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**MILITARY SAVES AND FINANCIAL PEACE UNIVERSITY HELP MILITARY FAMILIES MANAGE THEIR FINANCES**

**NASHVILLE, Tenn.** Military Saves, the social marketing campaign designed to persuade, motivate, and encourage military families to save money and eliminate debt, has partnered with Dave Ramsey's Financial Peace University Military Edition. This life-changing program teaches families and individuals how to handle their money through common-sense principles and small group accountability.

As part of the Department of Defense Financial Readiness Campaign, Military Saves promotes financial readiness by encouraging military members to start an emergency fund, make savings automatic, invest in a Thrift Savings Plan and eliminate debt. The organization also provides a network for military members to encourage each other in building wealth and eliminating debt.

"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."

Financial Peace University (FPU) has helped more than 500,000 families positively change their financial future. Since 2002, FPU has helped more than 10,000 military families. 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. 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. Many installations across the country now offer FPU, which helps service members fully equip themselves with the knowledge and accountability they need to really succeed! To find a class go to [www.daveramsey.com/militarysaves](http://www.daveramsey.com/militarysaves).

Military Saves encourages members of the military to take the Saver Pledge located at [www.daveramsey.com/militarysaves](http://www.daveramsey.com/militarysaves). The pledge is a commitment to beat debt, build wealth and get others on board. Along with the pledge, this site includes free tools to help service members beat debt and build wealth. Tools include the FPU Lesson Super Saving, Dave's Seven Baby Steps to Financial Peace and downloadable budgeting and debt elimination forms. As well as a special bonus lesson where Dave talks directly to the military community. For more information visit [www.MilitarySaves.org](http://www.MilitarySaves.org)

**About Military Saves**

Military Saves is a social marketing campaign to persuade, motivate, and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings. The campaign is a growing network of organizations and individuals committed to helping and supporting military members and their loved ones build personal savings arsenals to provide for their immediate and long term financial needs.

Military Saves was developed and tested by its non-profit sponsor, Consumer Federation of America (CFA) and the military services from 2003 to 2006 and launched throughout the Department of Defense (DoD) in February 2007. It is part of two larger campaigns -- the DoD Financial Readiness Campaign, and the national America Saves campaign. Visit [www.MilitarySaves.org](http://www.MilitarySaves.org) for more information.

### **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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