

THE TOTAL MONEY MAKEOVER LIVE!

- **Broadcasting**
- **Publishing**
- **Live Events**
- **Financial Peace University**
- **Youth Resources**
- **Certified Counselor Training**

The Lampo Group, Inc.

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– From a Declaration of Principles jointly adopted by a Committee of the American Bar Association and a Committee of Publishers and Associations.

Published by The Lampo Group, Inc.

Our Mission Statement

“The Lampo Group, Inc. is providing Biblically based, common sense education and empowerment which gives HOPE to everyone from the financially secure to the financially distressed.”

For More Information

Please contact The Lampo Group, Inc. at **1-888-22PEACE** or visit us online at **www.daveramsey.com**



Dave Ramsey's **Total Money Makeover**

Dave's Story

Dave 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 \$4 million 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 earned his B.S. degree in Finance and Real Estate from the University of Tennessee. He resides with his wife Sharon and their three children, Denise, Rachel, and Daniel, in Nashville, Tennessee.

Radio Host and Media Appearances

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 250 radio stations throughout the United States. Dave has also provided his straight-forward, no-nonsense advice to media outlets across the country, including: “60 Minutes,” “The Oprah Winfrey Show,” “The Early Show,” CNN, *The New York Times Magazine*, *The Wall Street Journal Sunday*, *People*, *Y'all Magazine*, *O: The Oprah Magazine*, “Your World with Neal Cavuto,” “The 700 Club,” “The Wall Street Journal Report,” and “The Tavis Smiley Show.”

Financial Peace University

Ramsey is 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. Over 200,000 families have attended FPU classes at their workplace, church, military base, local nonprofit organization, Spanish speaking organization, or community group and many national corporations have used and benefited from the program as well. 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.

Author

Ramsey is the best-selling author of the *New York Times* best-sellers *The Total Money Makeover*, *Financial Peace*, and *More Than Enough*, which 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. Included in his family of published works is his group of products designed 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 500 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 money. Through Ramsey's entertaining children's book series Life Lessons with Junior: *The Super Red Racer*, *Careless at the Carnival*, *The Big Birthday Surprise*, *My Fantastic Fieldtrip*, *Adventures in Space*, *A Special Thank You*, and *Battle of the Chores* children learn about working, saving, giving, budgeting, contentment, integrity, and debt.

Live Events

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 mike. More than 380,000 people have attended Ramsey's LIVE events.

The American Dream

Imagine if...

A 30 year old couple partially funds a Roth IRA (\$500 per month) at 12% interest.

At 70 years old they will have...

\$5,882,386.26... TAX FREE

Imagine if...

That same couple fully funded a Roth IRA at \$4,000 per year each.

At 70 years old they will have...

\$7,843,182... TAX FREE

Imagine if...

That same 30 year old couple made \$40,000 and saved 15% in a 401(K) (\$6,000.00 per year, \$500.00 per month — at 12% interest).

At 70 years old they will have ...

\$5,882,386.26 in the 401(K)

By Retirement








That 30 year old couple, DEBT FREE, saves \$1,000 per month at 12% interest.

At 70 years old they will have...

Roth IRA	\$5,882,386.26
401(K)	\$5,882,386.26
Total	\$11,764,772.52

...and to think this could be **you.**

Snapshots of **America's Finances**

-  **Wall Street Journal:** Nearly 70% of all consumers live from paycheck to paycheck.
-  **American Bankruptcy Institute:** Annual bankruptcy filings were nearly 1.6 million in 2004 with a new record being set virtually every year. (Personal bankruptcies account for 97 percent of filings.) Of all filings, 70% are “total” bankruptcy, that is, Chapter 7 where you have nothing left - and this is just what the court rules in 95% of those cases as they are declared “no asset” cases.
-  **Bureau of Labor Statistics' Consumer Expenditure Survey:** This year more people will file for bankruptcy than will graduate from college.
-  **Christian Financial Concepts:** In 1929 only 2% of the homes in America had a mortgage against them, and by 1962 only 2% did not have a mortgage against them.
-  **Consumer Reports Money Book:** The typical household has \$38,000 in debt and the total consumer debt has almost tripled since 1980. In 1980 the total consumer debt was \$1.3 trillion and now is over \$3.3 trillion.
-  **A Marist Institute poll published in USA Today:** 55% of Americans “always” or “sometimes” worry about their money.
-  **Psychology Today:** A new report finds that conflict over money is still the leading cause of divorce today.
-  **The Department of Commerce:** In the new millennium, the personal savings rate fell to around -2.2% – the lowest in 60 years.
-  **The Oprah Winfrey Show:** 78 million Americans have no savings, and Oprah's own on-line survey reported that 70% of the respondents had no savings.
-  **NBC News:** Only 3% of US citizens are saving in any type of IRA.

