TOUCHING LIVES...CHANGING A NATION!

*Personal finance is 80% behavior and only 20% head knowledge.* Therefore, the goal of Financial Peace University isn’t just information—it’s transformation! We have found that absolutely nothing is more effective at changing behaviors than the properly-led small group. That’s where you come in!

As you lead Financial Peace University, remember to:

**Inspire Change!**
As you lead your FPU class, you won’t just watch other people change their lives—yours will change, too! As you grow more confident and competent in handling your money, pass on that excitement to your class members. You should all experience a dramatic personal transformation together!

**Offer Hope!**
Your enthusiasm and passion will be a major source of encouragement to the men and women in your class. Don’t be afraid to show them your heart!

**Get Intense!**
Get wired up! Get fired up! Point out how debt has stolen your peace and caused you pain. Your example will increase everyone’s intensity about freedom from debt.

**Keep Up With Your Class!**
Fill out your class roster every week. If anyone misses more than two classes, give him or her a call to check in and see if you can do anything to help.

**Chop Your Plastic!**
If you have any credit cards, you should be the first one to cut them up by the end of the fourth lesson. The group will feed off of your passion and commitment.

**Join the Crusade!**
FPU is not just another financial class—it’s a movement to change this nation!
PREPARING FOR EACH CLASS SESSION

Review the Class Outline
Pay special attention to the “Remember to Bring” items and the “Small Group Discussion and Accountability” questions. These questions will make up the heart of your discussion time.

Preview the DVD
Make sure that the DVD lesson for that week plays with no problems whatsoever. If you do experience an issue with a lesson DVD, please contact your FPU Advisor immediately. If the DVD needs to be replaced, simply show another FPU lesson out of order until you receive a replacement.

Focus Your Thoughts Beforehand
We recommend praying for wisdom and understanding as you lead your FPU class. Also, pray that your class members will be receptive, empowered, and encouraged by the lesson and accountability discussion.

Gather Volunteers
Throughout the class, it will be helpful to have a ready source of volunteers to help facilitate the discussion. This is especially important if you have a large class. We recommend that large classes watch the video lesson together but then break up into separate discussion groups of 10-25 people. If you have such a class, you’ll need volunteer facilitators to lead each of these smaller groups.

Prepare the Room
Arrange the chairs for watching the DVD and make sure your audio/visual equipment is in good working order. Also, have a supply of spare pens or pencils available in case someone needs one.

Be Gracious Guests
Before leaving after class, make sure the room is in excellent condition each week.
SMALL GROUP TECHNIQUES

Respect Everyone’s Time

Because FPU inspires such great, enlightening, and often emotional conversations, it is easy to go past your allotted time frame. Be careful here! You have made a commitment to your class members that each week’s class will be exactly two hours long. Always be aware of the time!

Reinforce the Need to Complete the Program

FPU is a full 13-week program. We know that 13 weeks can seem like a really long time! However, that amount of time is necessary to bring about the behavior change and the new habits that are vital to everyone’s long-term success!

Therefore, from the very first lesson, be sure to emphasize how important it is that each class member attend every class and stick with the program all the way to the end!

Engage Interaction

Your job as a coordinator is to get everyone else to talk by facilitating the conversation. The members should hold one another accountable. If you’re doing more than 10% of the talking, you’re talking too much!

Also, watch out for those who dominate the conversation and those who may seem hesitant to speak up at all. You’ll need to make sure everyone has a chance to speak and that they feel free and comfortable doing so.

Encourage Openness

For genuine behavior change to take place, each member of your class must be willing to open up and truly be transparent in the discussion and accountability time. Everyone around the circle will take their cue from you. If you open up, listen intently to others, and use humor and personal stories, then they probably will, too.

Don’t Fear Silence

Sometimes, you will have to sit in a moment of silence after asking a question. That’s okay. Silence can be a powerful motivator. Try to fight the temptation to fill that void yourself, particularly after asking a difficult discussion question.

Show Compassion

Get excited about victories! Gently confront a member’s unwillingness to change. And, don’t be afraid to let someone cry if they’re hurting. This is all part of the healing process. Show the class that you genuinely care about them.
How to Lead an FPU Class

FINANCIAL PEACE MEMBERSHIP KIT AND MATERIAL

*Inside the Membership Kit box:*

- **Financial Peace University workbook** – 13 life-changing lessons that walk you step by step through the FPU program.

