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DAVE RAMSEY PROVIDES NEW ONLINE TOOLS FOR A MONEY MAKEOVER SUCCESS

NASHVILLE, Tenn. - Best-selling author and radio talk show host Dave Ramsey provides a newly renovated Web site offering people the tools needed for a personal money makeover. The remodeling of the subscription based site, www.mytotalmoneymakeover.com, now presents additional and improved means to becoming debt free.

"We wanted Mytotalmoneymakeover.com to more easily help people do their total money makeover online," says Ramsey. "The Web site now offers more resources to help people free themselves of worry, stress and debt."

The Web site compliments Ramsey's book, *The Total Money Makeover*, a New York Times best seller, which puts saving and investing principles into action. The online community allows people to download "The Dave Ramsey Show", create a personal budget, and follow a customized plan for financial freedom.

The new features of www.mytotalmoneymakeover.com include:

A personalized Expense Tracker that makes planning a budget faster and easier.

The Debt Snowball Calculator, which helps people organize their debts and gives them a plan for paying them off.

Added content to the "Ask Dave" section, which enables people to search for text and audio clips on specific topics.

"My Plan," which allows people to create a personal financial plan and track their progress through Dave's baby steps.

The highlight of the site renovations is the personal plan that walks members through each step of their Total Money Makeover. As they move towards Financial Freedom, members will be working their way through several Baby Steps. These steps are designed to help users accomplish their financial goals by achieving mini victories that will fuel their intensity. For each step of the plan, members have a To-Do list to complete before moving on to the next step. They are also advised on what to start and stop doing to reach their goal. Their progress is tracked throughout the whole process.

"The former site was rather content-centered," says Kraig McNutt, director of eBusiness for Dave Ramsey. "The new version allows users to take a more learner-centric approach. Everything is tailored to the individual subscriber. They are directed to use each of the many resources available when it is time for them to do so."

The renovated site continues to offer users access to a virtual community in which members help, inspire and encourage each other with advice and information related to personal finances and life. In September the web

community came together to contribute \$10,000 in less than 10 days for victims of Hurricane Katrina. Members were asked to donate to any organization that was raising money for the relief efforts and report their donation in the discussion forums.

With the launch of the renovated site, MyTotalMoneyMakeover.com 2.0 currently has more than 10,000 subscribers. Some are just beginning their Total Money Makeover by building their emergency fund, while others have reached the point in which they are completely debt free and are able to build wealth and give.

Mytotalmoneymakeover.com offers two membership plans that allow complete access to the site. A monthly plan is available for \$8.95; and a yearly plan is available for \$89.95 which includes a copy of The Total Money Makeover and three CDs of "The Dave Ramsey Show."

About Dave Ramsey

Dave Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by more than 2 million listeners each week, on more than 250 radio stations throughout the United States. The three-hour live radio talk show focuses on life, love and relationships and how they happen to revolve around money. To ask Ramsey a question, call in during the show at 1-888-825-5225 or send an e-mail to daveonair@daveramsey.com. For more information about "The Dave Ramsey Show" visit www.daveramsey.com.

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