A PROVEN PLAN FOR FINANCIAL FITNESS

baby step one

1

baby step one: \$_____ to start an “Emergency Fund”

1. You must _____ money.
2. You must pay yourself _____.
3. Give, save, then pay _____.

\$1,000 One Time Investment. **\$ 750,378**
No withdrawal.
Age 25 to Age 65 (40 years)



media Shout®

Media used to proclaim life's most important message should be as compelling as the message itself. MediaShout® is the simplest, most powerful presentation tool available. The dual-screen design allows you to create, modify and preview your presentation at any time, even while your program is underway. Display song lyrics, Bible verses or text with full audio and video integration to enhance your worship or teaching experience. The new version 3.0 adds to MediaShout's extensive feature set. Among the new capabilities are Bible "keyword" search, a new user interface, live video feed, video transitions and selectable in/out points for DVD playback. Included are more than 45 Bible translations.



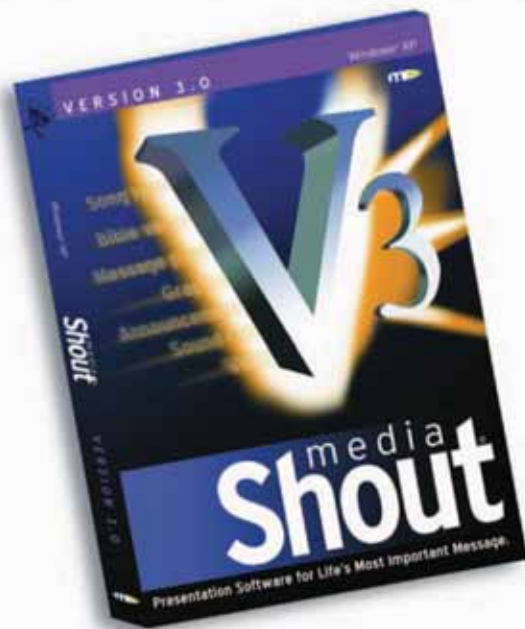
"MediaShout V3 is a powerful tool that can help advance the spiritual revolution that is coming to America. This is a new ministry era that demands new tools for effective communication -- and MediaShout is one of those vital new tools."

--George Barna, MediaShout Strategic Partner

Song Lyrics
Video Clips
Graphics
Independent Audio
Announcement Loops
Text over full-motion backgrounds
Bible Verses from 47 included translations



Dynamic user interface • More than 250 media files including 100 Shoutable media samples • Enhanced video capabilities • Song database including Encouraging Music lyrics by Rick Muchow • Supports multiple media file types including graphics, audio, video, DVD and flash animations • More than 45 Bible versions • Import feature for CCLI SongSelect, Integrity Worship Software and Service Designer lyrics • Ability to play DVD clips with user-defined start and stop points • Greater flexibility in editing and formatting song lyrics, Bible passages and text screens • Text over full-motion backgrounds • Video transitions • Keyword search for Bible passages • Create announcement loops • Simple and practical tutorials



- A dynamic user interface that allows you to create and edit presentations more quickly than ever.
- Enhanced video capabilities, including video transitions, live video feed, and the ability to play DVD clips with user-defined start and stop points.
- Greater flexibility in editing and formatting lyric, Bible passages and text screens.
- Enhanced audio playback with start and stop points, fades and an independent dual-deck audio player.
- Ability to search on keywords to locate Bible verses. Insert multiple verses into your presentation instantly.

System Requirements:
Windows XP, 1 GHz processor, 256 MB RAM, 200 MB free hard disk space (recommended: 1.5 GHz processor, 512 MB RAM, 1 GB free hard disk space); dual-display capability**

888. 829.7168 or go to
www.mediashout.com

Debunking the Myth

If you tell a lie, spread a _____ often enough, loud enough, and long enough the myth becomes accepted as _____.

Debt has been _____ to us in so many forms so aggressively since the 1960's that to even imagine living without it requires a complete paradigm _____.

Myth: Car _____ are a way of life and you'll always have one.

Truth: Staying away from car payments by driving reliable used cars is what the typical millionaire does. That is _____ they became millionaires.

Myth: You can get a good deal on a _____ car.

Truth: A new car loses _____ of its value in the first 4 years. This is the largest purchase most consumers make that goes down in value.

Do the Math: A new car selling for \$28,000 on average will lose \$16,800 of it's value in the first 4 years, making it worth about \$11,200. You are losing about \$350 per month in value!

Myth: _____ your car is what sophisticated financial people do. You should always lease things that go down in value and there are tax advantages.

Truth: Consumer Reports, Smart Money Magazine, and a good calculator will tell you that the car lease is the most _____ way to finance and operate a vehicle.

Myth: You need to take out a credit card or car loan to “build your _____.”

Truth: Open credit card accounts with zero balances count against you as well as car payments when qualifying for a _____.

