here, is available (during the on-post class) to answer any questions. He and his wife also took the class.

"It is a life-changing class," he said. "We have lowered our spending by hundreds of dollars a month by having a workable budget for the first time in our lives. Money is going into savings and paying off credit cards."

"We are not trying to convert anyone to a particular faith," said Clarke. "We are trying to convert them to getting out of debt, and as Dave Ramsey says, 'Live like no one else, so you can live like no one else.'"

Topics addressed in the class include creating a monthly budget, the "snowball" method of debt reduction, the "envelope" system, living within your means, having an emergency fund, and zero-based budgeting.

For example, zero-based budgeting means planning where every dollar goes each month before you get paid.

"When you do a written game plan it is wise to take it one step further," Ramsey says. "you need to make a budget based upon your pay periods . . . spend each month's income on paper before it comes in, and that means spending each individual paycheck on paper as well."

Newlyweds, 1st Lt. Crystal Lust, Division Surgeon's Office, and 1st Lt. Brian Lust, 710th Main Support Battalion, knocked out \$5,000 in debt and saved \$2,300 in the 13 week course.

"I liked the budget (part) the best because it gave us control and direction with our finances as well as major communication between my husband and me," she said. "It taught me how to live within (our) means, how to follow a budget, and how to discuss financial matters with my spouse instead of both of us having lots of unspoken assumptions."

"This class is a must for newlyweds! It brought to our marriage a deeper teamwork and communication that we thought we already had, but didn't," she said.

Like the Lusts, Staff Sgt. Lee Perez, HHC, 2nd Brigade, and his wife Barb, eliminated debt and increased their savings in this class.

"We got rid of \$2,500 in debt, put \$1,000 in our emergency fund, and have \$500 for savings," said Barb Perez. ". . . this is great, and it correlates with time management. If you don't tell your money how to behave, it will misbehave, just like your time."

\*\*\*\*

**Because of the popularity of the Financial Peace University class on Fort Drum, the Main Post Chapel will host another class beginning May 6.**

**For more information, contact Chaplain Watson or Paul Clarke.**



# SAMPLE PRESS RELEASE

**FOR IMMEDIATE RELEASE**  
(DATE)

Contact: Cliff Horn  
Financial Peace University  
1-888-227-3223 ext. 5302  
Cliffh@daveramsey.com

## **FINANCIAL PEACE UNIVERSITY CLASSES CHANGE LIVES ONE SOLDIER AT A TIME**

13-week finance course will be offered at (BASE)

Financial Peace University (FPU) understands that financial challenges don't go away when a soldier deploys. Chaplain Cliff Bennett of the 3-18 FA BN, currently assigned to the Balad Army Airfield in Iraq, discovered that first hand.

"Six months ago, I was making more money than ever before, but I was always broke," said Bennett. "Then one of our Battery Commanders told me about this course called Financial Peace University. I took the class and it literally changed my life."

FPU is scheduled to start at (BASE) on (DATE). This 13-week Life-changing video program teaches people to get out of debt, regain control of their money and construct a plan to live debt-free. Nationally syndicated radio talk show host and New York Times best-selling author Dave Ramsey created the program. Topics discussed in the class include developing a monthly budget, using the "snowball" to reduce debt, living on a cash "envelope" system, having an emergency fund and zero based budgeting.

FPU was founded by nationally syndicated radio talk show host and New York Times best-selling author Dave Ramsey. Dave knows what it's like to have it all and lose it. By age 26, Ramsey had accumulated a personal real estate portfolio worth more than \$4 million. Just four years later he was so far in debt he was forced to declare bankruptcy. This experience gave Ramsey a first-hand perspective on the best and worst practices in financial management.

Ramsey rebuilt his financial life and has spent the last decade counseling thousands of people through live events, Financial Peace University, syndicated newspaper column, and as the host of the nationally syndicated radio program "The Dave Ramsey Show." Ramsey authored the New York Times Best-sellers Financial Peace, More Than Enough, and The Total Money Makeover.

Chaplain Bennett is applying these principles to his own life. He now teaches FPU to his fellow soldiers in Iraq.

"I tell them every time we talk about finances, that if they take the advice Dave gives us, they can change their family tree," said Bennett. "Some of them, for the first time in their lives, feel a sense of hope about their financial future."

1st Lt. Brian Lust, 710th Main Support Battalion in Ft. Drum and his new wife 1st Lt. Crystal Lust, Division Surgeon's Office, knocked out \$5,000 in debt and \$2.300 during the 13-week course.

"I liked the budget (part) the best because it gave us control and direction with our finances as well as better communication between my husband and me," said 1st Lt. Lust. "It taught us how to live within our means, how to follow a budget, and how to discuss financial matters with my spouse instead of both of us having lots of unspoken assumptions."

More than 60,000 families will complete FPU in 2003, with the average family saving \$2,700 and paying off \$5,300 in debt during the 13-weeks.

Financial Peace University classes are being held on (BASE) and (LOCATION) on (DATE/TIME). For more information contact (CONTACT NAME) or go to [www.daveramsey.com](http://www.daveramsey.com)

###

## Sample FPU Radio Spot

Hi, this is Dave Ramsey. You've heard me talking about The Total Money Makeover. Would you invest \$1 a day for 91 days for an \$8000 return? What if you could improve your marriage, and get rid of financial stress, too? I want to teach you exactly how to do this through Financial Peace University.

I will be teaching it by video in your area! Get started on your Total Money Makeover today!

