

**Touching Lives...  
Changing a Nation!**

Toll free 1-888-22-PEACE

Local 615-371-8881

Fax 615-371-5007

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







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Changing a Nation!**

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Dear Financial Peace Coordinator:

CONGRATULATIONS on becoming a part of our team! We're thrilled that you've chosen to join us in fulfilling the mission to **"empower and give hope to everyone from the financially distressed to the financially secure."**

What you're doing is extremely important. You'll not only lead your class through questions and discussions about their personal finances, but more importantly, you'll listen to their stories, sympathize with their struggles, challenge them to break bad habits and inspire them to change their family tree.

We know that it's a little bit scary talking about personal finances with a group of people, but just relax. And don't forget to be yourself. You won't have all the answers, but don't sweat it. Just open up and your class will do the same. Keep challenging them and you'll see powerful changes! Assure everyone that no matter what, you're there to listen, support and guide.

With hundreds of thousands of families having gone through Financial Peace University, we have found that the average participant **eliminates \$5,300 in debt and saves \$2,700 during the 13-week period.** And you get to be a part of that life-changing experience! That's exciting! Lives will be transformed in your class, so be prepared to see chains broken, relationships restored and hope revived.

Again, congratulations and welcome aboard Dave Ramsey's TEAM!

Louis Falzetti, Executive Vice President  
Financial Peace University  
Colossians 3:23

*Live like no one else... so later you can live like no one else.*



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## Overview

**Since personal finance is 80% behavior and only 20% knowledge, your goal is to help yourself and others change behavior!**

As you lead Financial Peace University, remember to ...

- A. **Inspire change.** You're going to experience powerful life-changes as you lead FPU. Pass on that same excitement and inspiration to your members and experience the revolution together!
- B. **Offer hope.** Your enthusiasm and passion will be a major source of confidence and hope for your members.
- C. **Get intense.** Get wired up! Get fired up! Point out how debt has robbed peace and caused pain. That will increase everyone's intensity about debt freedom.
- D. **Cut them up.** If you have any credit cards, be the first to cut them up by the fifth lesson. The group will feed off of your passion and commitment.
- E. **Join the crusade.** FPU is not just a financial class; it's a movement to change this nation!

### I. Prior to Each Class

- A. Review the class outline; specifically the "Remember to Bring" and "Accountability & Application Review" sections. Watch a portion of the video. If you experience any problems with your DVD, please contact your advisor. If the DVD needs to be replaced, show another lesson until you receive your replacement.
- B. Pray for wisdom and understanding as you lead. Also pray that your members will be receptive, empowered and encouraged by the lesson and sharing.
- C. Designate volunteers to help you facilitate discussion, or get an additional facilitator for the length of the course if you have a large number of members.



## Overview

- D. Prepare your room by arranging chairs for watching the DVD, and by making sure your audio/visual equipment works.
- E. Start and stop your class on time.
- F. Begin reinforcing the need to complete the course with the first lesson. Some people may not graduate for various reasons and that's understandable. Most will if you build accountability within the group.
- G. Leave your meeting room in excellent condition each week.

## II. Small Group Techniques

- **Encourage interaction**

- Only facilitate conversation; allow **members** to hold one another accountable.
- Give everyone a chance to speak; don't allow the talkers to dominate the conversation. Encourage those who are quiet to participate in discussion.

- **Encourage members to open up**

- Be honest & transparent (start with yourself). Listen intently to what is being said. Use humor and share personal stories.

- **Don't be afraid of silence**

- Sometimes you have to wait for a response, especially when the answers are hard to say.

- **Show compassion**

- Be excited about accomplishments! Allow members to cry if they're hurting. Gently, yet firmly, confront any unwillingness to change. Show your class that you genuinely care.



## Overview

**Two of the most important elements of this program are the Review and Accountability Questions. Make them your highest priority!**

- There are **special bonus questions** toward the back of your guide for **Church, Workplace, Military and Financial Literacy** groups. Review these with your class as time permits, or substitute them for the standard discussion questions.
- In each lesson, we've given you the Recommended Reading Assignments. Encourage your class to complete the readings.
- Please fill out the attendance roster on pages 11-12 each week. If any members miss two weeks in a row without contacting you, call and encourage them. You do not need to send us the attendance roster; we only need the Enrollment Form found in the Information Guide.

If your class members need additional help, please refer to these great services available at [DaveRamsey.com](http://DaveRamsey.com)!

- **Find A Dave Ramsey Certified Counselor!**

If one-on-one assistance is needed, a certified financial counselor can provide direction and assistance for unique situations from debt reduction to wealth-building to small business.

- **Endorsed Local Providers (ELPs)**

Connects individuals with experts in finance, insurance, taxes and real estate.

- **Vowsavers**

Offers couples Christ-centered marriage counseling.



## Overview

**Below is a list of the things you should do to wrap up FPU!**

**Only when the pain of same is greater than the pain of change will you expend the effort to acquire true peace.**

- Please let us know how lives are changing by completing the **Coordinator Report**. Fax it to us at the end of your class (615-371-5007). We use these numbers to update our statistics and learn how we can better serve families like yours.
- The exciting life-change taking place in your class may prompt you or someone in your class to bring Financial Peace University to another location. See page 40 for more information. **Please make copies and pass them out to all your class members.**
- Please email us at **fpu@daveramsey.com** with any accountability questions you believe would benefit others. We will consider including them in future editions of the Coordinator Guide.
- Consider starting a new FPU class after your first 13-week course is finished. Leading multiple FPU classes will increase your intensity and impact more lives with the message of peace.

Together, we can bring financial peace  
to our homes, our communities and our nation!



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# FREE ONLINE RESOURCES TO ASSIST YOU WITH YOUR FPU CLASS!

- The **Member Resource Center (MRC)** is an incredible free resource available to all FPU members and coordinators during the course of the class. The MRC offers informative content, inspiring stories, helpful budgeting tools and useful calculators. Members can even complete each week's homework at the MRC!

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

1. If you can, register your class online. 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. Write your Class Code in the space provided on page 10 of this Coordinator Guide.
4. **During your very first session, have each member write the code in the space provided on page 22 of their Member Workbook.** Your class can begin using the great FREE resource immediately.

See the next page for more MRC information and encourage your members to take advantage of this terrific source each week!

- In addition to the Member Resource Center, you have **FREE access to the Coordinator Resource Center (CRC)**. At the CRC, you get the benefit of an online community for all your needs as an FPU Coordinator. Go to **[www.daveramsey.com/fpu/coordinator](http://www.daveramsey.com/fpu/coordinator)** for:

- |                              |   |
|------------------------------|---|
| -- Useful forum discussion   | -- Free promo items                     |
| -- Inspirational stories     | -- Access to important forms and guides |
| -- Easy kit ordering options | -- Creative class ideas                 |

- Additional support to you as a coordinator: **MyTotalMoneyMakeover.com (MyTMMO)** allows you to “Ask Dave” and get answers to money questions you may receive from your class members. You also get tremendous personal tools! You can redeem your **FREE** MyTMMO subscription by contacting your advisor, or by going to the Coordinator Resource Center, where you'll be provided instructions to sign-up.

# Member Resource Center

Complete Your FPU Experience Online!

visit [www.daveramsey.com/fpumember](http://www.daveramsey.com/fpumember)

## YOUR FPU CLASS CODE :

If you are leading a class, you can get your Class Code by registering your class online or by contacting your FPU Advisor. Your class members will need your Class Code to access the Member Resource Center. If you are not leading a class and are going through this course on your own, please visit the Member Resource Center to sign-up.

## You and your class will love the many benefits of using the Member Resource Center!

1. Register for their lifetime FPU Membership.
2. The easiest way to complete homework online.
3. Access to a wide range of online financial tools and resources.
4. Take advantage of special offers and important updates.
5. Qualify to be entered into drawings for special prizes.

To start using this **FREE** resource today visit:

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

# Class Attendance Roster

1-888-22-PEACE  
 1-615-371-5007 (Fax)  
 www.daveramsey.com

Coordinator: \_\_\_\_\_ Location: \_\_\_\_\_

Advisor: \_\_\_\_\_ Start Date: \_\_\_\_\_

Names & Phone Numbers (Please Print)	1	2	3	4	5	6	7	8	9	10	11	12	13
John Smith (615) 555-1234	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓

\*\*If a member misses 2 consecutive classes, please call them to see if everything is all right.

Please make copies as needed.

# Class Attendance Roster

\*\*If a member misses 2 consecutive classes, please call them to see if everything is all right.

Names & Phone Numbers (Please Print)	1	2	3	4	5	6	7	8	9	10	11	12	13
John Smith (615) 555-1234	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓



## How To Use The Class Outlines

- We've laid out each week's lesson in a convenient, easy-to-follow format.
- We've outlined the Class Schedule, including suggested times for each segment of the class. Starting with Lesson Two, there is a brief review section to begin your class each week.
- If you do not have time for everything listed in the outline, be sure to cover the "Accountability & Application Review." Continue to review the zero-based budget throughout the course.
- We've conveniently listed the Discussion Questions located at the end of each lesson in the member workbook. Use these questions if time permits.
- **We've given you graphic inserts of the Accountability Check-Up directly from the member workbook so you can see exactly what your members see! Below is a sample graphic insert:**

IV. ACCOUNTABILITY & APPLICATION REVIEW: (Everyone reads and comments on these statements.)  
A. I understand the concept behind how to use the cash envelope system and will commit

- We've included each week's Homework and Recommended Reading at the end of each lesson so you can encourage your class to complete these assignments.
- Finally, we've provided you with Important Reminders your class should know about the Member Resource Center and various class details.
- It's that easy. We've given you everything you need to successfully guide your class step-by-step through FPU. Now, all that's left to do is add a dose of intensity, a little humor, some compassion and team up with a group of people who are ready to get weird and change their lives!