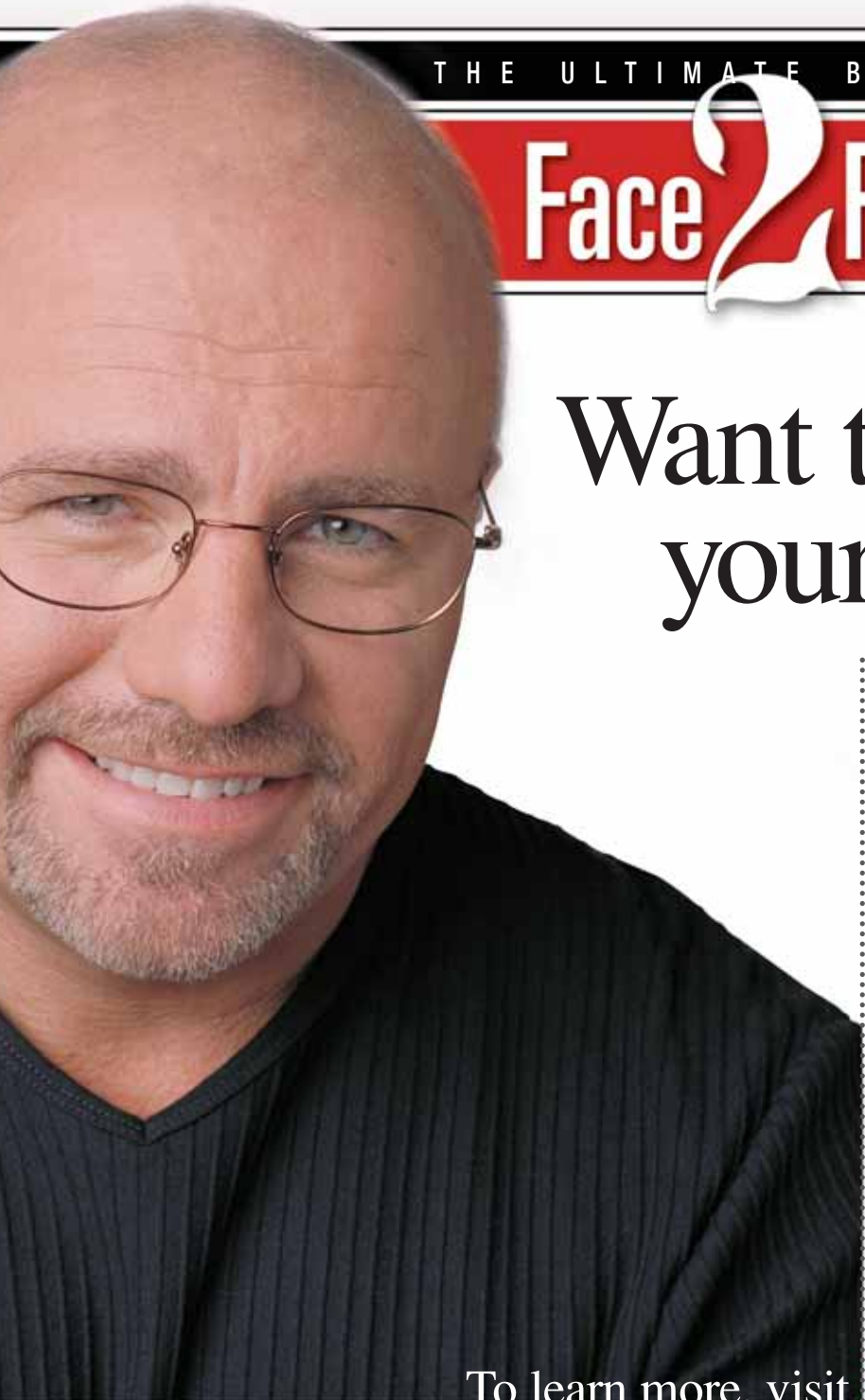
Myth: You need a credit card to _____ a car, check into a hotel or make a purchase over the phone or web.

Truth: A _____ card will work at most major rentals, hotel chains and for phone and web purchases with few exceptions. Check in advance.

ENTRE LEADERSHIP

THE ULTIMATE BUSINESS CONFERENCE

Face 2 Face with DAVE!



Want to **grow** your business?

Whether you are starting from scratch or in the middle of the journey, this intense 3-day experience will give you insight gained over 12 years. The focus of this experience is equipping you for action — to move your business in the right direction. Learn from Dave's experience and knowledge to avoid mistakes common to every business leader, especially the ones that will cost your company thousands of dollars! And, talk to Dave and his team about the specific business issues that YOU are facing today.

To learn more, visit www.DaveRamsey.com

You should attend if:

- You want to be personally coached by Dave on the process of growing a business exponentially
- You want to save tens of thousands of dollars in employee turnover
- You want to discover that “missing” element that keeps your business from operating at the next level
- You want to create a leadership style that brings out the best no matter what personality styles you have in your company
- You want to learn to take the ordinary and turn it into the extraordinary
- You want to discover powerful leadership that will build excellence at your workplace
- You want to create a culture of unity and loyalty with your staff
- You want to paint a clear picture of your vision and instill passion into your employees
- You are serious about understanding what it takes to be a success in business

Myth: “I pay mine off every _____, with no annual fee. I get brownie points, air miles, and a free hat.”

Truth: 78% of Americans don't pay off the balance _____ month.

Truth: A recent Dun and Bradstreet _____ found that when paying cash (from your envelope system) you spend 12% to 18% less because spending cash hurts. Ouch! So what if you get 1% back and a free hat?!

