

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



Information Guide

**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”



**Maury Davis**  
Pastor  
Cornerstone Church

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



**Elder Stephen Ruff**  
Stewardship Director

*“You’ll never have spiritual freedom if you are in economic bondage. My life will never be the same because of it. I praise God for Financial Peace University.”*



**Russ and Mary Lee**  
Christian Music Artist

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



**Alishia Marshall**  
Single Mom

*“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.”*



**Scott and Wendy  
Morris**  
United States Military

*“In the military, everything that causes worry in that 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.”*



**Rubel Shelley**  
Gospel Preacher and  
Minister

*“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.”*

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# WHAT IS FINANCIAL PEACE UNIVERSITY?

Financial Peace University is a tool that supports church Ministers, Pastors and Elders, by equipping them with a biblically based, accountability class that will teach and train their congregation to manage their resources in a godly manner.

*Stewardship is simply an attitude. It is acknowledgment and recognition of God's sovereignty and one's response to that --  
**SURRENDER.***

*Stewardship is a subset of discipleship and includes the management of one's life, talents, time, money, relationships and resources.*

**TEACHING:** FPU teaches financial stewardship -- how to manage 100% of what God has given. Dave Ramsey does all the teaching on 13 video lessons.

- ◆ **Super Savers** - the importance of saving money. *"Go to the ant, you sluggard! Consider her ways and be wise... Which, having no captain, overseer or ruler... Provides her supplies in the summer, and gathers her food in the harvest..." Proverbs 6:6-9*
- ◆ **Cash Flow Planning** - step by step how to put together a zero based monthly budget. *"For which of you, intending to build a tower, does not sit down first and count the cost,..." Luke 14:28-30*
- ◆ **Relating with Money** - the importance of working together in relationships and how we handle money. *"For where your treasure is, there your heart will be also." Matthew 6:21*
- ◆ **Buying Only Big, Big Bargains** - How to negotiate and get the very best deals. *"A false balance is an abomination to the Lord, But a just weight is His delight." Proverbs 11:1*
- ◆ **Dumping Debt** - how to get out of debt and stay out of debt. *"The rich rules over the poor, and the borrower is servant to the lender." Proverbs 22:7*
- ◆ **Understanding Investments** - difference between stocks, bonds, mutual funds, cds, annuities. *"The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty." Proverbs 21:5*
- ◆ **Understanding Insurance** - learn the types of coverage we need for all insurance needs. *"A prudent man sees evil and hides himself, the naive proceed and pay the penalty." Proverbs 27:12*
- ◆ **Retirement and College Planning** - understanding retirement funds, the Roth IRA, and how to best fund our child's college education. *"A good man leaves an inheritance for his children's children..." Proverbs 13:22*
- ◆ **Buyer Beware** - being marketed to and the keys to developing the power over purchases. *"The blessings of the Lord makes one rich, And He adds no sorrow with it." Proverbs 10:22*

- ◆ **Real Estate and Mortgages** - best way to buy and sell a house and to finance a home. *“Prepare your outside work, make it fit for yourself in the field; and afterward build your house.” Proverbs 24:27*
- ◆ **Careers and Extra Jobs** - importance of doing with our life that which we love. *“God has given each of you some special abilities; be sure to use them to help each other, passing on to others God’s many kinds of blessings.” I Peter 4:10*
- ◆ **Collection Practices and Credit Bureaus** - how to check and clean up our credit report and deal with Collection Agencies. *“Do not withhold good from those to whom it is due, when it is in the power of your hand to do so.” Proverbs 3:27*
- ◆ **The Great Misunderstanding** - importance of being good managers over the blessings we have been given and to share them. *“The earth is the Lord’s and the fullness thereof...” Psalms 24:1*

**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

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

- ❖ 70% of Americans are living paycheck to paycheck.

◆ **Financial stress begins to dissipate throughout this program.**

- ❖ The church congregation begins to reap the benefits of congregation members walking with the Prince of Peace.
- ❖ Statistics show 37% (highest rate) of marital problems derive from financial situations.

◆ **With the burden of debt lifted, families are able to give more to support worthy ministries and building programs.**

- ❖ Participants are freed up financially and emotionally so they can become the givers God designed them to be - both with their finances and their time.

