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FINANCIAL PEACE FOR THE NEXT GENERATION AVAILABLE IN MORE THAN 450 SCHOOLS NATIONWIDE

NASHVILLE, Tenn. Dave Ramsey's (national radio talk show host and best-selling author) Financial Peace for the Next Generation has rapidly grown to teach personal finance in more than 450 high schools and universities. More than 5000 students in 39 states and three countries have learned how to begin building 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."

A study by Robert D. Manning says three out of five students with credit cards max them out during their freshman year of college and nearly three-fourths of students use their student loans to pay for their credit cards.

"Financial Peace should be a required course for graduation for every young adult," said Kitty Robinson, Business Educator of Tolleson Union High School in Arizona.

Aggressive marketing, joined with students' lack of financial experience or education, leads many students into serious debt. Teens and students have a lot of money to spend but little knowledge of basic financial information. They spend more than they can repay and the debt increases quickly.

"Having taught Dave's curriculum for the past three years, I am confident that it is impacting our students' lives both now and in the future," said Laura Townsend, teacher at Powell High School in Powell, Tenn. "We love his sense of humor, his passion, and expertise in finance. My students have also influenced their parents' lives by sharing Financial Peace for the Next Generation with them."

"I never thought that financial advice could be fun because I never enjoyed my parents talking to me about money," said Powell High School student, Matthew Jett. "I plan to use all of my opportunities and use Dave's advice to the best of my ability."

"Ramsey's delightful presentation captivated our juniors and seniors of Baldwin, to focus on a much needed, yet overlooked topic- money management," said Linda Sparks, member of the Duval County School Board in Jacksonville, Fla.

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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