Myth: I'll make sure my _____ gets a credit card so he/she can learn to be responsible with money.

Truth: Teens are the number one _____ of credit card companies today. Anyone with half a brain realizes how stupid this myth is.

Myth: Debt is a _____ and should be used to create prosperity.

Truth: The borrower is slave to the _____.

Survey Says... When surveyed, the Forbes 400 were asked “What is the most important key to building wealth?” 75% replied that becoming and staying debt free was the number one key to building wealth.

How much could you _____, invest, blow and _____ if you had no payments?

Remember: Change is a Process!

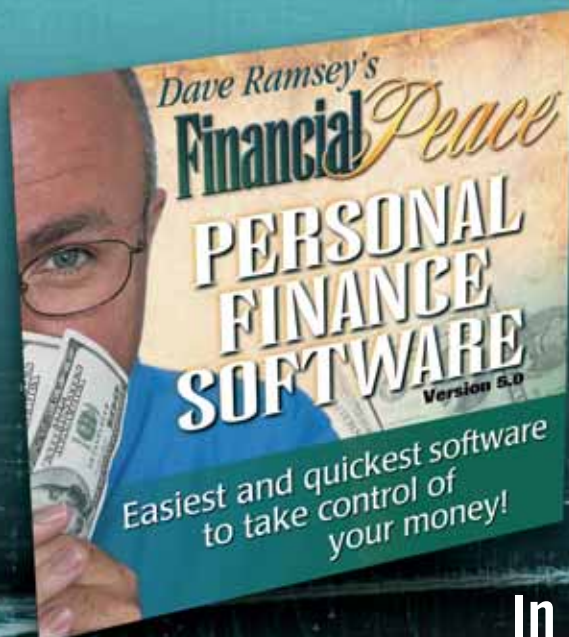
When spending money, look for a _____ on your investment (ROI).

The thing about change is that it is a _____ not an _____ and yet we worship the event in our culture.

From John Maxwell's 21 Irrefutable Laws of Leadership: Law Number 3 - The Law of Process

We _____ the event and we _____ the process.

THE EASIEST, QUICKEST PERSONAL FINANCE SOFTWARE IS AVAILABLE NOW!



Your income is your greatest wealth-building asset. Making your income behave is the key to financial freedom.

The features available in the **Financial Peace Personal Finance Software** will help you **take control** of your money like never before!

- Build your monthly cash flow plan. It's EASY with this software, whether you get paid regularly or irregularly!
- Calculate how quickly you can pay off debt with the Debt Snowball! You really can get out of debt now!
- Determine how much you need to save each month to have the retirement you want! You don't have to retire on rice and beans!
- Plan for large annual expenses such as holiday spending or insurance premiums! You won't have to worry about how you'll pay those large bills!
- Balance your checkbook so you stay IN CONTROL! It's FAST with this software!

In the lobby or at www.daveramsey.com.

**DAVE'S
CLASS MATERIALS
BEST DEAL
EVER!**

**TODAY ONLY
\$110**

Includes Deluxe Envelope System
and The Total Money Makeover
(Retail Price - \$244.00)



The ONLY Package
that includes Dave's entire 13 Lesson Series
with lifetime class membership!



- You'll learn how to eliminate debt and build wealth
- Package includes **Financial Peace Classes:**
Attend any class, anywhere, anytime
- Average family **eliminates \$5,300** in debt and **saves \$2,700** while completing the program

Visit a Financial Peace University Booth in the Lobby!

You may also visit www.daveramsey.com/fpu/home for more information.

**DAVE'S
BEST DEAL
EVER!**

**EVENT PRICE
\$110**

**Includes
Dave's Entire
13 Lesson
Series!**

PLEASE PRINT

1

FIRST NAME _____ LAST NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP CODE _____ (____) _____ - _____
 EMAIL ADDRESS _____

2

**Choose Dave's
Best Deal Ever!**
 \$110 Event Special



**Package includes
Financial Peace University
Member Kit & Lifetime
Class Membership**

Plus these Bonus Items!



QTY	ITEM	PRICE	QTY	ITEM	PRICE
____	Dave's Best Deal Ever (Class membership) (retail \$185)	\$ 1 1 0	____		\$ _____
____	Home Study Plus (includes course on DVD) (retail \$394)	\$ 2 2 9	____		\$ _____
____	Financial Peace Kit only (retail \$199)	\$ _____ 9 9	____		\$ _____
____	Deluxe Envelope System (retail \$19.95)	\$ _____ 1 5	____		\$ _____
____	Envelope System Refill	\$ _____ 5 _____	____		\$ _____

3

Payment Information

I AM PAYING THIS TOTAL AMOUNT: \$ _____ . 0 | 0

I AM PAYING WITH:

Cash Check # _____ payable to The Lampo Group, Inc. Debit Card (enter info below)

For Debit Card:

THE NAME ON MY DEBIT CARD IS:

FIRST NAME _____ M.I. _____ LAST NAME _____

DEBIT CARD NO. _____ EXPIRATION DATE (MM/YY) _____ / _____

SIGN HERE X _____

FOR OFFICE USE ONLY Church Comp Vol Comp A/R
 A B C D

**GUARANTEE: IF YOU DO IT, IT WORKS. IF YOU DON'T DO IT, IT WON'T WORK.
 IF YOU WORK THE PROGRAM, YOU WON'T WANT YOUR MONEY BACK.
 IF YOU DON'T WORK THE PROGRAM, YOU DON'T GET YOUR MONEY BACK. THERE ARE NO REFUNDS.**

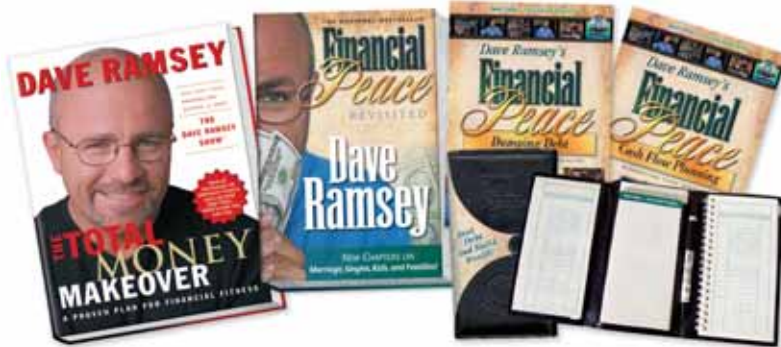
19299



SUPER SPECIALS

TAKE ADVANTAGE OF THESE TODAY!

STARTER SPECIAL



Includes:

- The Total Money Makeover* book
- Financial Peace Revisited* book
- Dumping Debt* DVD
- Cash Flow Planning* DVD
- Deluxe Envelope System

Live Event Special: Save \$50.00 \$50.00

CHILDREN'S SPECIAL

Includes:

- The boxed set of all of Dave's children's books:
- The Super Red Racer: Junior Discovers Work*
- Careless at the Carnival: Junior Discovers Spending*
- The Big Birthday Surprise: Junior Discovers Giving*
- My Fantastic Fieldtrip: Junior Discovers Saving*
- A Special Thank You: Junior Discovers Integrity*
- Battle of the Chores: Junior Discovers Debt*
- The *Financial Peace Jr.* Kit



Live Event Special: Save \$20.00 \$60.00

THE COMPLETE DO-IT-YOURSELF SPECIAL

Includes:

- The Total Money Makeover* book
- The Total Money Makeover* workbook
- Financial Peace Personal Software*
- Financial Peace Revisited*
- Financial Peace Planner*
- More Than Enough*
- How to Have More Than Enough* Workbook
- Dumping Debt* DVD
- Cash Flow Planning* DVD
- The Great Misunderstanding* DVD



Live Event Special: Save \$100.00 \$100.00



THE GIFT-GIVER SPECIAL

Your choice of any TEN books...
JUST \$100⁰⁰

A PROVEN PLAN FOR FINANCIAL FITNESS

baby step two

2

baby step two: Pay off all debt using the “_____”
_____.”

Proverbs 6:4-5 (NKJV): “Give no sleep to your eyes, nor slumber to your eyelids. ⁵ Deliver yourself like a gazelle from the hand of the hunter, and like a bird from the hand of the fowler.”

Steps Out of Debt:

1. Quit _____ more _____!!!
2. You must _____ money.
3. _____ really works.
4. Sell _____.
5. Part-time _____ or overtime (temporarily).

The Debt Snowball

List your debts in ascending order with the smallest payoff or balance first. Do not be concerned with interest rates or terms unless two debts have similar payoffs, then list the higher interest rate debt first. Paying the little debts off first shows you quick feedback and you are more likely to stay with the plan.

Redo this sheet each time you pay off a debt so you can see how close you are getting to freedom. Keep the old sheets to wallpaper the bathroom in your new debt-free house. The “New Payment” is found by adding all the payments on the debts listed above that item to the payment you are working on, so you have compounding payments which will get you out of debt very quickly. “Payments Remaining” is the number of payments remaining when you get down the snowball to that item. Cumulative Payments is the total payments needed, including the snowball, to payoff that item. In other words, this is your running total for “Payments Remaining.”

Count Down to FREEDOM!!

Date: _____

Item	Total Payoff	Minimum Payment	New Payment	Payments Remaining	Cumulative Payments
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

A PROVEN PLAN FOR FINANCIAL FITNESS

baby step three

3

baby step three: _____ months of expenses in savings

Emergency funds must be easy to access, or _____.

_____ Market accounts are easily accessible and often have no penalties for early withdrawals as well as check writing privileges.

Remember: A fully funded Emergency Fund is not a wealth building tool. It will rain and this will be your umbrella.

Emergency Fund Savings:

Men: “Boring, not sophisticated _____.”

Women: “Most _____ key to our financial plan.”

“If you’re looking for a great place to keep that emergency fund, then you have to check out the Internet Money Market Account from Zions Bank.”

