

January 22, 2008

**DAVE RAMSEY'S FINANCIAL PEACE FOR THE NEXT GENERATION IS
SPONSORED BY ZIONS BANK IN UTAH SCHOOLS**

NASHVILLE, Tenn. Zions Bank is sponsoring Financial Peace for the Next Generation in 102 high schools in the state of Utah. Over 60 percent of Utah's high schools are now implementing Financial Peace for the Next Generation as supplemental or primary curriculum.

Utah's State Office of Education has approved and adopted the curriculum to assist educators in teaching basic financial concepts to high school students. Materials have been shipped and the majority of the sponsored classes will begin Spring 2008.

"To graduate from high school you have to know what an amoeba is but not how to balance your checkbook," said Dave Ramsey creator of Financial Peace for the Next Generation. "After years of listening to parents tell me their financial woes on the radio it made sense to develop a program that would teach teenagers how to avoid their parent's mistakes."

A study by Robert D. Manning says three out of five students with credit cards max them out during their freshman year of college and nearly three-fourths of students use their student loans to pay for their credit cards.

Nationally syndicated radio talk show host and best selling author, Dave Ramsey, created the program to help teach students the financial lessons their parents have learned the hard way. The DVD series covers the basics of insurance, investing, saving, retirement planning and college planning, along with the difficulties associated with credit and debt. More than 2,000 high schools in 50 states and three countries are using Financial Peace for the Next Generation to teach their students how to begin building wealth at an early age and how to avoid the pitfalls that lead to debt and even bankruptcy.

For more information about Financial Peace for the Next Generation, visit www.daveramsey.com or call 1-800-781-8914.

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 offers life-changing financial advice as host of a nationally syndicated radio program, "The Dave Ramsey Show," which is heard by more than 3 million listeners each week, on more than 325 radio stations throughout the United States.

Ramsey is the creator of Financial Peace University (FPU), a thirteen-week program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. More than 500,000 families have attended FPU classes at their workplace, church, military base, local nonprofit organization, community group or Spanish speaking organization. The average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days after beginning FPU and is completely out of debt, except for the mortgage, in 18 to 24 months.

On Oct. 15, 2007, Ramsey added television host to his title when "The Dave Ramsey Show on Fox Business Network" debuted nationally. The show features Dave's practical advice along with video plasectomies and debt free screens.

Ramsey earned his B.S. degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mic. More than 450,000 people have attended Ramsey's LIVE events.

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