◆ **Teaches your congregation how to handle God's money God's way.**

◆ **Your congregation becomes strengthened.**

- ❖ Members learn to take off their masks and become real with one another through accountability group discussions.
- ❖ Marriages are enriched as husbands and wives begin communicating instead of fighting about money; children learn God's ways of handling money from their parents; and singles find needed support to make wise financial decisions.

◆ **Tremendous Evangelistic Outreach Tool:**

- ❖ Families all around us are looking for direction when it comes to getting ahead financially.
- ❖ Families will attend a program that directly enhances or improves their day to day life before they will attend a regular service.
- ❖ Because of Dave Ramsey's tremendous national popularity and success, people are naturally drawn to his program.

Far too many people are living out of balance spiritually because they are so consumed trying to keep up with the rat race. They are "choked by the cares and riches and pleasures of this life." Even though many are not willing to admit it - Money is Controlling Their Lives!!! Many are finding themselves slaves to their lifestyle in debt. **Now is the time for us to rise up, strengthen one another's hands and build together.**

# FINANCIAL PEACE UNIVERSITY MATERIALS



## **LEADERSHIP KIT**

1 FPU Membership Kit

1 Coordinator Guide

The complete set of 13 Video Lessons  
taught by Dave Ramsey

**\$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

**\$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**



## Getting Started

*“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it - lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’”*

*Luke 14:28-30 (NKJV)*



## Your FPU Checklist!

- Get approval to host Financial Peace University (FPU) at your church by watching the FPU Orientation Video with the leadership and reviewing the Church 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 Church Advisor so that we may advertise your class on the DaveRamsey.com web site.
- Heavily promote your orientation dates (use the 3-minute Church 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 church. (See orientation outline on page 15 of the Information Guide.)
- Call in your order to your FPU Church Advisor, having a church check ready to do a check draft or a debit 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. Get approval to host Financial Peace University (FPU) at your church.
  - A. Schedule a meeting (invite decision makers to dinner). Think outside the box. FPU can be used for the entire congregation or specific groups (i.e. couples, singles, divorce recovery, benevolence, small groups, on and off campus).
  - B. Share the information portion of this booklet.
  - C. Show them the Orientation Video.
  
- II. Set two orientation preview dates. (See orientation outline in this section.)
  - A. Set them close to normal church times (i.e. immediately before or following a service).
  - B. Go wild with promotions (see Promotional Ideas section).
    1. Bulletin inserts/FPU brochures
    2. Pulpit announcements
    3. Show the church announcement videos during services, classes, etc.
    4. Personally invite 12 families
    5. Use outside promotions.
      - a. Newspaper
      - b. Magazines
      - c. Encourage congregation to bring family, friends, neighbors, coworkers.
      - d. Church marquee, outside sign
    6. Andrew Project (Billy Graham suggests bringing unchurched people in by personal invitation.) *“Andrew, Simon Peter’s brother, was one of the two who heard what John had said and who had followed Jesus. The first thing Andrew did was to find his brother Simon and tell him, ‘We have found the Messiah’ (that is, the Christ). And he brought him to Jesus.” (John 1:40-42)*
  
- III. Sign the license and location agreement. Fax to our office.
  
- IV. Hold Orientations Previews having families (i.e. singles, single parents, couples) enroll for the class and purchase their FPU membership kit (one kit per family unit). Make all checks payable to the church.
  
- V. Send in your order form with one church check, ordering your leadership kit and membership kits for every family unit enrolled. (Allow 7-10 days for delivery of materials.)
  
- VI. Start your class in two weeks; leave time for shipment of materials! Allow 2 hours per session: video portion, 1 hour; small group, 1 hour.



## **FINANCIAL PEACE UNIVERSITY - CHURCH LEADERSHIP PROGRAM LICENSING ARRANGEMENT**

This is an arrangement between the accepting Church and The Lampo Group, Inc. (TLGI) for the public 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 Church 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. The Church plans to run FPU as an 'on-going' program.

Since this class is strictly a discipleship program to assist people in managing and being good stewards of what God has given them, 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.
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.

## LICENSING ARRANGEMENT (CONT'D.)

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 Church.