## Class Outline - Super Savers

Remember to bring:

- Membership kits for each family
- Attendance Roster from pages 11-12 of this guide
- Pens and Pencils
- Financial Peace DVD disc 2, Super Savers, and a TV/Video Projector

Class Schedule

2 Hour Lesson

**10 minutes**     **Hand out kits and welcome the class to this life-changing program. Remind them that Financial Peace is not just a class, it's a lifestyle. Kick off your class by having everyone introduce themselves!**

**Reinforce the need to complete the course. On average, 80% of your class will graduate. You can improve this percentage by encouraging everyone, early and often, to graduate. Also, plant seeds early in your class to coordinate upcoming classes.**

**50 minutes**     **Start the *Super Savers* lesson and video (be sure to run through the testimonies at the end, it will help your class).**

**10 minutes**     **Form a circle** so everyone faces each other. Begin the small group by getting to know one another and reviewing the Discussion Questions (if time permits).

- I. Get to know one another (1-2 minutes per family).
  - A. Discuss why you came to the program.
  - B. What do you hope to get out of this program?
  - C. BE HONEST, OPEN AND REAL WITH EACH OTHER!
- II. Review - Discussion Questions AT THE END OF LESSON #1.

### Discussion Questions for Lesson One - Super Savers

1. Why have we quit saving in modern America?
2. What are some of the emotional benefits of saving?
3. What is the process for you to begin saving?

**45 minutes** Review how the program works (pages 14-17) under the "Getting Started" tab in the student workbook and complete the Accountability & Application Review.

- III. Review pages 14-17: It's Time To Begin, Baby Steps, and the Buddy System.
- IV. ACCOUNTABILITY & APPLICATION REVIEW: Each person or couple should comment about these questions.
- I will or have started making SAVINGS a priority because ... (everyone share reasons with group).
  - (Yes/No) I balance my checkbook online or within 72 hours of receiving my bank statement. Why or why not? Why is it important to balance (reconcile) your account?
  - In the past my emergency fund came from ... (List source you used to come up with money when needed for emergencies. For example: credit cards, loans, family, etc.) Why did you turn to this source for money? How did it make you feel?
  - What do you consider to be an "emergency" that would justify tapping into your emergency fund? (If married, does your spouse agree with you about this?)
  - I will write down and set small bite-size goals to achieve during this 13-week program (with my spouse, if married) this week.
- V. Go home and write down on paper (with your spouse, if married) what you consider to be a real emergency, so that if you have to touch your emergency fund, you can feel good about it and not rob it over some meaningless, false justification.
- VI. Be prepared to show your BASIC QUICKIE BUDGET next week. (page 19 from the member workbook)

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 1, 2, 3 & 10.



- Don't forget to tell your class about the incredible benefits of the Member Resource Center. The most important piece of information you will give them tonight is the class code.
- Challenge your members to start doing their homework at the Member Resource Center (page 22 of Member Workbook) and highlight the short, interactive Reality Check. This tool will hold a mirror up to your class members, showing them where they're missing the mark and what they need to do to hit it!



## Class Outline - Cash Flow Planning

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 2, Cash Flow Planning, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

1. Name three reasons why you should save money.
  1. Emergency Fund
  2. Purchases
  3. Wealth Building
2. How much should you put in an Emergency Fund?
  - \$1,000 if the household income is over \$20,000 per year.
  - \$500 if it is under \$20,000 per year.
3. How can you get the Emergency Fund into place immediately?
  - Sell something (stuff).
  - Work overtime or get a second job.
  - Stick to a budget and stop overspending.

70 minutes

**Start the *Cash Flow Planning* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

### Discussion Questions for Lesson Two - Cash Flow Planning

1. What are the benefits of a written cash flow plan? Be specific. How can this impact a marriage? How can it strengthen a single person?
2. What things have kept you from living by a cash flow plan?
3. Which marital partner in your situation needs to take responsibility in guiding your plan? What if neither of you likes working with numbers?
4. What should you do if you are single and hate working with numbers or budgets?

- I. Everyone holds up his/her BASIC QUICKIE BUDGET to show you that they worked on it. Use the Quickie Budget to help you do your first zero-based budget.



50 minutes

Work with your class to complete the Accountability &amp; Application Review.

## II. CLASS COMMITMENTS

- A. Everyone makes a verbal commitment that they will start putting something aside for an emergency fund each month, even if it is only \$4. It is vitally important to your financial future that you get into the habit of making this a priority!
- B. Everyone makes a commitment to the group to attend all 13 class sessions, unless an emergency comes up.
- C. Explain the FINANCIAL SNAPSHOT form and tell families they will be completing the first column after the next class.

## III. Have each person/family make a commitment to go home and do a ZERO-BASED BUDGET before the next class session.

## IV. ACCOUNTABILITY &amp; APPLICATION REVIEW: (Everyone reads and comments on these statements.)

- A. I understand the concept behind how to use the cash envelope system and will commit to using at least one envelope for food throughout this program. (Instructions are in the envelope system.)
- B. I have balanced my checking account this month.  
(See sample "How to Balance Your Checkbook" in this lesson, if necessary.)
- C. Why is writing post dated or "warm" checks a bad idea?
- D. I will not impulse shop anymore or use my ATM or debit card impulsively.
- E. What are some potential benefits to your family of having a written budget? Based on benefits, I will make a commitment right now to myself (and my spouse, if married) and to this group, that I will do three monthly zero-based budgets during this 13-week program (blank forms are located in the back starting on page 253).
- F. Does anyone have any questions about how to do a budget? (Review as a group if needed.)

## The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 19 & 21.

## V. Be prepared to show your ZERO-BASED BUDGET at the next class.



- **Encourage your class to get into the Member Resource Center (MRC) and take advantage of this incredible resource.** Highlight the Gazelle Budget found at the MRC. Explain that it is a dynamic online tool that will help them create a practical, working zero-based budget.



## Class Outline - Relating With Money

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 2, Relating With Money, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

Why is the zero-based budget important?

- You avoid managing finances by crisis.
- Your managed money goes farther.
- It reduces money fights in your relationships.

60 minutes

**Start the *Relating With Money* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

### **Discussion Questions for Lesson Three - Relating With Money**

1. What are the advantages of being single with regard to financial control? What are the disadvantages?
2. What are some of the reasons that finances should be agreed on by both partners in a marriage?
3. What are some of the ways your parents did or did not teach you about money, saving and work?
4. What are some practical things you can do with teenagers to teach the lost art of personal finance?

10 minutes

Discuss the ZERO-BASED BUDGET of last week.

- I. Everyone holds up Monthly ZERO-BASED BUDGET. Check each other for zero-based totals on the third page.
  - A. If you have debt, what does it do to your stress level?
  - B. Encourage each other to make a commitment to do everything possible to avoid adding any new debts to their financial picture.

35 minutes

Work with your class to complete the Accountability &amp; Application Review.

- II. Have some fun with the class: Everyone can start bringing in their credit card applications. Add up the total credit limits that are being offered, then tear up the applications, or send them back with a copy of the Credit Rebellion Letter from our website. \*\*Keep a running total for the group as a whole to see how much debt your class is avoiding by not accepting the credit cards. TOTALS WILL BE REVIEWED DURING SESSION # 11.
- III. ACCOUNTABILITY & APPLICATION REVIEW: (Everyone reads and comments about these statements.)
- A. I put relationships above money – my spouse, children, and co-workers are more important than money or financial stress. (Would others - your friends or coworkers - agree with your answer?)
  - B. As a single parent, discuss how fatigue can affect your money management.
  - C. I am, or will start, having a quiet time each day to prioritize the most important things in my life and grow spiritually.
  - D. How long did it take you to reach your current financial situation? Based on that, how long do you think it will take you to get out of debt? (If you have debt.)
  - E. Why is this important to teach your kids about money? What could happen if you do not? Make a commitment to teach your children what you are learning from Financial Peace.
  - F. As you have probably already seen, personal finance is about behavior. Please make a commitment to keep the families in your class in your thoughts and prayers.
  - G. Is it easier to impulse shop as a single person, without someone to answer to?

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 14, 15, 16, 17 & 18.
- **Tell your class to complete the first column of their Financial Snapshot** this week at the MRC, to be entered into a drawing for a special prize. If some don't want to fill out the Snapshot online, make sure they're filling it out in their workbooks.
- Inform your class about the fantastic features at the MRC this week, including a hilarious video of Rachel Ramsey (Dave's daughter) giving her top five reasons why it's tough being Dave's kid. This week they can also learn about Vowsavers, Junior's Clubhouse and FPU Jr.





# Class Outline - Buying Only Big, Big Bargains

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 2, *Buying Big, Big Bargains*, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

Go over these key points:

- A. The way we handle money reveals our value system.
- B. Financial decisions in the home must be agreed upon by both spouses.
- C. Singles need to develop accountability partners.
- D. Kids should be taught the importance of working and handling money properly.

65 minutes

**Start the *Buying Only Big, Big Bargains* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

## Discussion Questions for Lesson Four - Big, Big Bargains

1. Why do we feel guilty when getting a bargain?
2. What phenomenon in our society has caused us to move away from bargain hunting?
3. Why do we many times avoid negotiation?
4. What are some great bargains you have gotten and locations you know where bargains can be had?

5 minutes

Review these items before starting the Accountability section.

- I. Have everyone discuss how their envelope system is working for him/her. (How many are you using and for which categories? How has it helped? Have you found yourself thinking more about purchases?)
- II. Encourage each other to invite another family to attend one of the classes with you for “Free” to see how this program can become a blessing in their life.

35 minutes

Work with your class to complete the Accountability &amp; Application Review.

- III. ACCOUNTABILITY & APPLICATION REVIEW: (Get into each other's hearts and help one another.)
- A. I/we have allocated all of this month's household income on paper before the month began.
  - B. I/we have started saving money for an emergency fund.
    1. Ladies, talk about how important it is to you.
    2. Men, talk about how it makes you feel.
    3. Singles, talk about why you need an emergency fund.
  - C. When I'm at a store and the cashier gives me back too much money I:
    1. Keep it and do not say anything (it's a blessing from God).
    2. Return it immediately.
    3. I never count my change to see if it's correct.
  - D. With the Emergency Fund in place and a cash flow plan, I will cut up (destroy) all my credit cards because I no longer need them. I won't allow them to give me the opportunity to stay in debt. (Plan on cutting up credit cards after the Dumping Debt lesson.)
  - E. What could you sell to pay off debt? I will sell these items on or before (date).
  - F. Why is it important to set aside a little "blow money" each month for myself (and my spouse) as my (our) budget permits to do whatever I (we) want with it? (The budget is to be a blessing, not a burden.) You will probably blow some money, so budget for it!
  - G. Are you still plagued by impulsive purchases? Explain what happens inside you when you are tempted to spend!!!

