

September 14, 2006

DAVE RAMSEY GIVES HOPE TO HISPANIC AMERICANS FOR THEIR FINANCIAL FUTURE

NASHVILLE, Tenn. Financial Peace University, the 13-week financial program taught on DVD by Dave Ramsey, is now available to a Spanish-speaking audience. The class, Universidad Tranquilidad Financiera (UTF), teaches families and individuals how to get out of debt and build wealth through biblical, common-sense principles and small group accountability.

As they work on a total money makeover, the average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning Financial Peace University and is completely out of debt, except for the mortgage, in 18 to 24 months. Hispanic communities are finding the same success with UTF.

"No matter how hard my wife and I tried we just couldn't make a financial plan work before this class," says Omar Argumedo, a UTF graduate. "With UTF we learned about the dangers of debt and the importance of having a plan."

According to a NOP World study, 42 percent of Hispanic Americans feel they have a lack of knowledge when it comes to personal finances. UTF gives families and individuals proper tools and teaches them how to handle their money in easy to understand ways.

"I like to put the cookies on the shelf where everyone can reach them," says Ramsey. "UTF now allows us to help a new audience attain financial peace."

The program is made up of 13 life-changing lessons in Spanish. After each lesson, the group meets to help each other plan budgets, and discuss successes and temptations. Topics covered include:

- Saving for emergencies
- Budgeting
- Relationships and money issues
- Getting out of debt
- Buying big bargains
- Careers and extra jobs
- Buyer beware

Every class participant needs a UTF kit. Kits are available in two parts, which can be purchased together or separately. Special rates are routinely available online at www.daveramsey.com. Included in the kit is a lifetime family membership to UTF, allowing the participants to return to any class at any time for a refresher course. Also included are a UTF workbook, a UTF envelope system, 13 audio lessons, a bonus CD, budgeting forms, debit card holders, tip cards, and Ramsey's book Universidad Tranquilidad all in Spanish.

Visit www.yanomas.com or call 800-781-8897 for more information or to locate the nearest class.

About Dave Ramsey

Dave Ramsey is a personal money management expert, an extremely popular national radio personality and best-selling author of *The Total Money Makeover*. In his latest book, a follow-up of his enormously successful New York Times best-sellers *Financial Peace* and *More Than Enough*, Ramsey exemplifies his life's work of teaching others how to be financially responsible, so they can acquire enough wealth to take care of loved ones, live prosperously into old age, and give generously to others.

Ramsey knows first-hand what financial peace means in his own life living a true rags to riches to rags to riches story. By age twenty-six he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and now devotes himself full-time to helping ordinary people understand the forces behind their financial distress and how to set things right financially, emotionally, and spiritually.

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