**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.

**Ordering "FPU" Membership Materials:** The Church agrees to purchase 1 (one) Membership kit per family unit enrolling in FPU (allow 7-10 days for delivery). (Family unit consists of spouse and teenage children who are living with their parents.)

1. A family unit is defined as a single adult individual, a married couple, or an engaged couple which has set a date for getting married within one year of their enrollment.
2. A married couple is defined as a male and female joined in accordance with the state laws of Tennessee.

**General Information:** This Church 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.

Church Representative Signature: \_\_\_\_\_

(Please Print Name) \_\_\_\_\_ Date Signed: \_\_\_\_\_

Church Contact Signature: \_\_\_\_\_

(Please Print Name) \_\_\_\_\_ Date Signed: \_\_\_\_\_

**Please send in a copy of this signed and dated form to The Lampo Group and provide the church with a signed copy.**

# ORIENTATION OUTLINE

## 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 Orientation (Preview) Video Presentation (20 minutes)

- A. **Play the orientation tape all the way through** the credits where Dave is cutting the credit cards and the young man says “Credit cards reek”.
- B. **With lots of Enthusiasm and Passion ask the visitors - “Why on earth would people cut up their credit cards?”**

The answer is that - **“They were serious about taking the steps necessary to getting out of debt and staying out of debt!”**

- C. **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).

## 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 located in your coordinator guide.  
**Normally \$189.00 - Church group discount - \$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 church.)
- 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 one church check. Allow 7-10 days 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.

## 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 based on Scripture.
- 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/small group facilitator 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 audiocassette tapes or CD library
  - 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 Biblical screensaver
- 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) or 403(B) plans 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 approximately 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. Can I get additional assistance if I need it?**

For more detailed, complex assistance, FPU offers discounts for one-on-one counseling. A two (2) hour phone counseling session can be set-up at a discount using a FPU upgrade.

**X. 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.

**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.

**XII. 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!**



# CLASS ENROLLMENT FORM

**THIS FORM MUST BE SENT IN!**

toll free: (877) 378-2667

local: (615) 371-8881

fax: (615) 620-6398

web: [www.daveramsey.com](http://www.daveramsey.com)

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

CHURCH NAME

\_\_\_\_\_

PRIMARY CHURCH PHONE NUMBER

CLASS START DATE (MM/DD/YY)

(\_\_\_\_)\_\_\_\_-\_\_\_\_ / \_\_\_\_ / \_\_\_\_

COORDINATOR FIRST NAME

COORDINATOR LAST NAME

\_\_\_\_\_

\_\_\_\_\_

ASSISTING COORDINATOR FIRST NAME

ASSISTING COORDINATOR LAST NAME

\_\_\_\_\_

\_\_\_\_\_

FPU CHURCH ADVISOR NAME

\_\_\_\_\_

**THIS INFORMATION INSURES YOUR LIFE-TIME FAMILY MEMBERSHIP INTO THE FPU PROGRAM!**

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
_____	_____	_____
LAST NAME	PRIMARY PHONE	
_____	(____)____-____	
EMAIL ADDRESS		
_____		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
_____	_____	_____
LAST NAME	PRIMARY PHONE	
_____	(____)____-____	
EMAIL ADDRESS		
_____		

FIRST NAME	SPOUSE FIRST NAME	ZIP CODE
_____	_____	_____
LAST NAME	PRIMARY PHONE	
_____	(____)____-____	
EMAIL ADDRESS		
_____		







# CHURCH ORDER FORM

toll free: (877) 378-2667

local: (615) 371-8881

fax: (615) 620-6398

web: [www.daveramsey.com](http://www.daveramsey.com)

email: [church@daveramsey.com](mailto:church@daveramsey.com)

**The Lampo Group, Inc.**  
 1749 Mallory Lane, Suite 100  
 Brentwood, TN 37127

CHURCH NAME

\_\_\_\_\_

CHURCH CONTACT - FIRST NAME

CHURCH CONTACT - LAST NAME

\_\_\_\_\_

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

\_\_\_\_\_

CITY

STATE

ZIP CODE

\_\_\_\_\_

PRIMARY CHURCH PHONE

EMAIL ADDRESS

(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

QTY	FPU ITEMS	UNIT PRICE	TOTAL AMOUNT
____	FPU Church Leadership Kit	\$289.00	____.____
____	FPU Membership Kit	\$89.95	____.____
____	FPU Brochures (50 count)	\$5.95	____.____
____	_____		____.____
	Add-on Items		
	<b>Subtotal</b>		____.____
	<b>Shipping and handling</b> (add 7% or minimum of \$5.00)		____.____
	<b>Total enclosed: \$</b>		____.____

