

**COOKS PEST CONTROL OFFERS DAVE RAMSEYS FINANCIAL PEACE @
WORK FREE TO EMPLOYEES**

Personal finance is the number one distraction and stressor facing team members today.

NASHVILLE, Tenn. Cooks Pest Control is now offering Dave Ramsey's Financial Peace @ Work free to its employees and their spouses or fiancés. Financial Peace @ Work teaches people how to take control of their finances and set realistic goals. Employees of Cooks Pest Control should visit www.daveramsey.com/fpu/corporate for more information or to register for a class in their area.

Personal Finance is the number one distraction facing employees today. Financial Peace @ Work is a life-changing program that eliminates the outside distraction of personal finance, empowering team members to perform to the level of intensity their company demands.

Up to 40 percent of employees report stress over personal finances has negatively impacted their productivity in the past year, Garman, Leech & Grable (1996). Employers investing in a comprehensive financial program for employees are seeing a 300 percent return on investment in gained productivity and decreased expenses.

The average family attending a Financial Peace @ Work program pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning the program and is completely out of debt, except for the mortgage, in 18 to 24 months.

Financial Peace @ Work deals with behavior and not just symptoms of financial problems. The program works because it not only gives team members the tools they need to win but it holds them accountable to put those tools into practice in their daily lives, directly impacting their company's bottom line. Personal finance is 80 percent behavior and only 20 percent head knowledge.

The employees responsible for purchasing things for the college are much more conscientious about spending money, said Sandy Mooney, CFO for Texas Chiropractic College. They do not worry and think there is something better out there with higher pay.

Financial Peace @ Work eliminates the outside distraction of stress over personal finance resulting in:

Reduced Absenteeism

Increased worker productivity

More committed team members

Increased morale and work satisfaction

Reduced turnover

Financial Peace @ Work has been an excellent training tool for our team members. I would recommend it to any organization, said Sharon Kennedy, director of human resources for Clayton Homes.

For information about starting a Financial Peace @ Work program call 1-888-227-3223 Ext. 125 or email corporate@daveramsey.com. For more information visit www.daveramsey.com.

About Dave Ramsey

By age 26 Dave Ramsey had accumulated a personal real estate portfolio worth more than \$4 million. Just four years later he was so far in debt he was forced to declare personal bankruptcy. This experience gave Ramsey a first-hand perspective on the best and worst practices in financial management. Ramsey rebuilt his financial life and has spent the last decade counseling hundreds of thousands through live events, FPU, syndicated newspaper columns, and as the host of the nationally syndicated radio program The Dave Ramsey Show. Ramsey authored the New York Times best sellers Financial Peace, More Than Enough and The Total Money Makeover. He also authored Priceless and a four book childrens series Super Red Racer, Careless at the Carnival, The Birthday Surprise, and My Fantastic Fieldtrip.

Ramsey founded The Lampo Group, Inc. to provide financial counseling and live events for the public. Ramsey created Financial Peace Jr. a kit designed to help parents teach sound financial principles to their children. The Lampo Group also offers Financial Peace for the Next Generation a program designed to educate Junior High and High School students on the importance of wise money management and the dangers of debt. The program is currently active in more than 300 schools in 27 states. The Dave Ramsey Show is syndicated to more than 200 radio stations nationwide with more than two million weekly listeners.

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