

## **DAVE RAMSEY'S FINANCIAL PEACE UNIVERSITY REQUESTED BY TROOPS IN IRAQ**

**NASHVILLE, Tenn.** *Financial Peace University* (FPU), the 13-week program taught on video by Dave Ramsey, has been sent to troops in Iraq at request. This life-changing program teaches families and individuals how to handle their money through common-sense principles and small group accountability. FPU has been available on military bases since 2002.

"In the military, everything that causes worry in the soldier's life affects the mission and affects the unit," said Army Captain, Scott Morris. "It's so important to teach them where their money is going and how to best manage it."

Chaplain Cliff Bennett of the 3-18 FA BN assigned to the Balad Army Airfield in Iraq requested FPU materials for the soldiers in Iraq in the summer of 2003. The Total Money Makeover books and an FPU kit were sent immediately. Bennett presented the idea to command and they agreed to have a class for the soldiers as well as classes for their spouses back in the states. Materials were sent both to Iraq and to the corresponding bases in the states. There were 25 soldiers in the first class and two additional classes started the following week.

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.

FPU is also available for churches, companies, financial literacy programs, Spanish organizations and community groups. 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

The FPU kit is included in the cost of the membership, which allows any 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 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](http://www.daveramsey.com) for more information about starting a class, purchasing memberships or 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 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 is also author of an entertaining four book series The Super Red Racer, Careless at the Carnival, The Big Birthday Surprise, and My Fantastic Fieldtrip through which children learn about working, saving, giving and spending.

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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