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 13.
- Your class won't want to miss out on the tools and resources at the MRC this week. They should visit to find a list of bargain sources and power phrases they can use for negotiating. They'll also be encouraged by an audio clip of an inspiring story of big time savings!





## Class Outline - Dumping Debt

Remember to bring:

- A pair of scissors for cutting up credit cards
- Credit cards if you have any to cut up
- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 3, Dumping Debt, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

Ask the class to name three out of the seven basic rules about negotiating.

- |                           |                                |
|---------------------------|--------------------------------|
| A. Always tell the truth. | E. "That's not good enough."   |
| B. Use the power of cash. | F. Good guy, bad guy.          |
| C. Use walk-away power.   | G. "If I" give, but then take. |
| D. Shut up.               |                                |

90 minutes

**Start the *Dumping Debt* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other.

- I. Be prepared to cut up your credit cards tonight!
  - A. You will never fully remove debt from your life as long as you hold on to any credit cards.
  - B. Make a commitment to never use credit cards again.

**\*\*\*As the class cuts up credit cards throughout the remaining weeks, put the pieces in a glass jar and talk about the importance of avoiding credit\*\*\***

15 minutes

Start the Accountability & Application Review.

- II. ACCOUNTABILITY & APPLICATION REVIEW: (No beating around the bush.)
  - A. (True or False) If you have \$1,000 in an emergency fund and have a debit card, there is no good reason/excuse for keeping a credit card, according to the Financial Peace principles. Why?

## Accountability &amp; Application Review (continued...)

- B. Which myth did you buy into before this lesson?
- C. I am honest with myself (and my spouse, if applicable) regarding how I (we) handle financial affairs. Why is this important?
- D. Does everyone fully understand how to put together and work the Debt Snowball?
- E. I will go home and put together the Debt Snowball this week and start applying it to my financial situation.
- F. How many of us currently have or have had a CONSolidation loan? Did you discover it really was a con?
- G. Why is gazelle intensity so important to your journey to Financial Peace? Make a commitment to have gazelle intensity and deliver yourself (and family) from the burden and bondage of debt.
- H. I truly take this program seriously and am applying the principles to my life.
- I. When you hear the phrase "...the borrower is servant to the lender," how does it make you feel?
- J. Before going through this program, did you realize that the way you handle your money is really a spiritual issue?

III. REVIEW DISCUSSION QUESTIONS at the end of the lesson. **IF TIME PERMITS**

**Discussion Questions for Lesson Five - Dumping Debt**

1. What got you started spending on credit?
2. Describe what feelings you would have if you had no debt.
3. How would your life change if you had no debt? Be specific.
4. What would you do with the money that is freed up?

- IV. Go home and complete the credit card history form on page 120. Use the form to help you close your credit card accounts as soon as possible.

**The 5 Minute Wrap-Up**

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 7 & 8.



- Remind everyone to complete column two of their **Financial Snapshot** at the MRC for next week's class. Also, tell your class about the online debt snowball that will be featured this week. It's one of the best tools they can use for getting all their debts in order to effectively eliminate them. It's only available at the MRC!

If anyone has missed a class, call them. If necessary, drag them to the next class. They'll thank you for it later!



# Class Outline - Understanding Investments

Remember to bring:

- 3 x 5 Index Cards
- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 3, Understanding Investments, and a TV/Video Projector
- A pair of scissors for cutting up more credit cards

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

Ask the class to name three out of the six steps to getting out of debt.

- A. Stop borrowing more money.
- B. Save money.
- C. Pray for wisdom, discipline and direction.
- D. Sell lots of stuff.
- E. Get a part-time job or work overtime.
- F. Use the debt snowball.

60 minutes

**Start the *Understanding Investments* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

## Discussion Questions for Lesson Six - Understanding Investments

1. Why is investing intimidating?
2. Discuss some experiences with investing.
3. Discuss Mutual Funds.

5 minutes

Discuss the Debt Snowball.

- I. Be prepared to show your filled in Debt Snowball form.
  - A. EMOTION – EMOTION – EMOTION is the KEY! GET MAD!!!
  - B. Use the combination of the Debt Snowball and emotion to motivate you to financial victories.
  - C. Living by and committing to do the Debt Snowball will prove to be the difference between your success and failure.

5 minutes

Hand out the 3x5 cards and have each member or couple write down their total debt, not including the mortgage. **Keep this anonymous.** Add up the class' total debt and record it so you can compare it to the amount of debt at the end of the course.



**5 minutes** Talk about budgets and the Financial Snapshot.

- II. Everyone needs to do their next month's budget and bring it next week. Be sure to make any adjustments necessary from the last budget you did.
  - A. Use the Actually Spent column on the monthly budget sheet to help you with your next budget.
  - B. It may be helpful for you to compare your actual percentage of take-home expenses with the recommended percentage chart.
- III. Show your Financial Snapshot with Column 2 completed.
 

\*\*\*Have the class look at the "Monthly Debt Payments Rob You" chart and discuss (page 130)\*\*\*

**30 minutes** Work with your class to complete the Accountability & Application Review.

- IV. ACCOUNTABILITY & APPLICATION REVIEW:
  - A. Discuss why it's important to dump debt before starting to invest.
  - B. Talk about the temptation of wanting to invest now instead of first dumping your debt, as we teach in Baby Step 2.
  - C. What two words should you say to an investment broker who doesn't take the time to teach you about how your investments work? ("You're fired!")
  - D. Talk about how important it is for spouses to be on the same page and working together when it comes to dumping debt and investing.
  - E. Discuss the challenges of being single while trying to be accountable for your financial actions.
  - F. Look at the "Monthly Debt Payments Rob You..." chart at the end of the lesson. Discuss how monthly debt robs people of the ability to invest monthly for their retirement.
  - G. Discuss the danger of trying to invest using borrowed money.
  - H. Talk about the Power of Diversification (see chart in the lesson). Is it wise to put all your eggs in one basket?
  - I. What are the differences between saving and investing?

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 11, "KISS" Your Money through subtitle/section Simple Discipline is The Key; and chapter 12, Of Mice and Mutual Funds through subtitle/section To Load Or Not To Load.
- This week, remind your class to complete Column 2 of their **Financial Snapshot** at the MRC to have a chance at winning a special prize. The MRC will also feature some fantastic information about mutual funds and other forms of investing. They won't want to miss this information - even if they're still in debt!





# Class Outline - Understanding Insurance

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 3, Understanding Insurance, and a TV/Video Projector
- A pair of scissors for cutting up credit cards

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

1. What does diversification mean and how does it affect your risk in investing?
  - A. Diversification means "to spread around."
  - B. Diversification lowers risk.
2. Are mutual funds for long-term or short-term investing and how many years should you invest in them at the least?
  - A. Mutual funds are long-term investments.
  - B. You should invest in mutual funds for five years or longer.
3. Long-term mutual fund investments, properly diversified, should be spread into what four kinds of funds for both aggressive and calmer investors?

	<u><i>Aggressive Investor</i></u>		<u><i>Calmer Investor</i></u>
Growth & Income	<b>25%</b>		Balanced
Growth	<b>25%</b>		Growth & Income
International	<b>25%</b>		Growth
Aggressive Growth	<b>25%</b>		International

65 minutes

**Start the *Understanding Insurance* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

## Discussion Questions for Lesson Seven - Understanding Insurance

1. Why do we detest insurance?
2. What do you think is the average death claim paid to a widow in the U.S.?
3. Explain the difference between term and cash value life insurance?

5 minutes

Discuss the Monthly Zero-Based Budget

- I. Everyone hold up his/her monthly zero-based budget.
  - A. Discuss how much easier or harder it was to do this time compared to the first month. Be HONEST and TRANSPARENT with each other.
  - B. Discuss what you have learned about how YOU handle money.

35 minutes

Work with your class to complete the Accountability &amp; Application Review.

## II. ACCOUNTABILITY &amp; APPLICATION REVIEW:

- A. Discuss how having an emergency fund in place can affect your insurance premiums and deductibles.
- B. What do you do if money is tight, and you're having a hard time financially?
  1. Take a chance and drop your insurance until you've paid off your debts.
  2. Only put insurance on the individual who brings home the most income and pray nothing happens to the rest of the family.
  3. Make insurance coverage a priority to avoid a financial disaster.
- C. What could happen to you financially if you do not have the proper amount of insurance in place? (If anyone in the group has a nightmare story to relate to the group regarding this issue, please share it now!!!)
- D. Discuss how having (or not having) the proper amount of insurance in place makes you feel:
  1. Ladies, talk about how important it is to you.
  2. Men, talk about how it makes you feel.
  3. Singles, talk about your need for insurance.
- E. What two words should you say to your insurance agent if they do not have the heart of a teacher? (Answer: YOU'RE FIRED!!!) Why?
- F. (Yes/No?) I have balanced my checkbook this month online or within 72 hours of receiving my bank statement. Why/Why not?
- G. Your FPU debit card holder has this warning on it: "Using this card may be hazardous to your financial health." Is this true? If you are using the card holder, has this subtle reminder helped you control your debit card spending?
- H. In what ways can having a debit card be almost as dangerous as a credit card?

- III. Complete Insurance Coverage Recap sheet so that you will have all your insurance records in one place. (See page 146)

## The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 11, "KISS" Your Money begin with subtitle/section Insurance.
- Encourage your class to check out the MRC this week to watch a video of Dave answering a *Dave Ramsey Show* call regarding whole life insurance. They'll learn tons from Dave's explanation and will also have access to other tools that will help them figure out their life insurance needs.



Ask everyone to bring a calculator to class next week for the Retirement Planning Lesson.