*\*ALLOW 2 WEEKS FOR DELIVERY\**

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

**PLEASE INDICATE METHOD OF PAYMENT**

- Cash
- Check payable to The Lampo Group, Inc.
- Bank draft (complete info below)
- Debit Card (complete info 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. \_\_\_\_\_

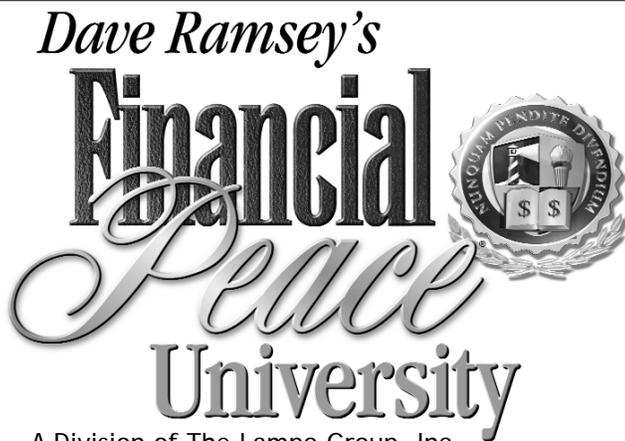
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11498





toll free: (877) 378-2667  
local: (615) 371-8881  
fax: (615) 371-5007

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!***

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



## Promotional Guide

*“Whatever work you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as reward. It is the Lord Christ you are serving.”*

*Colossians 3:23-24 (NKJV)*

# PROMOTION IDEAS

**Promotion is vital to the success of your class.** We have included samples of a newspaper article, brochure, flyer, bulletin insert survey, radio spots, and more for your convenience.

- I. **“PRAYER”** is the number one source. Everything we do is Biblically based, and with God’s blessings the word will get out.
- II. **“Pulpit Announcements”** from church pulpits are great ways to let people know about the program. Find the most influential people you know to announce the upcoming orientation session.
- III. **“Church Announcement Video”** to show at services, to classes, to various church groups (i.e. singles, couples). Request a copy from our office.
- IV. **“Church bulletins, computer screens & electronic bill boards”**
  - A. See sample bulletin insert and survey form in this section.
  - B. Feel free to be creative and make up your own ads.
- V. **“Brochures and Posters/Flyers”**
  - A. Request a set of 50 brochures once you have your Orientation date set. (The first 50 are free upon request.)
  - B. There is a photo ready flyer in this section that you can make more copies of to post around the church. The more posted, the better the response.
  - C. Also, posters available on the Coordinator Resource Center link at [www.daveramsey.com/fpu/church](http://www.daveramsey.com/fpu/church).
  - D. 11x17 color posters, first 3 free, upon request.
- VI. **“Orientation Video”** - Hand out the orientation tape to 2-3 individuals to help them understand the benefits of this program. Select people of great influence: church leaders who will publicly promote and encourage the program. In turn this should encourage them to help you get others to attend your orientation.
- VII. **“Testimonies”** and word-of-mouth advertising are always best. One of the best sources for personal testimonies would be those who have gone through the program to share with others how it has blessed their lives.

**VIII. “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.

**IX. “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.

*If you have connections with someone in a local radio station, call our office. We will send you radio spots that you can use to plug your upcoming Orientation.*

**X. “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.

*Public service announcements in the form of crawls or scrolls across the bottom of the screen are available for FREE in some local cable markets. If you need to set up a barter trade out of one (1) FPU enrollment for a week or two of advertising, just let us know.*

**XI. “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.

## ***SPECIAL NOTE***

On the next few pages you will find multiple promotional tools. There are a ready made flyer, a bulletin insert survey, samples of other flyers that coordinators have used, a copy of a newspaper article, and sample radio spots. Please feel free to reproduce these materials to promote your FPU class.

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



Did you know there are  
**OVER 800**  
scriptures in the Bible regarding personal finance?

