

**May 27, 2004**

**FINANCIAL PEACE FOR THE NEXT GENERATION AVAILABLE IN MORE THAN 350 SCHOOLS NATIONWIDE**

**Program Teaches Students to Avoid Debt and Save for the Future**

**NASHVILLE, Tenn.** Dave Ramsey's Financial Peace for the Next Generation is now in more than 350 schools with more than 5000 students attending the classes. Offered in 27 states, this all encompassing curriculum teaches personal finance to high school students. Students learn how to begin building build wealth at an early age and how to avoid the pitfalls that lead to debt and even bankruptcy.

"To graduate from high school you have to know what an amoeba is but not how to balance your checkbook," said Dave Ramsey, creator of the Next Generation program. "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 parent's mistakes."

People in their early twenties are the fastest growing group to file for bankruptcy. Student loans, the proliferation of credit cards on college campuses, and a lack of understanding of how to manage their money have driven this statistic. Financial Peace for the Next Generation reaches teenagers and teaches them how to avoid debt, save for the future and avoid the difficulties faced by the current twenty-something generation.

"There has been such an incredibly positive response from the teachers, parents and students," said Tara Brown, teacher at Antioch High School in Antioch, Tenn. "Students love being empowered with knowledge that many adults don't have and confidence concerning their own financial future."

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.

"Students are excited and attentive about the material that they can apply to their lives and long-term goals," said Greg Carson, economics teacher at Father Ryan High School in Nashville, Tenn. "Financial Peace will be one of the most meaningful classes in your students lives and yours as well."

**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.

# # #