# Class Outline - Retirement & College Planning

Remember to bring:

- Calculator(s)
- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 4, Retirement & College Planning, and a TV/Video Projector
- Scissors for any remaining credit cards that need to be cut up

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week: (Answers in bold)**

- A. **True** or False: Insurance is an essential financial planning tool.
- B. The purpose of insurance is to (fill in the blank):  
 a. Lower      b. **Transfer**      c. Eliminate  
 \_\_\_\_\_ the risk of a loss to an outside company.
- C. **True** or False: Having an emergency fund in place can allow you to lower your premiums by raising your deductibles.

65 minutes

**Start the *Retirement & College Planning* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other.

10 minutes

As a class, discuss Monthly Retirement Planning (pg. 162-163) and Baby Steps.

- I. Review briefly (no more than 10 minutes) as a group the Monthly Retirement Planning worksheet.
  - A. If someone has a calculator, help each other figure out how much money you need to save to retire as you'd like to.
  - B. If you procrastinate and wait five to 10 years before getting started, calculate how much more you would have to save. \*Note: These figures do not include any pre-existing savings towards retirement. If no one has a calculator, let everyone do it for homework themselves this week.
- II. Be prepared to name the Baby Steps, in order, at the next class session.

35 minutes

Work with your class to complete the Accountability &amp; Application Review.

- III. ACCOUNTABILITY & APPLICATION REVIEW: (Remember this is a support group; encourage one another.)
- A. When you see retirement age people at the super stores, fast food, or a grocery store, does it ever make you stop and think, "That could be me some day!"? If so, does it emotionally motivate you to do something now about it? Should it? Why?
  - B. Should you ever TEMPORARILY stop adding to your retirement plan? If so, why? When should you start it up again?
  - C. Should you ever cash in pre-taxed retirement savings early to get out of debt? How would it affect your taxes?
  - D. Talk about how this lesson can make someone feel guilty or even depressed. How would you (How do you) feel if you were not ready financially for retirement?
  - E. Should you ever let your children's college funding get in the way of you building a proper foundation for your own financial future?
  - F. Why is it important to put aside three to six times your monthly expenses in an emergency fund and not three to six times your monthly income (according to Baby Step 3)?
  - G. Does college funding come before or after retirement savings according to the Baby Steps principles? Why?
  - H. How does doing a monthly budget and living by it help you prepare for retirement?

### The 5 Minute Wrap-Up

- Encourage each member to do the **Monthly College Planning** worksheet on page 161 of their workbook, if applicable.
- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 12, Of Mice And Mutual Funds begin with subtitle/section Funding Those Golden Rocking Chairs.
- Your class won't want to miss this week at the MRC. Tell them to check out the retirement savings calculator to guide them in their goals. It's a fantastic way to learn about building wealth and changing the family tree!





## Class Outline - Buyer Beware

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 4, Buyer Beware, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

- A. Is an IRA a type of investment at a bank, or is it the tax treatment on virtually any type of an investment? (Answer: Tax treatment)
- B. **True** or False: You should never cash in pre-taxed retirement savings early to pay off debt because of the tax penalties.
- C. Have the class name the first five Baby Steps in order. (See "Baby Steps" located behind the orientation tab on page 16 if needed.)

60 minutes

**Start the *Buyer Beware* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

### Discussion Questions for Lesson Nine - Buyer Beware

1. How is financing used as a marketing tool?
2. Does packaging and advertising really affect your buying habits?
3. Someone give a personal example of "opportunity cost" of money.
4. Should you always have guilt or "conviction" when purchasing something "nice," and how do you know when that purchase is proper?

10 minutes

Check these items before moving on to the Accountability & Application Review.

- I. Check monthly budgets and see how everyone is doing.
  - A. Are you truly trying to live by your budget?
  - B. Are you making the necessary adjustment to fine-tune it?
  - C. Plan on bringing next month's budget into class next week.
  - D. Bring in your Financial Snapshot with column 3 completed next week.
- II. Name the Baby Steps in order.

**30 minutes**      Work with your class to complete the Accountability & Application Review.

- III. ACCOUNTABILITY & APPLICATION REVIEW: (Have each person answer and participate in this discussion.)
- A. I do not borrow money anymore, including on credit cards.  
True / False    Why or why not?
  - B. I try to never pay retail for anything. (Share a recent bargain story with the class.)
  - C. How have the Biblical principles of this program affected your view of handling personal finances?
  - D. How would waiting overnight before making purchasing decisions have changed your debt load today? Talk about examples of things you've purchased impulsively in the past. Has this changed now for you?
  - E. Do you seek the counsel of your spouse, if married, before making purchases over \$300? If so, why? If not, why not? Should you?
  - F. Whose counsel do you seek if you are single?
  - G. Give an example of something you have bought in the past and did not fully understand how it worked. Would you do it again?
  - H. In what ways has having an accountability partner been helpful to you? Do you still need help in this area?

**5 minutes**      Reflect with your class.

- IV. Everyone should show their Financial Snapshot with Column 3 completed.
- A. Invite class members to share a victory story with the class as you reflect on your progress throughout this program.

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 5.
- Challenge your class to keep up with their homework at the MRC and remind them to complete Column 3 of the **Financial Snapshot** to be entered into the special prize drawing. And don't forget to tell them about the features for this week: a hilarious stupid tax story and access to the Do Not Call registry.





## Class Outline - Real Estate & Mortgages

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 4, Real Estate & Mortgages, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

**Ask the class to name three of the five keys to having power over purchases.**

- A. Wait overnight before making a purchase.
- B. Consider your buying motives: stuff doesn't equal contentment.
- C. Never buy anything you do not understand.
- D. Consider the opportunity cost of your money.
- E. Seek the counsel of your spouse.

60 minutes

**Start the *Real Estate & Mortgages* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

### **Discussion Questions for Lesson Ten - Real Estate & Mortgages**

1. How important is home ownership? Why?
2. Are there times when you should not own?
3. How can you prevent becoming "house poor"?

10 minutes

**Check budgets again.**

#### **I. BUDGET CHECK TIME AGAIN!**

- A. This should be around your third monthly zero-based budget during this 13-week program.
- B. By now everyone should start to have a better handle on how to do a budget and their average monthly spending.
- C. As a result you should feel a little bit more in control of your finances. If you still need more help call The Lampo Group office at 1-888-22PEACE for more assistance or information regarding a 1-2 hour phone counseling session.



**35 minutes** Work with your class to complete the Accountability & Application Review.

**II. ACCOUNTABILITY & APPLICATION REVIEW:**

- A. If you find yourself paying more on a house than you can realistically afford, what should you do? Talk about the struggle this has or would cause you.
- B. How can renting for a period of time actually be wise in the big financial picture? Is renting for a time really throwing away money?
- C. Have you ever been late on a mortgage or rent payment? If so, how did it make you feel?
- D. If you have over a 15-year mortgage, make a commitment to at least look into how much interest you would save by switching it to a 15-year or less mortgage.
- E. If you have an ARM (Adjustable Rate Mortgage), should you look into moving it to a fixed rate? Why or why not? If anyone in the class has ever had an ARM and it hurt them financially, share the history with the class.
- F. How would paying off your house early feel? How would it affect your retirement?
- G. Complete this sentence: "This program has been a blessing in my life because it has..."

**III.** Let The Lampo Group know what FPU means to you. E-mail us at [fpu@daveramsey.com](mailto:fpu@daveramsey.com) or call us at 1-888-22PEACE.

### The 5 Minute Wrap-Up

- **Remind the group** to continue **bringing all their credit card offers** to each class. Keep an accurate tally of how much debt your members are avoiding during FPU.
- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 13, Buy Only Big, Big Bargains subtitle/section Real Estate Bargains and Owner Financing Bonanza.



- This week, your class will have access to our interactive mortgage calculators at the MRC. They'll also get into paying off the house early, how much interest is paid with different mortgage plans and how much house they can afford.



## Class Outline - Careers & Extra Jobs

Remember to bring:

- Attendance Roster
- A calculator
- Pens and Pencils
- A pair of scissors for anyone who hasn't cut up their cards yet
- Financial Peace DVD disc 5, Careers & Extra Jobs, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

**Ask the class to name three of the five keys to having power over purchases.**

- A. Homes in good neighborhoods appreciate and are priced based on what three standards? (**Answer: Location, Location, Location.**)
- B. **True** or False: The time and money you spend fixing up your house prior to selling can greatly increase your asking price.
- C. According to Financial Peace principles, is it wiser to buy a little less house with a 15-year mortgage or more house with a 30-year mortgage? (**Answer: Less house with a 15-year mortgage.**)
- D. Which is better according to the Financial Peace principles:
  1. An ARM (Adjustable Rate Mortgage)
  2. **A Fixed Rate Mortgage**

55 minutes

**Start the *Careers & Extra Jobs* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

### **Discussion Questions for Lesson Eleven - Careers & Extra Jobs**

1. Do you have family, career, spiritual, physical and personal development goals as well as financial goals?
2. Discuss the fit of your job with your personality style.
3. Discuss resumes, interviews and networking.
4. What ideas do you have for a home-based business?

5 minutes

**Cut up some credit cards again!**

- I. As you cut up credit cards again, tally how much debt the class has avoided by not accepting any new credit card offers.
  - A. Add up the credit limits on credit card applications the group has received over the last few months.
  - B. Have a credit card and application destroying party.
  - C. Congratulate each other for avoiding any new debt.
  - D. You've worked hard for your money! It's time to be FREED!

**40 minutes**

Work with your class to complete the Accountability & Application Review.

**II. ACCOUNTABILITY & APPLICATION REVIEW:**

(Talk with passion about these things.)

- A. How can having a personal mission statement affect your life? Do you feel it's important enough to write it out and display it?
- B. Describe the feelings of working at a job where you feel stuck because of financial responsibilities, yet for which you have no passion.
- C. Discuss some of the benefits to working a second job (temporarily) to pay off debts with gazelle intensity.
- D. Do you believe you are doing your life's work? Do you have the kind of job that brings happiness and inner peace? If not, why?
- E. Talk about the emotional stress that you might go through if you were out of work for a long period of time.
- F. Answer to yourself: (True or False) I am supportive of my spouse's work and encourage him/her for all the hard work he/she does to help provide for the family.
- G. Talk about the danger of being a workaholic. How can it affect your life, your soul, and your family? Does it become a non-issue if you are single?
- H. How can having a job you enjoy make a difference in your financial future?
- I. Talk about why it is harder to pay off debts when you are working at a job that you do not enjoy.
- J. Colossians 3:23 teaches us that "...whatever you do, do it heartily, as to the Lord and not to men." Do you carry this attitude into your workplace? How could it help you even if you are working at a job you don't enjoy?