Financial Peace University is a life-changing 13-week program on personal finance. It is designed to empower people to manage their money better, eliminate debt and build wealth. All material is biblically based and taught via entertaining video by Dave Ramsey.

This course is designed for you if . . .

- ✓ You think or say to yourself, "I can't afford this program".
- ✓ You feel like your money has control over you.
- ✓ You struggle in your marriage due to financial problems.
- ✓ You do not have a clear understanding of Real Estate & Mortgages, college planning, bargain buying, credit reports, etc.
- ✓ You do not understand stocks, bonds, mutual funds, or how to invest for your future.
- ✓ You live paycheck to paycheck (Too much month at the end of the money).
- ✓ You carry large credit card balance, or use debt consolidation loans.

If you are interested in taking this class, please submit this form to the church office.

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

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

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

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

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



Did you know there are  
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Address: \_\_\_\_\_

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

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

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

# SAMPLE CHURCH BULLETIN



## **We Welcome Dave Ramsey**

*as our special guest speaker today*

Dave is the founder of Financial Peace University. He knows what it's like to have it and lose it all. By age 26, he had accumulated a personal real estate portfolio worth over \$1 million. By age 50, he had declared personal bankruptcy. Dave rebuilt his financial life and has gone on to teach others the lessons that he learned the hard way. His *Financial Peace University* outreach program shows people how to put into practice the proven common-sense principles that will allow them to walk with financial peace.

## **Financial Peace University Coming to PBC !**

How can Financial Peace University change your life? During this 13 week, Bible only based, life changing outreach ministry with lifetime family membership you will learn:

- How to put together a spending plan that really works
- Step by step how to get out of debt
- The security of an emergency fund
- How to confidently invest for the future
- To remove the stress that comes with financial problems
- The secret to improving your marriage
- How to make wise decisions when it comes to insurance
- To take back control from creditors
- The best way to buy and sell a house
- The blessings of giving
- And much, much more!

Pinelake will conduct 2 Financial Peace Universities on our campus this spring. For more information, call Bonnie or Tricia Grilling at 829-5364 and plan to attend one of the orientation meetings which are scheduled for today at 5:30 p.m. and Tuesday, Jan. 24th, at 7:00 p.m.

# SAMPLE NEWSPAPER ARTICLE

News Editor: Hunter Hooper, 2070-081-1212  
Magazine Editor: Cheryl Martin, 2070-081-1240

SATURDAY

## Religion & Values

FEBRUARY 11, 2000

WALTHAMSTON/INQUIRER

MESSY/NOT-INQUIRER/6C



**Focus on the Family:**  
Dr. Dobson says freedom should come in small steps for children. 6C

# Dollars and Sense

### Guru says financial contentment requires spiritual insight

By Karen Owen  
Magazine Editor

Money is all Dave Ramsey's. He wants to talk about it. They want to know how to get it, how to have it, how to use it.

Continued, though, in the real world according to the Nashville financial guru.

Rayley, professor of financial management at a state of behavior, says the host of the "Dave Ramsey Show," heard here on WMMJ 101.1 from 7 to 9 p.m. each weekday.

Only 30 percent in a matter of financial knowledge, he says.

"When you become content, you get out of debt," said Ramsey, who has over 40 million dollars every year. "You save. You invest. It's made you a plan."

He said he was not able to do this without Jesus. "Christ, Ramsey without Jesus, is where contentment is found."

While not precise, Ramsey's advice is an unusual blend of dollars and sense and spiritual advice. The author of "Financial Peace" and "Money That Works" closes each show by telling listeners, "The best way to financial peace is to walk with the Prince of Peace."

All but one of the matters carry on how one enters, however, and about half are outside the Bible. But, Ramsey said.

Financial Peace didn't mean to Ramsey, said Gary Edline, general manager at WMMJ. "OMG" in the ratings in the afternoon, and we were really really shocked."

"He speaks to the everyday Joe and Jill who face real credit and money problems, and he offers real solutions," Edline said.

According to Ramsey's experience, Joe and Jill's financial life is improved since 1994.

Nearly half of all Americans have less than \$10,000 saved for their retirement.

Personal savings fell to 1.2 percent in 1999, the lowest rate in 30 years, according to the U.S. Dept. of Commerce.

