DAVE RAMSEY'S JUNIOR LEARNS ABOUT WORK, SPENDING, GIVING AND SAVING IN AN ENTERTAINING FOUR BOOK SERIES FOR CHILDREN

NASHVILLE, Tenn. In Dave Ramsey's new children's book series the main character Junior teaches children about managing their money as he navigates through his own financial decisions. Junior has adventures in the four books *The Super Red Racer*,*Careless at the Carnival*, *The Big Birthday Surprise*, and *My Fantastic Fieldtrip*. Each book is $9.99 and is now available through local bookstores, 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.

"America's children are marketed to more now than ever and this generation has more disposable income than any before," said Matt Woodburn, vice president of Dave Ramsey's organization. "We must teach them early how to handle their money so it won't get them in trouble in the future. The Junior book series is a great way to introduce money topics with young children."

In *The Super Red Racer*, Junior learns that work is a great place to go when he wants to purchase that incredible, super cool item that was not in the budget. This story teaches children the value of work and the rewards of owning your stuff instead of your stuff owning you.

In *Careless at the Carnival*, Junior learns how easy it is to spend too much money on things you don't really need or want. This story teaches children the benefits of planning their spending and sticking to the plan no matter what.

In *The Big Birthday Surprise*, Junior learns that giving some of what you have to those in need makes a person less selfish. This story teaches children the value of giving to others as well as the great feeling that comes with sharing what you have.

In *My Fantastic Fieldtrip*, Junior learns that you can do three things with money: give, save and spend. This story teaches children the value of allotting money to each of these activities and why they should do so. It will also introduce them to the idea of creating an "envelope system" to help them control their money.

About Dave Ramsey

By age 26 Dave Ramsey had accumulated a personal real estate portfolio worth more than

$4 million. Just four years later he was so far in debt he was forced to declare personal bankruptcy. This experience gave Ramsey a first-hand perspective on the best and worst practices in financial management. Ramsey rebuilt his financial life and has spent the last decade counseling hundreds of thousands through live events, his 13-week course Financial Peace University, syndicated newspaper columns, and as the host of the nationally syndicated radio program "The Dave Ramsey Show." Ramsey authored the New York Times best sellers *Financial Peace*, *More Than Enough* and *The Total Money Makeover*

Ramsey founded The Lampo Group, Inc. to provide financial counseling and live events for the public. More than 60,000 families will complete Financial Peace University in 2003 with the typical family saving $2,700 and paying off $5,300 of debt. Ramsey created *Financial Peace Jr.* a kit designed to help parents teach sound financial principles to their children. The Lampo Group also offers "Financial Peace for the Next Generation" a program designed to educate Junior High and High School students on the importance of wise money management and the dangers of debt. The program is currently active in more than 300 schools in 27 states. Financial Peace University is also available as a group curriculum available to churches, companies, military bases, financial literacy programs, Spanish organizations and community. Ramsey's syndicated newspaper column reaches more than 700,000 newspaper subscribers weekly. "The Dave Ramsey Show" is syndicated to more than 200 radio stations nationwide with more than 2 million weekly listeners.

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