**5 minutes**

Reiterate the Personality Inventory, Occupational Categories and the Personal Mission Statement

- IV. Go home and finish the Personality Inventory and Occupational Categories worksheets this week. (pages 205 & 206)
- V. Work on your Personal Mission Statement worksheet this week! (page 203)

**The 5 Minute Wrap-Up**

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapter 6.
- Dave always says the place to go when you're broke is to work, and the tools at the MRC this week give some fantastic insight about careers. Members will have the chance to catch an in-studio video of Dave talking about lay-offs and career opportunities from *The Dave Ramsey Show*.





# Class Outline - Collection Practices & Credit Bureaus

Remember to bring:

- Attendance Roster
- Pens and Pencils
- Financial Peace DVD disc 5, Collection Practices & Credit Bureaus, and a TV/Video Projector

Class Schedule

2 Hour Lesson

5 minutes

**Review of last week:**

**Ask the class the following questions:**

- A. Should we plan our **work around our lives**, or plan our lives around our work?
- B. Which is more important in regard to your legacy: what you are getting, or **what you are becoming**?
- C. Most hiring decisions in interviews are made in the **first 3 to 5 minutes**, or the first 8 to 12 minutes.
- D. Give the four reasons why you should get a short-term, part-time job.
  1. Eliminate monthly bills
  2. Pay off debt
  3. Purchase an item with cash
  4. Build up a lump sum savings

45 minutes

**Start the *Collection Practices & Credit Bureaus* lesson and video.**

5 minutes

**Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

## **Discussion Questions for Lesson Twelve - Collection & Credit Bureaus**

1. For those of you who have been contacted by a creditor or collector, what emotions have you experienced?
2. What is the best way for a creditor or collector to get paid?
3. What are some collector stories you would like to share with us?

5 minutes

Get prepared for next week!

- I. Next week is Graduation Night:
  - A. Do something fun and special. For example, have a potluck with snacks, drinks and finger foods right after the video session, during the ACCOUNTABILITY and Graduation Session.
  - B. Those who have attended 12 out of the 13 sessions will receive a graduation certificate.
  - C. Invite a friend to visit the next session with you.

**5 minutes** Discuss what's needed for next week's graduation requirements.

- II. Be prepared to show your final budget next week! Complete column 4 of your Financial Snapshot.
- III. Has everyone done a mission statement? Show these; share if you choose.
- IV. Pull out your Testimonial Survey form from the back of the workbook. Complete and hand it in this week or next.

**50 minutes** Work with your class to complete the Accountability & Application Review.

- V. ACCOUNTABILITY & APPLICATION REVIEW: (Share your emotions with this class.)
  - A. Why is it important to respond to the following statements: Run your household and do not let creditors set priorities? The best way that they can get paid is for you to take control of your financial destiny.
  - B. Why is it important to respond to the following statement: I will protect my credit rating if possible; however, I will not let my creditors use it to control my life or budget.
  - C. (True or False) During this program I have learned how to manage my money better so that I am not filled with stress.
  - D. (True or False) I have allocated all of this month's income on paper before the month began. How does this help you pay off creditors?
  - E. If you are in a financial mess, do you understand you did not get into financial stress quickly and you will likely walk out of it slowly?
  - F. Why should you check your credit report within the next two weeks? Do you have more financial confidence now than when you started Financial Peace?
  - G. Share a story with the group of your own personal experience of dealing with creditors at some point in your life.
  - H. Why is it important to always pay your necessities first before paying your creditors, such as credit card companies?
  - I. List some things that are necessities that must be budgeted before paying off debt.
  - J. Is it wise to sign notes for family or friends? What can happen? Give an example of a true story if you have one.
  - K. Talk about this thought: I will no longer allow guilt and emotion to control my financial decisions. Do you have an example of what happened when you did respond emotionally?

### The 5 Minute Wrap-Up

- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 9 & 22.
- Remind your class that next week is graduation night. Make sure everyone signed up to bring something for the potluck. Also remind your class to bring their FPU Survey and Testimonial Form.
- This is a terrific week for members to visit the MRC. Remind them to do their **Financial**

**Snapshot** to get their name put in the drawing for a special prize. This week they will also have access to a free credit report, a credit rebellion letter that they can send to credit card companies and an identity theft protection program that will ensure safety.





# Class Outline - The Great Misunderstanding

Remember to bring:

- Graduation Certificates
- Attendance Roster
- Pens and Pencils
- Potluck food or drink for graduation party
- 3 x 5 Index Cards
- Make copies of page 40 "Join Dave's Team" for each class member
- Financial Peace DVD disc 5, The Great Misunderstanding, and a TV/Video Projector

Class Schedule

2 Hour Lesson

**5 minutes**      **Tell everyone to fix their plates for the party.**

- I. Enjoy finger foods, drinks and potluck items during the video lesson. After the video lesson, form a discussion circle.

**5 minutes**      **Review of last week:**

**Ask the class the following questions:**

- A. What is a collector's job? (Answer: To get your money)
- B. What are collectors trained to do? (Answer: Evoke strong emotions)
- C. Who should control your household? **You** or your creditors?
- D. What percentage of credit bureau reports have errors on them?
  - a. 25%
  - b. 50%**
  - c. 75%
- E. How often should you check your credit report?
  - 1. Every 1 to 2 years**
  2. Every 3 to 5 years
  3. Every 7 years

**60 minutes**      **Start *The Great Misunderstanding* lesson and video (Please run Dave's closing message).**

**5 minutes**      **Form a circle** so everyone faces each other. Begin by reviewing the Discussion Questions (if time permits).

## **Discussion Questions for Lesson Thirteen - The Great Misunderstanding**

1. Why does the Lord ask us to give?
2. What are some of the reasons we don't give?
3. How do you feel when you give? When you don't?
4. What does that tell you about giving?
5. Relate some stories of God's provision in your life.

## 15 minutes      Congratulations and graduation practices!

- II. Show your final zero-based budget. Congratulations!
  - A. Hand in your completed Financial Snapshot (back copy).
  - B. Share victory stories with class about how the program helped you.
- III. Add up grand total of class debt paid off and credit card debt avoided.
  - A. Count up how many credit cards were cut up over 13 weeks.
  - B. Add up how much, as a group, was put into emergency funds and savings. Do this by passing out 3 x 5 cards with no names on them and have everyone list the above information.
- IV. The class coordinator will hand out graduation certificates.
- V. Everyone is invited to consider helping bring FPU to your community, church, school, or business, etc. by becoming a class coordinator. **Pass out copies of page 40 from your coordinator guide**
- VI. Hand in your Testimonial Survey forms tonight to your coordinator.
  - A. Let the coordinator know how much you appreciate him/her for volunteering to host this class.
  - B. Share with the coordinator something he/she did that helped you over the past 13 weeks.

## 25 minutes      Work with your class to complete the Accountability & Application Review.

- VII. Final ACCOUNTABILITY & APPLICATION REVIEW:
  - A. How would it feel to be able to start giving away money?
  - B. Have the spiritual principles of this program helped you seek God and His will for your life? If so, how?
  - C. Why is it important to give to your church while paying off debts?
  - D. How has your personal spiritual growth helped you apply the principles of this program?
  - E. How does viewing yourself as a manager of God's resources affect your thinking and behavior about money?
  - F. Do you honestly believe other people need to learn about this program and how it can help change their lives? If so, what will you do about it?
  - G. How will you be handling God's money and family relationships differently than you did before starting this 13-week program?
- VIII. SPECIAL NOTE TO CLASS LEADER: Return final class attendance roster, student's Financial Snapshots, Testimonial Surveys, class totals of debt paid off and amount saved, and names of potential coordinators to the FPU office. **As well as the Coordinator Report on page 59-60.**

Financial Peace University  
1749 Mallory Lane, Suite 100  
Brentwood, TN 37027

## The 5 Minute Wrap-Up

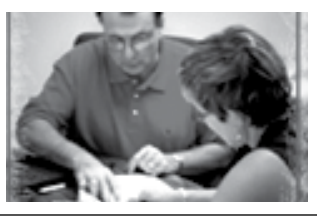
- Encourage your class to do the recommended reading this week: *Financial Peace Revisited* chapters 4 & 20.
- Your class will not want to miss their last week at the MRC. It's bound to be the most inspiring week as they watch the Share It! video and learn about the contentment, happiness and peace that comes with giving.





# Join Dave's Team

Below are numerous options for leading Financial Peace University and how to request additional information. Join the crusade today and help bring Financial Peace to people across this nation!



## Counseling / Counselor Training

FPU members are entitled to a "basic counseling" session at a discounted fee that will provide them with ideas and direction for their unique situation. Other options are available for Wealth Building (Baby Steps 4-7) and Small Business counseling.

Become one of Dave's Certified Counselors and help people in your community deal with their financial issues and questions from bankruptcy to investment goals.

Call our FPU Counselor Training Department at 1-888-227-3223 or visit [DaveRamsey.com/fpu/counseling](http://DaveRamsey.com/fpu/counseling)



## Workplace Training

Financial Peace University is being discovered by business owners and human resource managers as a powerful training tool that increases employee productivity as it removes the number one source of personal anxiety at work.

"It's very educational. It gives people the tools to get out of debt and it's very entertaining and motivating. It empowers people to make the changes they need to make."

Steve Green, President - Hobby Lobby

Call 1-800-754-4220 or visit [DaveRamsey.com/fpu/corporate](http://DaveRamsey.com/fpu/corporate)



## Financial Literacy

Financial Peace University is a financial literacy program that teaches people in low income, disadvantaged and court ordered situations how to take control of their financial lives.

"I hated a budget but I ended up getting the hang of it. It ended up being more of a blessing than anything else."

Alishia Marshall, Single Mom

Call 1-888-227-3223 or visit [DaveRamsey.com/fpu/special\\_interest](http://DaveRamsey.com/fpu/special_interest)



## Military

Financial Peace University programs operating in various locations are enabling military members to serve our country effectively without added financial stress.

