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DAVE RAMSEY'S FINANCIAL PEACE JR. TEACHES KIDS THE IMPORTANCE OF MONEY MANAGEMENT

NASHVILLE, Tenn. Dave Ramsey, radio talk-show host and best-selling author of *Financial Peace* and *The Total Money Makeover*, wants to help you teach your children about money through *Financial Peace Jr.* This instructional kit helps your children learn how to save money, pay cash for purchases and earn money for the things they want or need. *Financial Peace Jr.* retails for \$19.95 and can be purchased at www.daveramsey.com or by calling 888-227-3223.

According to Opinion Research Corp. 95 percent of pre-teens and 91 percent of teens get money from their parents or relatives to spend as they please but only 20 percent of these teens say they save the money as they receive it. With more than 47 percent of children having a television in their room (The Annenberg Public Policy Center), children are being targeted by advertising more than in the past.

Financial Peace Jr. is designed to allow children to have the experience of earning and saving money for themselves. The kit features Junior the main character of Ramsey's children's books *The Super Red Racer*, *Careless at the Carnival*, *The Big Birthday Surprise*, and *My Fantastic Fieldtrip*. Children learn about money through Junior's adventures.

"The sooner kids start learning how to save and manage their money the better off they will be in life. *Financial Peace Jr.* does a great job of teaching kids the basic principles of saving money. It is so important that children learn the basics especially in today's world where emphasis is on spending not saving," said Matt Woodburn, vice-president of Dave Ramsey's company. "This kit also allows parents to spend quality time with their children while teaching them about money."

Financial Peace Jr. includes:

Commission Worksheet (Dry-Erase Board) Keep a record of all of the jobs your child has done and how much money he or she earned each week.

Saving to Buy with Cash (Dry-Erase Board) Your child can choose one item to buy with cash, and when he or she has saved enough to reach the goal they can purchase the item.

Envelope System (Save, Spend, Give) Placed the money earned each week in the envelopes so your child knows exactly where his or her money is.

Clip and Carry Coin Case Helps your child keep track of his or her spending money and helps you to monitor your child's spending.

Instruction Manual A guide for effectively using the kit to teach your children.

Instructional Audio Cassette Provides additional instructions for you and your child.

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 to 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.

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 200 radio stations throughout the United States. Ramsey is also 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. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter. More than 300,000 people have attended Ramsey's LIVE events.

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