

## **The product our company sells is HOPE!**

**“The Dave Ramsey Show”** – Five days a week, Dave talks callers through their financial questions and concerns – offering support to the hurting and guidance to the financially uncertain. For 15 years “The Dave Ramsey Show” has built a following across the country encouraging listeners to reach the point to call and scream “FREEDOM” on the air as they paid off their last bill. “The Dave Ramsey Show” is now heard on more than 350 radio stations across the country by more than 3.5 million listeners weekly. Dave’s advice is also available in a :90 second format called “The Daily Money Makeover.” The vignette has been available since 2004 and can be heard on more than 175 radio stations including Armed Forces Radio Network.

**Endorsed Local Providers** – “The Dave Ramsey Show” refers listeners to a select group of investing, accounting, health insurance and real estate advisors located in the listener’s local area. These advisors must have the heart of a teacher.

**Financial Peace University** – The 13-week course which includes video classes and group discussion has changed lives all across the country. More than 500,000 families have completed the program at their workplace, church, military base, nonprofit organization or community group, and are working toward debt freedom and “financial peace.”

**Universidad Tranquilidad Financiera** – Financial Peace University is now available to a Spanish-speaking audience. Universidad Tranquilidad Financiera teaches families and individuals how to get out of debt and build wealth through common-sense principles and small group accountability

### **Wealth Coach Program**

Designed to help relieve the stress of money management away from the already wealthy so that they can concentrate on more important things like their career and family, Wealth Coaching is essential for musicians and athletes who find themselves on the road with no one to help with the day to day tasks of the business side of life.

**Share It!** – Dave and Sharon Ramsey created a foundation to work with other non-profit organizations to change family trees of families in low income neighborhoods through the Financial Peace program.

**LIVE Events** – Dave takes his common sense financial strategies and presents the fastest, most informative and funniest show most people have ever seen. To date more than 450,000 people have attended a Dave Ramsey LIVE event.

**Publishing** – Dave Ramsey has penned five best sellers including *Financial Peace*, *More Than Enough*, and *The Total Money Makeover*. He has also authored *Priceless*, *The Money Answer Book* and a series of children’s books *Super Red Racer*, *Careless at the Carnival*, *The Big Birthday Surprise*, *My Fantastic Fieldtrip*, *A very Special Thank You* and *Battle of the Chores*.

**Financial Peace for the Next Generation** – This soup-to-nuts financial curriculum is being used in more than 3,000 schools in 50 states to teach teenagers how to avoid debt and manage their finances before they face the credit card trap.

**Financial Peace Junior** – These “cool tools for future millionaires” assist parents in getting their children off to a great start financially. With tools and instructions for assigning tasks and rewards, parents can teach children as young as three years old about the rewards of working hard, saving money, being a smart consumer and the joy of giving.