"In the military, everything that causes worry affects the mission and affects the unit. It's so important to teach soldiers how to best manage their money."

Scott and Wendy Morris, United States Military

Call 1-877-378-2667 or visit [DaveRamsey.com/fpu/military](http://DaveRamsey.com/fpu/military)



## Churches

Financial Peace University provides a Biblically-based accountability group that equips congregations to manage their resources in a Godly manner. Use it as an outreach to help people mend their financial lives and relationships.

"My life will never be the same because of it. I praise God for Financial Peace University."

Elder Stephen R. Ruff, Stewardship Director - South Central Conference

Call 1-877-378-2667 or visit [DaveRamsey.com/fpu/church](http://DaveRamsey.com/fpu/church)



## Spanish

Financial Peace University is a powerful, life-changing program that equips the Hispanic community to manage their resources effectively both in the U.S. and abroad.

"In reality, as hard as we tried, we just could not put a specific financial plan together. With FPU, we learned about the dangers of debt and the importance of a plan."

Omar and Damaris Argumedo, Pastor

Call 1-800-781-8897 or visit [DaveRamsey.com/fpu/espanol](http://DaveRamsey.com/fpu/espanol)



# WHAT GOD'S PEOPLE ARE SAYING ABOUT FINANCIAL PEACE UNIVERSITY!

## Dave Ramsey's Financial Peace University



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

Pastor Maury Davis,  
Cornerstone Church



"My life will never be the same because of it. I praise God for Financial Peace University."

Elder Stephen R. Ruff,  
Stewardship Director,  
South Central Conference



"It made us sit down as a couple and communicate ... and it gave us an instant pay raise!"

Paul and Lynesa Benson



"We've actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles."

Russ and Mary Lee,  
Christian Music Artist

## Additional Discussion Questions for Church Groups

*This section provides questions from a Biblically based perspective, teaching congregations to manage their resources in a Godly way.*



# Additional Discussion Questions for Church Groups

## Super Savers

1. Why should saving be a priority? Give a Biblical perspective according to Genesis 41:35-36.
2. According to Proverbs 27:23, what does a foolish man do?

## Cash Flow Planning

1. Read Luke 14:28-30. What does it mean to count the cost?
2. When you are mocked due to not having “enough” how does that make you feel?

## Relating with Money

1. How can working together on a budget help your family follow God’s voice and effectively plan for the future? (Matthew 6:21)
2. Proverbs 22:6 says, “Train up a child in the way he should go...” and verse 7 says, “The rich rule over the poor and the borrower is servant to the lender.” Why is it important to train our children in the area of personal finance?

## Buying Only Big, Big Bargains

1. How can searching for big bargains help us be better managers of the resources God has given us?
2. What principle have you learned so far in the Financial Peace University program that has not only affected you financially, but spiritually? Be specific.

## Dumping Debt

1. How does debt rob you of doing Kingdom work?
2. Discuss Proverbs 6:1-5 and the formula for getting out of debt. How can you begin applying this truth in your life?

## Understanding Investments

1. According to Proverbs 28:20, who abounds with blessings? What happens to “he who hastens to be rich”?
2. In Ecclesiastes 11:2, Scripture tells us to “diversify” because we do not know what disaster may come upon the land. In what areas of life do we need to diversify?

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## **Understanding Insurance**

1. In I Timothy 5:8, it says, "...if anyone does not provide for his own, especially those in his household, he has denied the faith and is worse than an unbeliever." How does insurance "provide for your own"?
2. What area of your life has Financial Peace University affected the most (i.e. marriage, spending habits, saving habits, relationship with children)? Be specific.

## **Retirement & College Planning**

1. Does the Bible admonish us to build an inheritance for future generations? Read Proverbs 13:22.
2. How can retirement planning free you to do Kingdom work in your golden years?

## **Buyer Beware**

1. Proverbs 1:5 says, "...a man of understanding will acquire wise counsel." What are some ways we can "acquire wise counsel" before a major purchase?
2. Impulse buying causes us to purchase items before adequately researching the product and examining our need. The Bible says it exalts folly. How can you reduce the urge to purchase on impulse?

## **Real Estate & Mortgages**

1. Why is "counting the cost" before you build a house important?
2. Why should that "cost" also include having an Emergency Fund left over after the purchase of your home?

## **Careers & Extra Jobs**

1. God has a plan and future for your life. Why do so many people stay in a job they do not feel called to, or even enjoy?
2. According to Proverbs 23:4-5, why should we not set our eyes on riches?

## **Collection Practices & Credit Bureaus**

1. The Bible says a good name is to be chosen rather than great riches. How do collection agencies make us feel about our "good name"?

## **The Great Misunderstanding**

1. Discuss the term stewardship in light of tonight's lesson.
2. According to Malachi 3:10-12, what will the Lord do for us when we give to Him?

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NORMAL IS BROKE  
**BE**  
**WEIRD**

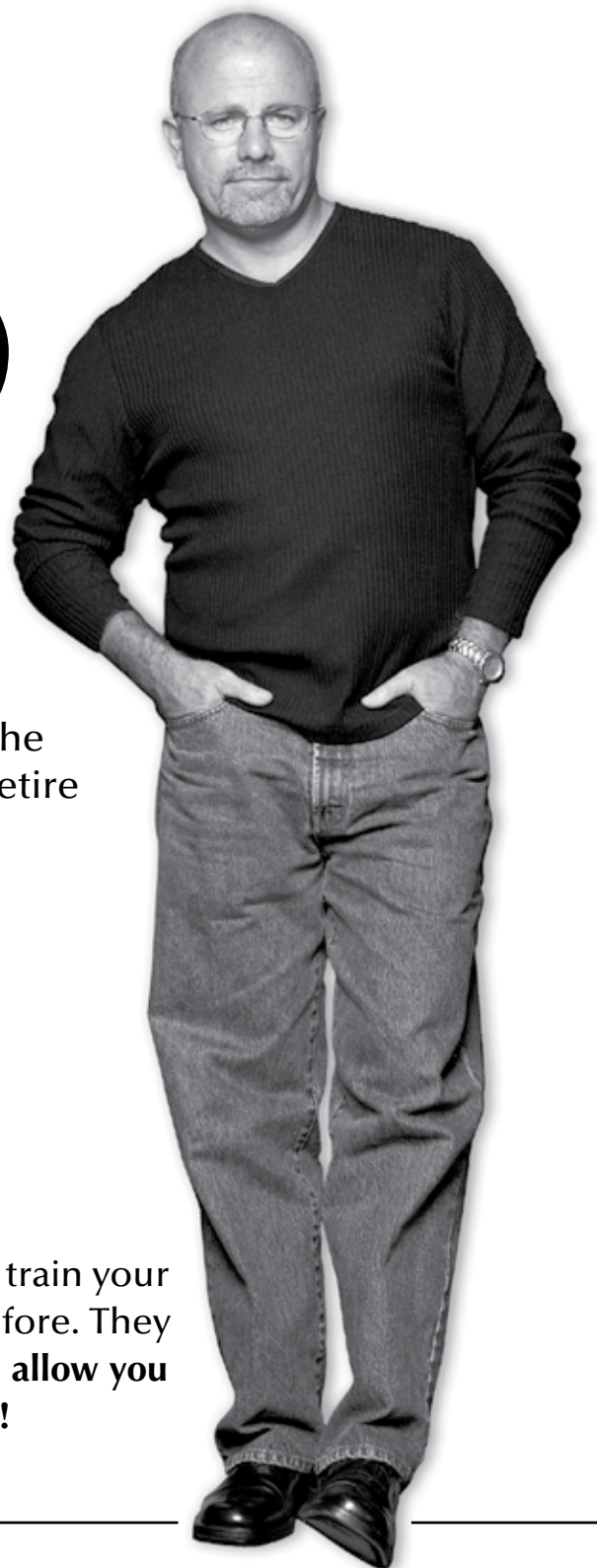
*Normal* in America is stressed out, overextended, living paycheck to paycheck, and one month away from a financial disaster.

*Weird* is no plastic, no payments, money in the bank, a fully funded 401k, and the freedom to retire with dignity.

*Weird* workers are focused, energetic, and productive. They are less often absent or tardy, and more often pro-active.

**Our program delivers WEIRD to you!**

*Financial Peace@Work* is a fun, high-energy way to train your team to gain control of their finances like never before. They will take pride and be more loyal. **Our program will allow you to give your employees a benefit that pays YOU back!**



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Dave Ramsey's  
**Financial**  
*Peace*  
**@Work**

To get your free preview, call  
**800-754-4220**  
or go online to [fpw.daveramsey.com](http://fpw.daveramsey.com)

# WHAT BUSINESS PEOPLE ARE SAYING ABOUT FINANCIAL PEACE UNIVERSITY!



"I felt like the Financial Peace program was a real positive thing. You're not only helping employees on the job, you're going to help them for years to come in their personal life."

Bruce Begley, CEO,  
Methodist Hospital



"It's Dave Ramsey doing the teaching. We don't have to worry about pulling together the content. It was content already made. And not only is it already prepared for us, it is engaging."

Laura Moore,  
Training & Development Manager,  
*Oklahoman*



"I've had numerous individuals come up to me and tell me how much it's blessed their family, how appreciative they've been, how it's made their home life and their relationships stronger as a result."

Brad DeVries, CEO,  
Semonin Real Estate



"I'd like to see every employee of our company attend the program. I know it's helping our people financially, I would strongly recommend it."

John Cook, CEO  
Cook's Pest Control



"We continue and will continue to offer this until we get every team member through the program. The feedback we're getting from the team members is that it does make a difference in their lives."

Debbie Voight, Senior HR Manager  
Jasco Products

## Additional Discussion Questions for Workplace Groups

*This section provides questions from a corporate perspective, equipping men and women with the knowledge and empowerment they need to succeed.*



# Additional Discussion Questions for Workplace Groups

## Super Savers

1. Discuss ways to help your company save money using these principles.
2. Why should you be motivated to help your company save money?

## Cash Flow Planning

1. In what ways can your company benefit from you learning to manage your personal finances better?
2. In what ways can you help your company stay on budget this month? This quarter?