Financially stable but new records every year, with 34 percent of personal cases, not just 10 percent. Two-thirds of firms reported to a Gallup poll said they felt depressed after a loss.

Ramsey knows what Joe and Jill are going through.

At only 36 years old, he was making \$20,000 a month and had 14 real estate. Three had been involved under some name changes, and Ramsey's financial success, Ramsey said, "I got to know him on the way down."

He said his wife Sharon lost nearly everything they owned. It took four long years to bring their finances back under control, and 10 years to recover from the crisis, he said.

While Ramsey doesn't blame God for his spectacular rise, he does see God bringing good out of it.

He used his painful experience to build a financial counseling business and ended up on a Nashville radio station. "We turned our life around."



See Dollars Page 70

Dave Ramsey is the author of new books including "Financial Peace" and "Money That Works."

## Dollars

From Page 6C

around before we turned on a phone," he said.

Now 40, Ramsey says his lessons are better than ever. "This time there's no debt, no liability in taking it."

Three days, he has 70 employees and his own studio in the Hermitage area of Nashville. He has been featured on the "Today Show" a typical afternoon on the 11 o'clock news that has advised a young man on how to invest in a business, being a woman to get out of debt, and advising a man who didn't have money where a woman found her best friend.

He will never recommend a credit card and stresses the importance of saving for a rainy day fund. He believes, he is constantly being for life.

He also stresses the need to be a saver. "Invest and build all the way up."

Closing, Ramsey says along its spectrum to become more Christ-like.

Ramsey is especially critical of credit cards and stresses the importance of saving for a rainy day fund. He believes, he is constantly being for life.

"People get into trouble because they will not obey God's word," he says simply.

Being to create an average fund in "Financial Peace" for a "The Bible will hit the clouds eventually."

There had choices once he moved on his own, being willing to take the bullet for the law, Ramsey believes. Others have a "lifetime of financial freedom."

Finally, what we're dealing with personal finance, he believes. "No one knows what to do," Ramsey said. "No one has to get caught in the trap of debt or that we are not making up with."

Some people handle money better, said Ramsey. That's who some religious faith is, in order to be content, we have to have our hearts before."

Karen Owen, 2070-081-1200  
karen@wmmj.com

## Churches

From Page 6C

"There are better principles than that," Hook said. "That was what they were looking for."

"The perspective is, God is what he has given us."

"I've just a word," Hook said. "I need to hear how to be the manager of this. I can be, I'm accountable to God for that."

Gore said the Jan. 3 board report through Dumbarton good stewardship of what our financial advice could do for a church.

Ramsey emphasizes the importance of saving for a rainy day fund. He believes, he is constantly being for life.

Financial Peace University courses are available in many areas. A goal is to help people who have lost their savings in the 1990s, he said.

Thanks to Ramsey's advice, he has been able to do all the previous disbursements, the same told Gore.

"Instead of a financial plan, it's a financial plan."

Karen Owen, 2070-081-1200  
karen@wmmj.com

# Churches want to help people out of debt

By Karen Owen

More churches want to help people out of debt. "Make money, spend money, make more money, spend more money."

Then, Gore said, was better radio financial advice. "Dave Ramsey was a great guy," said Gore, a coach and theology instructor at Ochslebury Technical College.

New Gore said how he had 100,000 in special services members, and facilitating one of Ramsey's Financial Peace University courses at a church in eastern Tennessee County. Although the Nashville radio financial advice is based mostly on secular matters such as WMMJ in December, the Gore said advice religious leaders have the same advice and Christian perspective.

"It has been just a few years financial guy on the radio, I probably would have passed over him," said Mike Gore, who started listening to Ramsey a couple of years ago.

At the same time, Ramsey's course is "the all people who have money and who spend money," said Gore. "Thompson, pastor at Church in Lawrenceville. He is trying to organize a Financial Peace University in his city."

At the same program, which is held at best not sponsored by the Macdonalds and said church, some people who, Mike Gore said, "I can't think of people in all kinds of ways."

About 30 people are attending and the wife mentioned. Some are bringing some from, as far as Ochsle County, Gore said.

About 70 people have been.



