

IF YOU WILL LIVE LIKE NO ONE ELSE,  
LATER YOU CAN *LIVE* LIKE NO ONE ELSE!™

Dave Ramsey's

# Financial *Peace*<sup>®</sup> UNIVERSITY



NON-PROFIT ORGANIZATIONS &  
FINANCIAL LITERACY  
INFORMATION GUIDE

Dave Ramsey's

**Financial** *Peace*<sup>®</sup>  
UNIVERSITY

## **NON-PROFIT ORGANIZATION INFORMATION GUIDE**

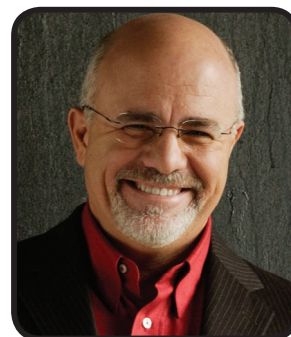
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### **Mission Statement:**

**To empower and give HOPE to everyone  
from the financially secure to the  
financially distressed.**

## About the Founder of FPU

**Dave Ramsey** is a personal money management expert, an extremely popular national radio personality, and the 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 rags-to-riches-to-rags-to-riches story. By age 26 he had established a four-million-dollar real estate portfolio, only to lose it by age 30. 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 three million listeners each week on more than 300 radio stations throughout the United States.

Ramsey is the creator of *Financial Peace University* (FPU), a 13-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. More than half a million families have attended FPU classes at their workplace, church, military base, local nonprofit organization, community group or Spanish-speaking organization. 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.

Ramsey created a group of products in an effort to teach children about money before they have a chance to make mistakes. *Financial Peace for the Next Generation* is an all-inclusive school curriculum that is currently in more than 3,000 schools across the country. *Financial Peace Jr.* is an instructional kit designed to help parents teach their young children about working, saving, and giving their own money. Through Ramsey's entertaining children's book series, *The Super Red Racer*, *Careless at the Carnival*, *The Big Birthday Surprise*, *My Fantastic Fieldtrip*, *A Special Thank You* and *Battle of the Chores*, children learn about working, saving, giving, budgeting, integrity and debt.

Ramsey earned his B.S. degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the microphone. More than 400,000 people have attended Ramsey's live events.



# What Is FPU?

*Financial Peace University* is a personal money-management class that is held in non-profit organizations, prisons, community groups, workplaces, churches and military bases across the country. The class is taught by Dave Ramsey on DVD, followed by an engaging small group discussion. Your group will learn, laugh and maybe even cry a little as you work together to beat debt, learn basic money-management skills, and totally change family trees!

## Lesson Length

The class will meet for two hours each week for 13 weeks. The first hour will present the video lesson and the second hour consists of a small group discussion. This personal interaction is invaluable in changing your group's behavior with money.

## Small Groups

Following the video, a volunteer hosts a small group discussion. It is in the small group discussion where genuine behavior change takes place. The group members encourage one another to apply the principles they are learning.

Together, the group works through the seven Baby Steps needed to walk in financial peace. The objective of the small group is not to pry into everyone's business; it is simply to walk together as each family or individual learns and applies the principles.



Personal finance is **80% behavior**  
and only **20% head knowledge.**

# What Is FPU?

## Weekly Lessons

Together with your small group, you will cover these 13 important lessons:

- 1. Super Saving**  
*Common Sense for Your Dollars and Cents*
- 2. Relating With Money**  
*Nerds and Free Spirits Unite!*
- 3. Cash Flow Planning**  
*The Nuts and Bolts of Budgeting*
- 4. Dumping Debt**  
*Breaking the Chains of Debt*
- 5. Credit Sharks In Suits**  
*Understanding Credit Bureaus and Collection Practices*
- 6. Buyer Beware**  
*The Power of Marketing on Your Buying Decisions*
- 7. Clause and Effect**  
*The Role of Insurance in Your Financial Plan*
- 8. That's Not Good Enough!**  
*How to Buy Only Big, Big Bargains*
- 9. Of Mice and Mutual Funds**  
*Understanding Investments*
- 10. From Fruition to Tuition**  
*Planning for Retirement and College*
- 11. Working In Your Strengths**  
*Careers and Extra Jobs*
- 12. Real Estate and Mortgages**  
*Keeping the American Dream from Becoming a Nightmare*
- 13. The Great Misunderstanding**  
*Unleashing the Power of Generous Giving*

# The Benefits of FPU

## How will my participants benefit from FPU?

- The average family that completes FPU pays off \$5,300 in debt and saves \$2,700 during the 13-week period. That's an \$8,000 total turnaround in just 91 days!
- Low- to moderate-income families that complete the program have an average financial turnaround of \$1,000–1,400 during the 91 days of FPU.
- Financial stress is reduced, providing a greater sense of peace in the home, workplace and community.
- Couples begin to communicate about money, priorities, goals and more.
- Singles are empowered and encouraged to find accountability partners.
- Families are strengthened, as parents learn to teach their children how to handle money responsibly at any age.
- Dave's common-sense approach and entertaining presentation bring clarity to important, but often overlooked, matters of personal finance.
- Class members become more generous with their time and money as the stress of financial insecurity is lifted.
- New relationships are formed as the small group comes together to challenge bad behaviors, support hurting families, encourage new beginnings, and celebrate victories.
- The community will discover a safe harbor, where everyone can feel comfortable being themselves, admitting their challenges, and revealing their weaknesses.