## Relating With Money

1. Whom could you designate at work to keep you accountable when making large company purchases?
2. Are relationships at work affected when co-workers are stressed due to personal finances? If so, how?

## Buying Only Big, Big Bargains

1. How will this lesson help you look for better deals when you are spending company money?
2. Talk about how company spending should be an investment and not a cost. Give examples of company expenses that result in a greater income for the business (i.e. advertising).

## Dumping Debt

1. How would you be able to do more at your current income level to save for purchases, invest for retirement and make charitable contributions, if you were debt free?
2. Is there overtime work available at your present job that would help you increase your income and work off your debt snowball faster?

## Understanding Investments

1. After understanding that there are a lot of good places where your employer could invest his money, how does it make you feel that he is willing to invest in you the amount of your annual income plus all the other taxes and expenses each year?
2. Talk about how your skills, talents and passion are important to the success of your company.

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## **Understanding Insurance**

1. What opportunities do you have at work to get insurance coverage?
2. Are you taking advantage of them? Why or why not?
3. Briefly discuss company policy regarding insurance benefits.

## **Retirement & College Planning**

1. If you were out of debt, with the exception of your home, could you save 15 percent of your income for retirement? Why or why not?
2. After doing the retirement planning calculation, talk about the importance of participating in your available retirement plans.
3. What steps do you need to take to be able to retire?
4. What savings benefits are available through your company?

## **Buyer Beware**

1. Identify and discuss some examples of needs-versus-wants in the workplace (i.e. computer upgrades, supplies, another copier). Keep in mind that expenses affect company profitability.

## **Real Estate & Mortgages**

1. On a mortgage application, two questions that get a lot of attention by the underwriters of the loan are work history related.
  - a. How long have you had your present job?
  - b. How has financial stress affected your work history?

## **Careers & Extra Jobs**

1. What are you doing to prepare yourself for advancement in your company?
2. What will you commit to do in the next six months to improve your performance at work?

## **Collection Practices & Credit Bureaus**

1. How can you stop creditors from calling you at work?
2. How do collection practices affect an employee at work?

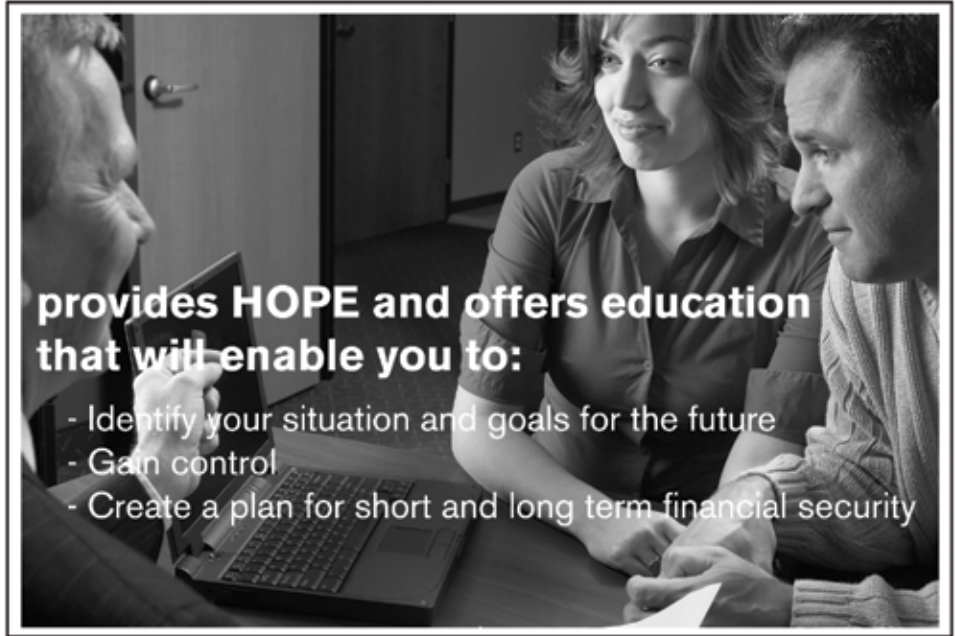
## **The Great Misunderstanding**

1. How will a giving attitude change the way you relate to others at work?
2. Are you thankful for the earning opportunity you have been given?

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# Financial Counseling

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**provides HOPE and offers education that will enable you to:**

- Identify your situation and goals for the future
- Gain control
- Create a plan for short and long term financial security

Let us help you achieve your financial goals with our one-on-one counseling.

**Basic Counseling** - a trained counselor with the heart of a teacher will assess your situation, help you design a budget, establish a plan for paying debts, and address your unique needs.

**Wealth-BUILDER** - specifically designed for the financially healthy who want an unbiased review and recommendations of their financial plan.

**Small Business** - designed to assist small business owners (with three or more employees) in assessing their present financial situation and make recommendations to achieve company goals.

**1-888-22PEACE**  
or [www.daveramsey.com/counseling](http://www.daveramsey.com/counseling)

All counseling at Dave's office is offered for a fee and includes a 30-day guarantee.  
You must attend counseling with your spouse, if you are married.



# WHAT EVERYDAY PEOPLE ARE SAYING ABOUT FINANCIAL PEACE UNIVERSITY!

## Dave Ramsey's Financial Peace University



"FPU is so much more than a financial course. It's a lifestyle; it's a way of living. At Mt. Zion, FPU has had a phenomenal impact."

Kim Barton, Communications Overseer  
Mt. Zion Baptist Church, Nashville, TN



"Because we were looking for a strong piece of financial curriculum for CCSI, we have partnered with Financial Peace University. It was so wonderful to see these young mothers for the first time in their lives make a budget."

Jackie Baker, Adult Program Director,  
Christian Community Services, Inc.



"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."

Alishia Marshall, Single Mom



"Programs such as Financial Peace University allow judges to educate an offender. This reduces repeat offenders, saves the taxpayers money and benefits everyone involved."

Christopher Coats,  
Municipal Court Judge

## Additional Discussion Questions for Financial Literacy Groups

*This section provides questions from a special interest perspective, offering men and women in specialized circumstances the knowledge and empowerment they need to succeed.*



# Additional Discussion Questions for Financial Literacy Groups

## Super Savers

1. Will you make it a goal during this program to establish an emergency fund? According to Baby Step 1, how much should be in your emergency fund?
2. Discuss the difference between saving for an IDA (Individual Development Account) and an emergency fund. Should you establish an emergency fund in addition to an IDA? Why or why not?

## Cash Flow Planning

1. How can using a grocery list reduce the amount you spend on food?
2. Why is it important to take care of necessities first, such as food, shelter, transportation and clothing (the 4 walls), before paying unsecured debt like credit cards?
3. What is unsecured debt and how does it differ from secured debt?

## Relating with Money

1. Discuss any questions you have about completing or implementing your budget.
2. What are your options when you're tempted to drive-through for a cheeseburger without any money in the food envelope or in the bank?
3. How will using the Envelope System help you control your spending habits?

## Buying Only Big, Big Bargains

1. Discuss any area(s) with which you are struggling. Be honest. If you are struggling with something, there is a good chance someone else is struggling with that area as well.
2. How can using a grocery list, coupons and watching for sales reduce the amount you spend?

## Dumping Debt

1. Do you have a pattern of buying things impulsively and then worrying about how you're going to pay for them later? Discuss why or why not.
2. Do you normally wind up paying Christmas bills in the months after Christmas? Why or why not?
3. How much do you normally spend on Christmas and birthday gifts? Do you budget for it or does it just sneak up on you?

## Understanding Investments

1. Why is the IDA program a good place to start your investments?
2. Have you begun your IDA? Why or why not?

- 
3. How does hair and nail care rob you of your retirement?

### **Understanding Insurance**

1. Why is it important to have renter's insurance if you rent?
2. What types of insurance do you have?
3. What types of insurance do you need to get?

### **Retirement & College Planning**

1. Do you truly believe you will be able to retire someday, or will you have to work all your life?
2. What can you do to guarantee that you will someday get to retire?
3. How much do you waste per month on stuff that you don't need? How could that money be used to help you save and invest for your future?

### **Buyer Beware**

1. How does it make you feel to borrow from a payday advance company, title loan company or rent-to-own company?
2. Why is it important to ask "how much" rather than "how much a week" or "how much a month"?

### **Real Estate & Mortgages**

1. If you didn't have any debt, including a car payment, would you be able to save for a home purchase? Why or why not?
2. Are you truly living by your budget? Since living on a budget, have you found extra money that you can apply to the debt snowball or to your emergency fund?

### **Careers & Extra Jobs**

1. What can you do to prepare yourself for career advancement?
2. What ideas do you have for creating additional income?

### **Collection Practices & Credit Bureaus**

1. In addition to cutting up credit cards, why is it important to close credit card accounts? Have you done this yet? Why or why not?
2. Why should you show creditor(s) that you are in control of your finances?

### **The Great Misunderstanding**

1. How has your budget and the Envelope System become a blessing in your life? Share a success story.
2. If you had no debt, could you give and help others as you would like to?

**IN A 20 YEAR CAREER -**  
*Officers* will have at least **\$1,250,000** and  
*Enlisted* will have **\$750,000**

**GO THROUGH THEIR HANDS!**

**BRING**  
**FINANCIAL PEACE**  
**TO A BASE**  
**Near You!**

**Do you attend church**  
**close to a**  
**military base?**

**Let us know** how we can bring  
*Financial Peace* to your church and make it  
available to our **brave men and women in uniform.**



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



**Call TODAY!**  
**800-754-4211**

[DaveRamsey.com/fpu/military](http://DaveRamsey.com/fpu/military)

# WHAT EVERYDAY PEOPLE ARE SAYING ABOUT FINANCIAL PEACE UNIVERSITY!

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



“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



“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



“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

## Additional Discussion Questions for Military Groups

*This section provides questions that establish financial readiness and enhance the lives of military personnel and their families.*



# Additional Discussion Questions for Military Groups

## Super Savers

1. What are some purchases you need to prepare for when making a PCS move?
2. Why is it important for military personnel and their families to save money? Discuss the necessity of saving money for vacations.