At Zions Bank, we know our clients expect a lot . . . and we’ve been delivering for over 130 years. That’s why we offer the Zions Bank Internet Money Market account. Consistently offering one of the highest rates in the nation, our Internet Money Market is a snap to open, and provides the security of one of the oldest banks in the west. It’s the perfect way to get your emergency fund up and running.

To open your Internet Money Market account, visit our web site or give us a call at 866-761-8349.

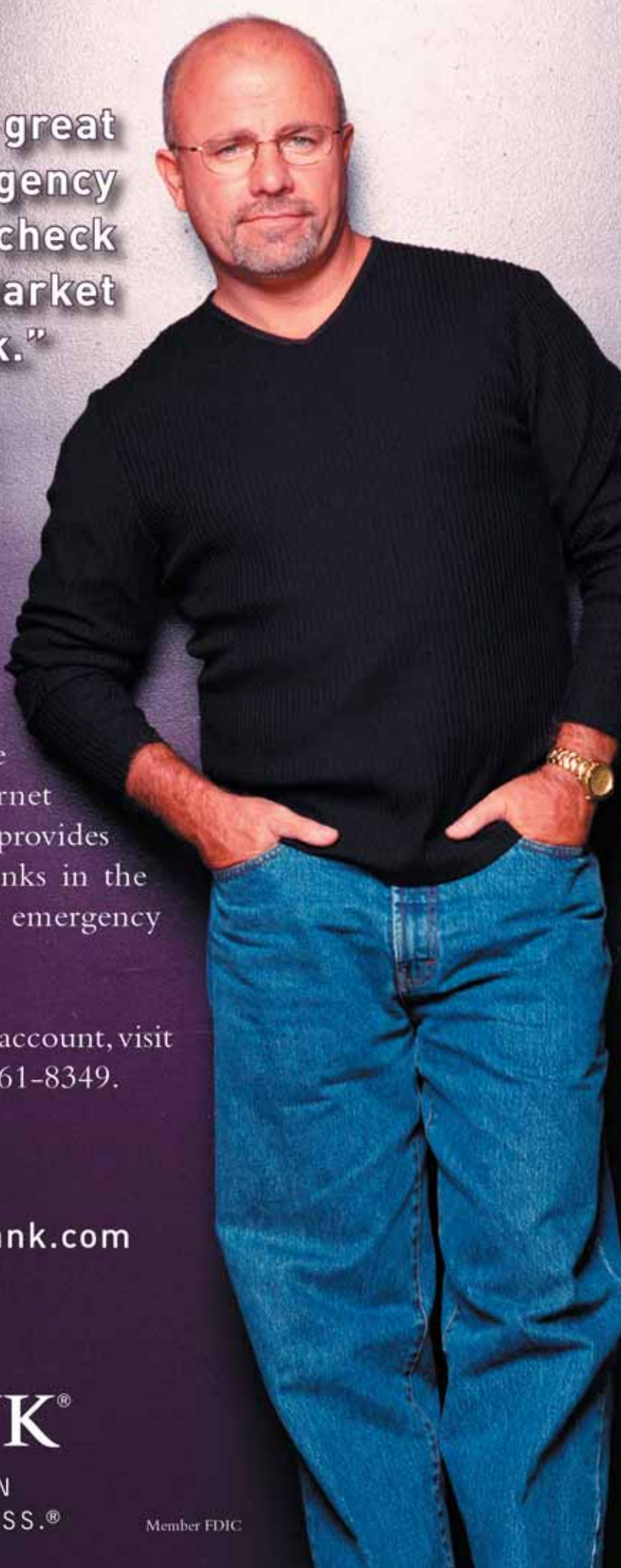
www.moneymarket.zionsbank.com

ZIONS BANK[®]

WE HAVEN'T FORGOTTEN
WHO KEEPS US IN BUSINESS.[®]



Member FDIC



An emergency fund can turn a _____ into an inconvenience.

You should save for three basic reasons:

1. _____

2. _____

3. _____

CHEETAH!!!



my **TOTAL**
MONEY
MAKEOVER.COM

Intensity changes everything.

To learn more about
our **FREE** trial login to
www.mytmmo.com

Let Dave

Recommend a Professional...



Dave Ramsey's

**Endorsed
Local Providers**

Endorsed **L**ocal **P**roviders are professional in your neighborhood that have been personally chosen by Dave's team to serve you.

The ELP program was designed to provide you local service and do it the way Dave teaches.

Find an ELP for...

