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**DAVE RAMSEY'S FINANCIAL PEACE UNIVERSITY HELPS MORE THAN 350,000 FAMILIES GAIN HOPE FOR THEIR FINANCIAL FUTURE**

**NASHVILLE, Tenn.** Financial Peace University (FPU), the 13-week program taught by Dave Ramsey, has helped more than 350,000 families positively change their financial future. This life-changing program teaches families and individuals how to handle their money through common-sense principles and small group accountability. FPU is available for churches, companies, military bases, financial literacy programs, Spanish speaking organizations and community groups.

As they work on a total money makeover, 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. "We've actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles," said Russ Lee, former FPU participant.

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 is made up of 13 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
- Buying big bargains
- Getting out of debt
- Understanding investments
- Understanding insurance
- Retirement and college planning
- Buyer beware
- Real estate mortgages
- Careers and extra jobs
- Collection practices & Credit Bureaus
- The Blessing of Giving

Each class participant needs a kit. Special rates are routinely available online at [www.daveramsey.com](http://www.daveramsey.com) or by calling 888-227-3223. Included in the cost of the kit is a lifetime family membership to FPU, allowing the participant to return to any class at anytime for a refresher course. The kit also includes 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.

"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](http://www.daveramsey.com) to locate the nearest class.

### **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.

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