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DAVE RAMSEY TEACHES TEENS ABOUT MONEY

NASHVILLE, Tenn. Nationally syndicated radio talk show host and best-selling author, Dave Ramsey, announces his new high school curriculum, Foundations in Personal Finance. This is the premier curriculum for teaching financial literacy to students using interactive learning.

A recent Charles Schwab survey found that only 34 percent of teenagers know how to balance a checkbook, 88 percent of teens do not like the way it feels to owe someone money, and 29 percent of teens are already in debt with an average debt load close to \$300.

To graduate from high school you have to know what an amoeba is but not how to balance your checkbook, said Ramsey. 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 parents 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 their credit card debt.

Aggressive marketing, joined with students lack of financial experience or education, leads many students into serious debt. Teens and students have a lot of money to spend but little knowledge of basic financial information. They spend more than they can repay and the debt increases quickly.

Foundations in Personal Finance can help teach students sound financial principles so they can avoid financial difficulties as they become adults. The lessons are taught in an entertaining, passionate, and easy-to-understand style to help students learn the financial lessons their parents have learned the hard way. Each interactive lesson is taught by Ramsey through age-specific questions. The curriculum is aligned with national and state standards. There is emphasis on 21st Century Learning Skills like: critical thinking, analyzing information, problem solving, and applying knowledge to new situations.

The predecessor to Foundations in Personal Finance, Financial Peace for the Next Generation, has been taught in more than 3,000 schools in 50 states.

Having taught Daves curriculum for the past three years, I am confident that it is impacting our students lives both now and in the future, said Laura Townsend, teacher at Powell High School in Powell, Tenn. We love his sense of humor, his passion, and expertise in finance.

For more information or to order call 888-227-3223 or visit www.daveramsey.com.

About Dave Ramsey

Dave Ramsey, a personal money management expert, an extremely popular national radio personality, and author of the New York Times best-sellers *The Total Money Makeover*, *Financial Peace* and *More Than Enough*. He is also host of *The Dave Ramsey Show* on the Fox Business Network. 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. Through his proven plan, Ramsey helps eliminate debt and credit cards, learn to budget, avoid bankruptcy, build wealth and find financial peace.

Ramsey founded The Lampo Group, Inc. to provide financial counseling, through various means, to the public. More than 650,000 families have completed Financial Peace University with the typical family saving \$2,700 and paying off \$5,300 of debt. More than 450,000 people have attended a Dave Ramsey LIVE event. Ramsey created Financial Peace Jr. and authored six childrens books designed to help parents teach sound financial principles to their children. Ramseys syndicated newspaper column, *Dave Says* is read by nearly 6 million readers weekly. *The Dave Ramsey Show* is syndicated to more than 350 radio stations nationwide with more than 3.5 million weekly listeners. *The Dave Ramsey Show* on Fox Business Network launched October 15, 2007.

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