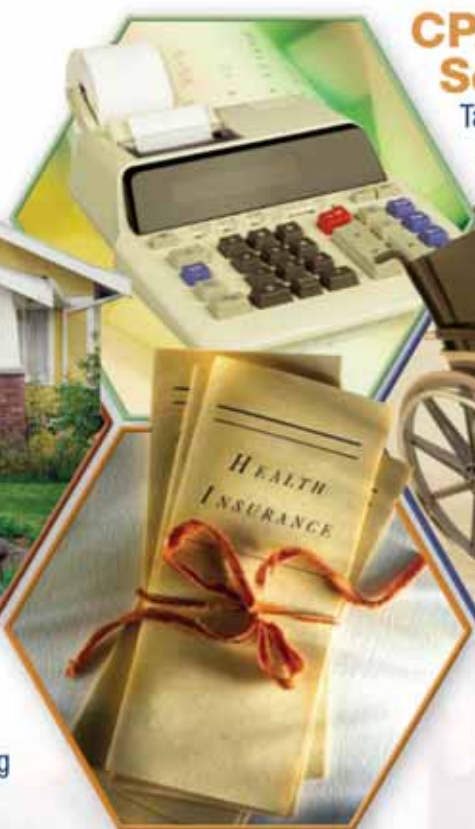
CPA-Tax Services

Tax preparation, small business planning and more.



Real Estate

For buying or selling a home.



Health Insurance

One of the most important investments you can make.



Long Term Care

Protect yourself against long term care expenses.



Investing

The time is now to plan for your future.

To find out who the trusted professional is in your area visit

www.daveramsey.com

and click on **Endorsed Local Provider**



A PROVEN PLAN FOR FINANCIAL FITNESS

baby step four

4

baby step four: Invest _____ of household income into Roth IRA's and pre-tax retirement.

Compound Interest is a mathematical _____.

\$100 per month from age 25 to 65 at 12% = \$_____

_____ IRA's and _____ are secret government formulas to wealth.

YOU MUST START _____!

And there are a **million** reasons why...

Check out the **Ben & Arthur** example on the next page.

Ben and Arthur both save at 12%. Both save \$2000 per year. Ben starts at age 19 and **STOPS** at age 26. Arthur starts at age 27 and **STOPS** at age 65... and he never caught up.

\$2000 a year is only \$167 a month!

START NOW! START NOW!

Ben & Arthur: Both save at 12%, both save \$2,000 per year.
 Ben starts at age 19 and stops at age 26. Arthur starts at age 27 and stops at age 65...

AGE	BEN INVESTS	ARTHUR INVESTS
19	2,000	0
20	2,000	0
21	2,000	0
22	2,000	0
23	2,000	0
24	2,000	0
25	2,000	0
26	2,000	0
27	0	2,000
28	0	2,000
29	0	2,000
30	0	2,000
31	0	2,000
32	0	2,000
33	0	2,000
34	0	2,000
35	0	2,000
36	0	2,000
37	0	2,000
38	0	2,000
39	0	2,000
40	0	2,000
41	0	2,000
42	0	2,000
43	0	2,000
44	0	2,000
45	0	2,000
46	0	2,000
47	0	2,000
48	0	2,000
49	0	2,000
50	0	2,000
51	0	2,000
52	0	2,000
53	0	2,000
54	0	2,000
55	0	2,000
56	0	2,000
57	0	2,000
58	0	2,000
59	0	2,000
60	0	2,000
61	0	2,000
62	0	2,000
63	0	2,000
64	0	2,000
65	0	2,000

\$2,288,996
 With only a \$16,000 investment

\$1,532,166
 Arthur invested \$78,000 and never caught up!

Understanding Investments

A. Diversification

Ecclesiastes 11:2 (NIV): “Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.”

Diversification means to _____.

Diversification _____ risk.

Quote: “I’m putting all my money in taxes. It’s the only thing guaranteed to go up.” — *Mark Twain*

B. Mutual Funds

Investors pool their _____ to invest.

Professional portfolio managers manage the pool or _____.

Your return comes as the _____ of the funds is _____.

Mutual funds are _____ term investments.

C. Diversify in Fund Types

Invest:

25% in a _____ and _____ funds.