## Cash Flow Planning

1. Even though many people live in installation housing and have no actual living expenses such as a mortgage and electric bills, should you set aside an allowance for clothes, car, tires, school supplies and other essentials? Why?
2. How will a monthly budget impact your life in regard to your military mission?

## Relating with Money

1. Who could be your accountability partner in this program if you are single?
2. How are personal finances different for a military couple versus a civilian couple? Discuss the need for adequate communication between spouses regarding money issues in the military.

## Buying Only Big, Big Bargains

1. Why is it important to avoid cash advance businesses after getting paid? What kind of interest rate do people pay at cash advance stores?
2. Is buying a used car from an auto dealer outside a military installation the best place to go to find a big bargain? Why or why not?

## Dumping Debt

1. With the new system of credit cards issued in your name for travel and related expenses, should you make a commitment to pay the balance off as soon as you are reimbursed? Why?
2. Of the 17 myths that Dave exposed, which one do most military personnel and their families fall into? Why? How can you avoid this?
3. What is the difference between secured and unsecured debt?

## Understanding Investments

1. Dave teaches that getting out of debt is the first step to Financial Peace, after the initial emergency fund. Are you dumping debt and intensifying that process before making substantial payments into investments? Why or why not?
2. Is it important for military personnel to set up a retirement (investment) program for themselves, or is it safe to depend solely upon government retirement pensions? Why?

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## **Understanding Insurance**

1. Do you have life insurance for your working spouse on the non-military side? Why is this important?
2. Should military personnel, like civilians, ever tie up their investments with life insurance policies? Why or why not?

## **Retirement & College Planning**

1. What happens to your retirement funds if you die before retirement? How does this affect your spouse and family?
2. Discuss with your spouse or accountability partner the importance of investing a percentage of increases in salary in order to build the nest egg for retirement, college or both.

## **Buyer Beware**

1. If you have the opportunity to be stationed overseas, where there could be special discounted items (ie: linens, china, collectibles), should you begin preparing for extra purchases? Will you use the envelope system and only utilize the cash you have set aside?
2. Have you set boundaries for yourself that will keep you from overspending when separated or on TDY?

## **Real Estate & Mortgages**

1. When the time comes, will you have money set aside for a down payment?
2. If you are going to be stationed somewhere for only two years, would it be wiser to rent when living off of the installation, or to buy a home with a VA loan with no down payment? (Consider any other debt you have to pay off.)

## **Careers & Extra Jobs**

1. You need special permission to obtain a second job. When all of the benefits are added up such as home, hospital and others, do you budget for much needed debt pay-offs and extra spending?

## **Collection Practices & Credit Bureaus**

1. When in a leadership role, how can these principles help you educate the military member?
2. Discuss the embarrassment that comes when dealing with collection companies. How will this lesson help you deal with possible late payments and collection situations? Discuss Dave's teaching on this.

## **The Great Misunderstanding**

1. Do you have a charity, church or worthwhile organization to which you can give? Discuss.
2. How would giving to others who are struggling within the military community be an incredible blessing to you?



# Coordinator Recommended Reading List

One of the defining characteristics of wealthy people is that they read at least one non-fiction book each month. If you are interested in learning more about getting out of debt, building wealth and becoming the person you were meant to be, we suggest reading the following books to supplement your Financial Peace materials. While we do not necessarily support everything in these books, they are fantastic reference resources that will broaden your understanding of your personal finances and your wealth-building potential.

- 1. *The One Minute Manager***  
by Kenneth Blanchard & Spencer Johnson
- 2. *The Richest Man In Babylon***  
by George S. Clason
- 3. *How To Get Out Of Debt, Stay Out Of Debt, And Live Prosperously***  
by Jerrold Mundis
- 4. *Back Off***  
by Budd Hibbs (Edited by Ben Dover)
- 5. *Think And Grow Rich***  
by Napoleon Hill
- 6. *Fresh Start!***  
by John Ventura
- 7. *The E-Myth Revisited***  
by Michael E. Gerber
- 8. *Life After Debt***  
by Benjamin F. Dover
- 9. *Using Your Money Wisely***  
by Larry Burkett
- 10. *Guide To Planning Your Financial Future***  
The Wall Street Journal, Lightbulb Press
- 11. *Guide To Understanding Money & Investing***  
The Wall Street Journal, Lightbulb Press
- 12. *Guide To Understanding Your Taxes***  
The Wall Street Journal, Lightbulb Press
- 13. *The Word On Finances***  
by Larry Burkett
- 14. *Who Moved My Cheese?***  
by Spencer Johnson
- 15. *Rich Dad, Poor Dad***  
by Robert T. Kiyosaki





**Remember to send us your  
FPU graduation pictures!**

# Educational Materials

## Financial Peace University

- FPU DVD Series.....\$150.00  
All 13 FPU video lessons (*available to FPU members only*).
- FPU Compact Disc Library.....\$29.95  
All 13 FPU audio lessons in CD format (*available only to FPU members at this price*).
- Deluxe Executive FPU Envelope System.....\$19.95  
Includes 10 envelopes, recording sheets, instructions, plus checkbook pocket, debit card slots, note pad and coin/coupon pouch.
- Women's Designer FPU Envelope System.....\$19.95  
Includes 10 envelopes, recording sheets, instructions, checkbook pocket (except pink/orange), debit card slots and zippered coin pocket. Available in red, brown/blue or pink/orange.
- FPU Starter Envelope System.....\$9.95  
Includes 10 envelopes and recording sheets.
- FPU Envelope System Refills.....\$4.95  
Includes 10 envelopes and recording sheets.
- FPU Memo Pad.....\$1.95
- New FPU Bonus Pak CD.....\$4.95  
Includes Orientation Video, Reality Check, web links, all printable financial forms, several financial calculators and much more!
- FPU Debit Card Holder (Qty. 2).....\$1.95  
Warning: "Using this card may be hazardous to your financial health." CONTROLS your use of ATM and debit cards and reminds you NOT to use those cards impulsively.
- Financial Peace University Home Study Course.....\$289.00  
Includes 13 video lessons on DVD, FPU workbook with budgeting forms, *Financial Peace Revisited* book, envelope system and all 13 FPU lessons on audio CDs.  
(FOR HOME USE ONLY!)
- Replacement FPU Workbook.....\$14.95  
All 13 FPU lessons (*available to FPU members only*).

To place an order, check our website at [daveramsey.com](http://daveramsey.com) or call Customer Care at 888-227-3223.

# COORDINATOR REPORT

Please make copies of both sides of this form upon graduation of each 13 week class and fax to (615) 620-6398 or mail the information to our office. This helps us keep our statistics up-to-date. For either method, please put to Attn: FPU Assistant.

*Thank you!*

COORDINATOR FIRST NAME

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COORDINATOR LAST NAME

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COORDINATOR EMAIL ADDRESS

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PRIMARY PHONE NUMBER

(    )  -

ALTERNATE PHONE NUMBER

(    )  -

NAME OF CLASS LOCATION

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CHURCH ADDRESS

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CITY

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STATE

ZIP CODE

-

CLASS CODE

YOUR FPU ADVISOR

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HOW DID YOU FIRST HEAR ABOUT BECOMING AN FPU COORDINATOR? (PLEASE PRINT PLAINLY)

--

WHAT KIND OF PROMOTIONS DID YOU DO TO GET YOUR CLASS STARTED? (PLEASE PRINT PLAINLY)

--

IF YOU HELD AN ORIENTATION, HOW MANY DID YOU DO BEFORE THIS CLASS STARTED?     1     2     MORE

CLASS START DATE (MM/DD/YY)

/   /

GRADUATION DATE (MM/DD/YY)

/   /

NUMBER OF PEOPLE SIGNED UP FOR CLASS

COUPLES

SINGLES

NUMBER OF PEOPLE WHO GRADUATED

COUPLES

SINGLES



WHAT TYPE OF CLASS DID YOU HAVE?  BUSINESS  CHURCH  LOWER INCOME  MILITARY  SPANISH

ETHNIC MAKEUP OF CLASS:  WELL BALANCED  MOSTLY HISPANIC  
 MOSTLY CAUCASIAN  MOSTLY ASIAN  
 MOSTLY AFRICAN-AMERICAN  OTHER

IF OTHER, WHAT ETHNICITY?

BEST GUESS OF AVERAGE HOUSEHOLD INCOMES:

< \$15,000  \$15 - 30,000  \$30 - 50,000  \$50-80,000  \$80 - 100,000  \$100,000+

TOTAL CLASS DEBT PAID \$             .

TOTAL AMOUNT SAVED BY CLASS \$             .

TOTAL AMOUNT OF DEBT AVOIDED BY CLASS \$             .

IS ANYONE IN YOUR CLASS GOING TO BECOME AN FPU COORDINATOR?  YES  NO

NAME OF POTENTIAL COORDINATOR   
(PLEASE PRINT)

SENT IN APPLICATION YET?  YES  NO

SUGGESTIONS, COMMENTS, QUESTIONS, VICTORY STORIES... (PLEASE PRINT PLAINLY)

DID YOU SEND IN YOUR TESTIMONY SURVEYS?  YES  NO

DID YOU SEND IN YOUR CLASS'S FINANCIAL SNAPSHOTS?  YES  NO

DOES ANYONE IN YOUR CLASS WANT A ONE-ON-ONE FINANCIAL COUNSELING SESSION? IF SO, PLEASE HAVE THEM CALL US AT 1-888-22PEACE SO WE CAN HELP THEM.

IS ANYONE IN YOUR ORGANIZATION INTERESTED IN BECOMING ONE OF OUR TRAINED FINANCIAL COUNSELORS? IF SO, WHO?

FIRST NAME

LAST NAME

PRIMARY PHONE NUMBER

(    )    -

HAVE YOU OR ANYONE IN YOUR CLASS CALLED INTO DAVE'S RADIO SHOW TO SHARE VICTORY STORIES ON AIR?  YES  NO  
CALL 1-888-TALK-BAK (825-5225) TODAY WITH YOUR STORY!

DATE OF NEXT ORIENTATION

  /   /  

NEXT CLASS START DATE

  /   /  

PLEASE BE SURE TO FAX BOTH SIDES OF THIS INTO OUR OFFICE: 1-615-620-6398

25452

