

February 15, 2007

**THOUSANDS OF STUDENTS ACROSS THE COUNTRY LEARN LIFE'S
FINANCIAL LESSONS FROM DAVE RAMSEY**

NASHVILLE, Tenn. National radio talk show host and best-selling author, Dave Ramsey, is helping teach students the financial lessons their parents have learned the hard way. More than 1,200 high schools in 46 states and three countries are teaching their students 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 Ramsey. "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*, *Financial Peace* and *More Than Enough*. Ramsey knows first-hand what financial peace means in his own life living a true rags-to-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. Through his proven plan, Ramsey helps people eliminate debt and credit cards, learn to budget, avoid bankruptcy, build wealth and find financial peace.

Ramsey founded The Lampo Group, Inc. to provide financial counseling, through various means, to the public. More than 300,000 families have completed Financial Peace University with the typical family saving \$2,700 and paying off \$5,300 of debt. More than 400,000 people have attended a Dave Ramsey LIVE event. Ramsey created Financial Peace Jr. and authored seven children's books designed to help parents teach sound financial principles to their children. Ramsey's syndicated newspaper column, "Dave Says" is read by more than 2,300,000 readers weekly. "The Dave Ramsey Show" is syndicated to more than 300 radio stations nationwide with nearly 3 million weekly listeners.

#