***(COORDINATOR: PUT IN YOUR INFO)***

***Joe Smith will be holding a video presentation on Monday, June 30th at 7:00 PM at the Ft. Drun Rec Center, call 555-5555 for more information***

***(You have 10 seconds to put your info in here)***



## Having too much month at the end of the money?

Financial Peace University is Dave Ramsey's life-changing 13-week program on personal finance. FPU is a faith-based accountability class that teaches and trains our service men and women to manage their resources and better provide for themselves and families.

Ramsey's personal experience, humor, and high energy presentation directs you down the road to financial peace. You will learn how to:

- Stop living paycheck to paycheck.**
- Make a budget that you will understand and actually use.**
- Get out of debt and stay that way.**
- Communicate with your spouse about finances.**
- Invest with confidence and build your wealth.**
- Change your financial future.**

If you are interested in taking this class, please return this to the base chapel office.

Name: \_\_\_\_\_

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

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

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_



## Having too much month at the end of the money?

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If you are interested in taking this class, please return this to the base chapel office.

Name: \_\_\_\_\_

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

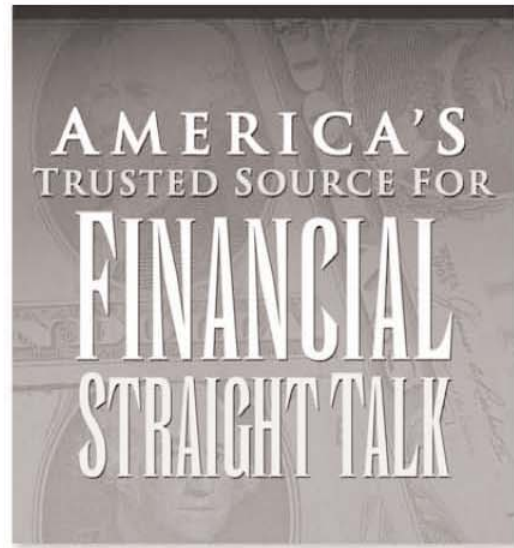
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Author of Bestsellers *“Financial Peace”* and  
*“Total Money Makeover”* & Nationally syndicated Radio Talk  
Show Host of *“The Dave Ramsey Show”*

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



“THIS WILL  
**CHANGE  
YOUR LIFE**”

Find out how to:

- Make a budget that you will understand and actually use.
- Get out of debt and stay that way.
- Communicate with your spouse about finances.
- Invest with confidence.
- Change your financial future.



Join us for a breif video **CLASS PREVIEW!**

Time & Date:

Place:

Contact:

Find out More  
@[www.DaveRamsey.com](http://www.DaveRamsey.com)

# ONLINE COORDINATOR RESOURCE CENTER

This is your online one stop shop for everything you will need as a FPU Coordinator. To go to the Resource Center on the web go to [www.daveramsey.com/fpu/church](http://www.daveramsey.com/fpu/church) and on the right of the page click on the Coordinator Resource Center button.



At the Coordinator Resource Center you have access to several useful tools that will help you promote and lead your FPU Class.

- ◆ Current Coordinator newsletter
- ◆ 30 second radio spot to promote your class locally on the radio
- ◆ full-color poster that will grab your church's attention
- ◆ Church Coordinator Support Information Guides and Forms
- ◆ Kit and Supplies Order Form
- ◆ Church Orientation Outline
- ◆ Steps to Lead a FPU Class
- ◆ Church Small Group Bonus Questions
- ◆ And much more

As a volunteer coordinator, you receive a complimentary membership to My Total Money Makeover! This site is full of bits and pieces of information that will assist you in leading your class. Contact [kristah@daveramsey.com](mailto:kristah@daveramsey.com) to learn how to activate your membership.







toll free: (888) 22PEACE  
local: (615) 371-8881  
fax: (615) 371-5007

A Division of The Lampo Group Inc.

1749 Mallory Lane, Suite 100  
Brentwood, TN 37027

We are often asked what the "LAMPO" in The Lampo Group, Inc. means and where it came from. When Dave started counseling people to help them stay out of bankruptcy and avoid foreclosure on their homes, he quickly realized the need for help was greater than he could handle alone. He knew that to serve more people he would eventually need a team of individuals with a desire to help others.

Early one morning Dave was studying his Bible. After he had been considering the problem and praying about it for a while, he decided the organization needed a name. He went to the Lord, in prayer, and after a time, the word "light" came to him. It stayed predominant in his thoughts. "What do you mean, light?" he asked, "What kind of name is that?" Dave began searching all the variations of the word "light", in the Bible. He poured over concordances and cross-referenced every form. He found only one unique word. It appears only once, Lampo.

In the Gospel of Matthew, chapter 5 verses 14 through 16: "*You are the light of the world. A city that is set on a hill cannot be hidden. Neither do men light a candle and put it under a basket but on a lampstand; and it gives light to everyone in the house. Let your light so shine before men, that they may see your good works and glorify your Father which is in heaven.*" The unique form of the Greek word for light, "Lampo", found only in Matthew 5:15, means "to give the light of a torch". It was settled. This group of dedicated Christian professionals would become "The Lampo Group, Inc."

Just as the lighthouses of old served as beacons of hope in stormy seas and offered comfort to the spirit of wayfarers who sited them, we stand with you to offer the light of Jesus Christ to a world in need of guidance. Our mission is providing Biblically based, common sense education and empowerment which gives HOPE to everyone from the financially secure to the financially distressed.

***Are you a bit rusty with your Latin? You're not alone, we are asked every day what the Latin on our crest means.***

***It's simple:***

***Never pay retail!***