Class members study a Dave Ramsey video during a Financial Peace University session Tuesday at Heritage Baptist Church. The 12-week course was held in the area. The Hook, a co-pastor at Heritage Baptist, said financial management is an appropriate topic for a church.

allowing a Financial Peace University at Heritage Baptist Church. It's a 12-week course that covers the basics of financial management. The program is free of charge. About 100 of the students are church members.

The Ramsey program can cost participants up to \$100, depending on church activities or promotional items, but church leaders are free to set the program anyway they want. Ramsey's program is free of charge.

Ramsey program participants get their money back, Thompson said.

Financial management is an appropriate topic for a church.

See Churches Page 70

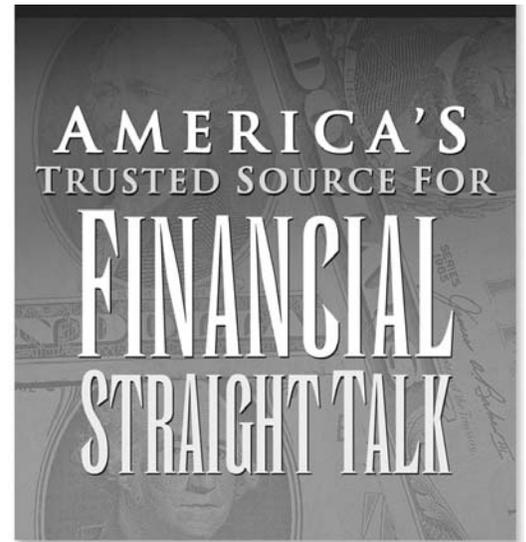
"It can bless people in all kinds of ways."

— Mike Gore, pastor of one of Ramsey's Financial Peace University courses

Reprint from the  
MESSENGER  
INQUIRER,  
February 5, 2000

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 brief video **CLASS PREVIEW!**

Time & Date:

Place:

Contact:

find out more at  
[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 First Baptist Church; call 555-5555 for more information.***

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

# ONLINE COORDINATOR RESOURCE CENTER

This is your online one stop shop for all your needs as an FPU Coordinator. To access the Resource Center on our web site, 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. Go to [www.mytotalmoneymakeover.com](http://www.mytotalmoneymakeover.com), click on “FPU Coordinators”, and enter the code **compy386** during sign up.



# VISION FOR THE NATION

Financial Peace University wants to become a tool in every church across this nation to restore peace, hope, and security in the lives of families and individuals.

Like in the days of Nehemiah, the walls of this nation have fallen and the hope of long term security has been stolen.

- ♦ Instead of families building their lives on healthy, godly principles, they have been building on the rubble of wrong philosophies and false balances.
- ♦ Instead of retiring with dignity, most of our elderly are forced to choose between working until they drop or retiring destitute.
- ♦ Husbands and wives are no longer communicating and spending time together, because even with both working they feel the stress of financial pressures.
- ♦ A growing number of little children no longer have both parents at home as role models and examples to follow.
- ♦ More and more families are being split by divorce resulting from two people drifting apart trying to stay afloat.
- ♦ Divorce and bankruptcy often go hand-in-hand, and both are at record levels.
- ♦ Worst of all, far too many people are living out of balance spiritually because they are so consumed trying to keep up with the rat race.

The end result is spending little time with the God of heaven. Jesus warned us that "**You can not serve God and money**" (Matthew 6:24). Proverbs 22:7 puts it this way, "**The borrower is servant to the lender.**" Many are finding themselves slaves to their lifestyle of debt, "**choked by the cares and riches and pleasures of this life . . .**" (Luke 8:14). The ball and chain of mismanagement and wrong financial decisions have stolen their peace of mind.

Here is where Financial Peace University comes in to help your congregation, your families, rebuild the walls that secure a home and strengthen relationships. This program not only helps restore relationships and bring balance back into our homes by applying Biblical financial principles, but also pointing people back to "the Prince of Peace, Christ Jesus." You see, at the heart and soul of this program (the firm foundation upon which it stands) is a relationship with God. The beautiful part about this program is the Biblical principles are incorporated in such a way that they are well received by everyone (Christians and non-Christians alike).

**Our vision, simply put, is to see families in every community across this land working together, helping one another walk daily with peace: with both the peace and security that come from having one's personal finances in control and, more importantly, the peace that comes from knowing and trusting in Christ Jesus.**