A safe harbor is where rest, repair  
and the restocking of provisions occurs  
so that we can sail again.

# What Others Are Saying About FPU

“Prior to implementing FPU, we had a 33% delinquency rate. Since then, none of our homeowners have been delinquent after graduating from FPU.”

**Micheal Clark / Director of Family Services, Habitat For Humanity Greater Memphis**

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“We’re empowering men and women who are struggling with life-controlling problems to win—physically, mentally, socially and now, thanks to FPU, financially!”

**Brandon Lackey / Alabama Teen Challenge**

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“FPU has *already* helped me become more disciplined in managing my money—and we’re only on the third lesson!”

**FPU Class Member / Love, Inc., Ontario, OR**

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“I’m watching the program change the mindset of the men here and prepare them for re-entry into society!”

**Paul Compton / Deputy Warden of Programs, Lake Erie Correctional, Ohio**

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“I love the Dave Ramsey program! I learned how to save money while being entertained at the same time. Dave is straight forward and gets right to the point—which is exactly what I needed!”

**Twyla Gibson / Christian Women’s Job Corp, Huntsville, AL**

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“*Financial Peace University* is giving our clients hope for a better future and the tools to succeed. It is an awesome transformation in their lives!”

**Annette Cooley / Pregnancy Resource Center, Rushville, IL**

# Class Materials

## Financial Peace University Membership Kit

- **Financial Peace University Workbook** – 13 life-changing lessons that walk you step by step through the FPU program.
- **Financial Peace CD Library** – Includes all 13 lessons, PLUS two bonus CDs—Dave's Personal Testimony and The Best of The Dave Ramsey Show!
- **Budgeting Forms** – A complete set of reproducible monthly budgeting forms with full instructions and examples.
- **Financial Peace Envelope System** – Dave's famous, easy-to-use cash management envelope system—a great tool to organize your money and stay on budget.
- **Financial Peace Revisited Book** – Over a million people have benefited from these solid financial principles of common-sense money management!
- **Two FPU Bonus CD-ROMs** – Financial calculators, money management forms and more! PLUS an extra disc to share with a friend!
- **Tip Cards** – A handy tip calculator with Dave's Seven Baby Steps on the other side! PLUS we've included extras to give away!
- **Debit Card Holders** – Protects you and your card by reminding you that your financial peace depends on your behavior.





# Class Materials



## Financial Peace University Leadership Kit

The Leadership Kit includes one complete Membership Kit PLUS:

- **DVD Video Series** – Dave’s complete video library PLUS a promotional orientation DVD—everything you need to begin sharing FPU with your community!
- **FPU Coordinator Guide** – A step-by-step guide to assist you in leading the FPU small group sessions.
- **FPU Brochures** – One set (50 count) of informative brochures that explain the benefits of FPU to help you promote your class.
- **Much More** – When you register as an FPU coordinator, your benefits go beyond what’s included in this box! Go to [daveramsey.com/fpu/coordinator](http://daveramsey.com/fpu/coordinator) to learn more!

# Frequently Asked Questions

## 1. How often do the classes meet?

There are 13 class sessions that meet one day per week.

## 2. How long is each class session?

- We suggest two hours for each weekly session.
- **Part One** presents the video teaching by Dave Ramsey to help you learn how to make wise decisions with your money.
- **Part Two** of each class session is a small group discussion in which the class members sit in a circle.
- The small group discussions help you implement the principles into your daily life. Group members hold each other accountable as you work together to achieve personal behavior change.

## 3. What is the average size of the class?

The video portion of the class is UNLIMITED. However, we recommend you break into small groups of 10-20 families for the small group time with a coordinator/small group facilitator for each group.

## 4. What happens if a class member misses one class? Can they make it up?

If a class member misses a class session, he or she can make up the lesson by borrowing the DVD from the class coordinator. Also, every FPU Membership Kit contains an audio CD library of all 13 lessons for review.

## 5. What is included in the FPU Membership Kit?

See the "Class Materials" section of this guide for a list of components that comes with each Membership Kit.

## 6. Can I get CEU (Continuing Education Unit) credit for the class?

Yes! In many cases, FPU can award CEU credit to class graduates. Go to [daveramsey.com](http://daveramsey.com) for details.

# Free Class Preview FAQ

## 7. What if people have a previous version of the FPU materials?

People with previous versions of FPU are considered Lifetime Members and may attend your class at no additional charge. If they would like to upgrade their materials, call your Advisor for details.

## 8. When will the first class start?

The first class session usually takes place approximately two weeks after the final Free Class Preview session, which allows time to process the enrollments and ship all the class materials.

## 9. Can your class member get additional assistance if they need it?

For more detailed, complex assistance, Dave Ramsey Certified Counselors offer discounts for one-on-one counseling. To find a counselor in your area, go to [daveramsey.com/fpu/counseling](http://daveramsey.com/fpu/counseling).

## 10. Who benefits from this program?

Everyone truly benefits from this program regardless of your age or income, and whether you are single, married or a single parent.

## 11. How much does this program cost?

As discounted materials are not available online, please check with your advisor for current pricing and quotes.

## 12. Who can attend with my *Financial Peace University* membership?

Your spouse and teens living in the home may attend as one family unit.

## 13. Is there any refund if I do not like the program?

Our guarantee is simply this:

If you do it, **it works!** If you don't do it, **it won't work!**  
If you will work the program, **you won't want your money back!**  
If you don't work the program, **you don't get your money back!**



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