

September 23, 2004

**DAVE RAMSEY RELEASES NEW FINANCIAL PEACE UNIVERSITY
PROGRAM IN SPANISH UNIVERSIDAD TRANQUILIDAD FINANCIERA**

NASHVILLE, Tenn. Financial Peace University (FPU), taught by Dave Ramsey, has helped more than 2800 churches across the country from almost every denomination bring the hope of financial peace to their congregation and community. This life changing program is now available in Spanish Universidad Tranquilidad Financiera. The program teaches families and individuals how to handle their money through biblical, common sense principles and small group accountability.

"Financial Peace University has given me hope," said Carlos Velasco, an entrepreneur in Clearwater, Fla. "It has changed the way I communicate with my wife. We had lots of marital problems but now, though nothing is perfect; we have a greater understanding of who we are, what our goal is and how to reach it."

While Latinos make up 13 percent of the U.S. population their average annual income for a foreign born Hispanic is less than \$30,000. Sixty-five percent have blue collar jobs. Understanding the best way to manage their money is imperative.

"Many who took the class were excited about how this class transformed their way of spending money," said Willie Costa, minister of Friendly Ave. Church of Christ Greensboro, N.C. "A minister in the Spanish speaking community and seeing the impact it had on me and my family I felt the desire and mission to educate others in the Spanish-speaking world about the benefits of Financial Peace University."

Dave Ramsey began teaching FPU classes in 1994 every night around Nashville, Tennessee. In 1997, FPU was made available on video across the country with thousands of classes around the nation today. The program has now been translated into Spanish in an effort to reach more of America's population.

The program is made up of six life-changing lessons taught by Dave in a fun and entertaining way. "I like to put the cookies on the shelf where everyone can reach them," says Ramsey. After each lesson the group meets to help each other plan budgets, discuss successes and temptations, and support each other in their journey to beat debt and build wealth.

Topics covered include:

Saving for emergencies

Budgeting

Relationship and money issues

Getting out of debt

Buyer beware

The Blessing of Giving

For an organization to offer a new class requires the leadership kit which includes DVD lessons and 10 participant kits. As a special offer during the month of September the leadership kit is available for \$650 including a free DVD player. This is an \$825 value. The participant kits include a lifetime family membership to FPU, allowing the participant to return to any class at anytime for a refresher course as well as an FPU workbook, an FPU envelope system, 13 audio lessons, bonus CD, budgeting forms, debit card holders, and Ramsey's best-selling book Financial Peace Revisited.

"FPU classes are changing lives across the country every day," says Louis Falzetti, executive vice president of Financial Peace University. "There is something for everyone in this program whether you are barely making ends meet, just trying to plan for retirement, or seeking to build wealth. No matter what your financial situation, you will find FPU to be the best motivational tool available across the nation to help you attain financial peace."

Visit www.daveramsey.com for information about starting a class in your area.

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 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.

#