- **Financial Peace CD Library** – Includes all 13 lessons, PLUS two bonus CDs—Dave’s Personal Testimony and The Best of *The Dave Ramsey Show*!

- **Budgeting Forms** – A complete set of reproducible monthly budgeting forms with full instructions and examples.

- **Financial Peace Envelope System** – Dave’s famous, easy-to-use cash management envelope system—a great tool to organize your money and stay on budget.

- **Financial Peace Revisited book** – Over a million people have benefited from these solid financial principles of common-sense money management!

- **Two FPU Bonus CD-ROMs** – Financial calculators, screensavers, financial management forms, and more! PLUS an extra disc to share with a friend!

- **Tip cards** – A handy tip calculator with Dave’s Seven Baby Steps on the other side! PLUS we’ve included extras to give away!

- **Debit Card Holders** – Protects you and your card by reminding you that your financial peace depends on your behavior.
WRAPPING UP YOUR FPU CLASS

Graduation Requirements
In order to be considered an FPU “graduate” and therefore receive a graduation certificate, each class member must complete 12 of the 13 lessons. Be sure to emphasize this early and often throughout the program, encouraging your class members to commit to completing every lesson. Graduation certificates are available from your FPU Advisor.

Coordinator Report
We want to know how your class went! Please let us know your successes, trials, and comments by completing the Coordinator Report online at the Coordinator Resource Center (daveramsey.com/fpucoordinator). If you cannot access the online form, you may also use the paper form at the back of this Coordinator Guide. Simply fax it to our office at 615.620.6398 after your last class session. We use the actual numbers and statistics from each class to learn how to better serve families like yours.

Start Another Class
Consider starting a new FPU class after your first 13-week class is finished. Leading multiple FPU classes will increase your intensity and impact more lives with the message of peace.

Help Others Start New FPU Classes
People who go through an FPU class often want to become class facilitators and start new classes. That’s great! At the conclusion of your class, ask if anyone is interested in starting a new FPU class in their area.

Send Us Your Suggestions
If you have any ideas about how we can improve Financial Peace University, or if you have suggestions for future discussion questions or additional online resources, please let us know! Email us at fpu@daveramsey.com.
WORKING WITH THE MEDIA

Because of the growing popularity of *The Dave Ramsey Show* on over 300 radio stations, as well as the televised *The Dave Ramsey Show* on the Fox Business Network, the whole country is getting excited about Financial Peace! This is great news for you, because it means the people in your community may already be looking for an FPU class to attend!

This may also mean that television, radio, or print media representatives could contact you for information about the program and the impact it has had on your class members. They may even ask you questions about Dave himself!

While this is a great opportunity to promote your class, there are certain considerations to keep in mind when working with the media. The goal should always be to maximize your class’ exposure while still protecting yourself, your organization, and your class from unexpected negative press.

To help, we have an expert team of public relations professionals ready to assist you in this area. If a news agency or representative contacts you for any information about FPU or your specific class, please let us know by emailing public.relations@daveramsey.com. We’ll tell you what to expect and how you can make the most of this extra exposure!
FREE ONLINE RESOURCES TO ASSIST YOU WITH YOUR FPU CLASS

Coordinator Resource Center (CRC) – daveramsey.com/fpucoordinator
At the CRC, you get the benefit of an online community for all your needs as an FPU Coordinator. You’ll find:

• Useful forum discussions
• Free promo items
• Inspirational stories
• Access to important forms and guides
• Ordering options for class resources
• Creative class ideas

Member Resource Center (MRC) – daveramsey.com/fpumember
You and your class will love the many benefits of using the MRC! As an FPU member, you have FREE access throughout your 13-week class! You’ll enjoy:

• Powerful budget software
• Online discussion community
• Bonus articles and videos
• Up-to-date information
• Special offers
• Prize drawings

Follow these steps to introduce your class to the Member Resource Center:

1. Register your class online in the Coordinator Resource Center. An email with your class code will be sent to you once your class is confirmed.

2. If you cannot register your class online at this time, contact your FPU Advisor to get your class code.

3. During your first class session, have each member write the code in the space provided on page 13 of their member workbook. Your class can begin using this great FREE resource immediately.

My Total Money Makeover (MyTMMO) – daveramsey.com
MyTMMO provides even more tools, content, and an online community to keep you well-informed and equipped to answer your class’ tough questions. As an FPU coordinator, you can get your FREE one-year MyTMMO membership from your FPU Advisor or by reading the MyTMMO sign-up instructions at the Coordinator Resource Center.