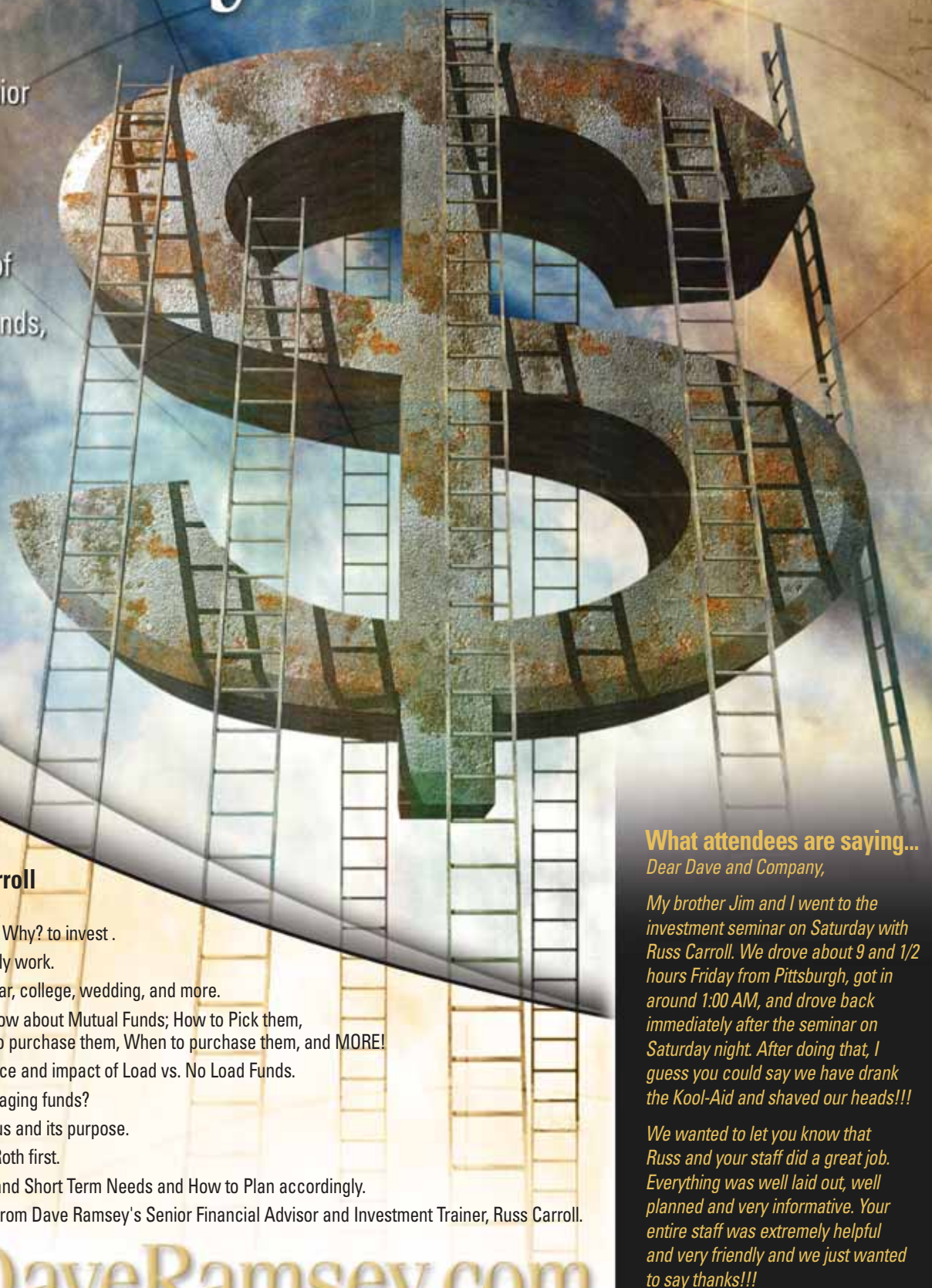
25% in _____ funds.

25% in _____ funds.

25% in Aggressive _____ funds.

Build wealth Ready to invest?

Russ Carroll,
Dave Ramsey's Senior
Financial Advisor,
guides you through
the "ins and outs" of
investing, mutual funds,
and preparing for
your future.



Top 10 Benefits of Attending this Live Seminar with Russ Carroll

- 1) Answers to the questions...
How? When? Where? and Why? to invest.
- 2) Steps to Investing that really work.
- 3) Learn how to invest for a car, college, wedding, and more.
- 4) Everything you NEED to know about Mutual Funds; How to Pick them,
Where to find them, How to purchase them, When to purchase them, and MORE!
- 5) Understanding the difference and impact of Load vs. No Load Funds.
- 6) Why are Fees paid on managing funds?
- 7) Understanding a Prospectus and its purpose.
- 8) When to fund a 401K or a Roth first.
- 9) What are your Long Term and Short Term Needs and How to Plan accordingly.
- 10) Learn first hand in person from Dave Ramsey's Senior Financial Advisor and Investment Trainer, Russ Carroll.

For more info, visit

www.DaveRamsey.com

and click LIVE EVENTS or call us at 1.888.22PEACE

What attendees are saying...

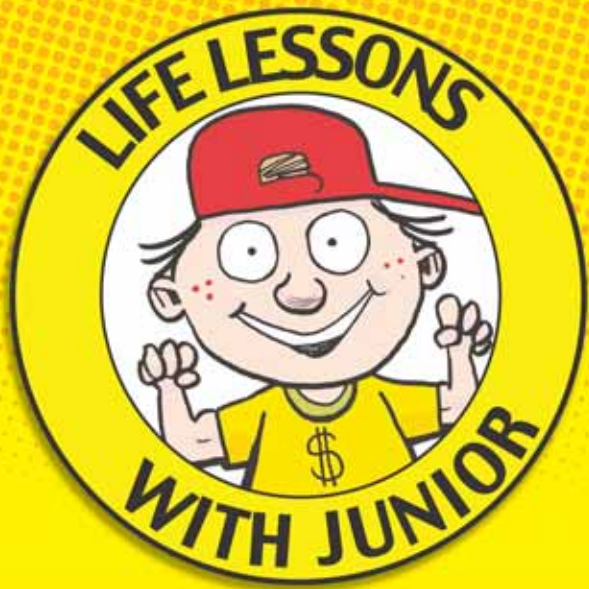
Dear Dave and Company,

My brother Jim and I went to the investment seminar on Saturday with Russ Carroll. We drove about 9 and 1/2 hours Friday from Pittsburgh, got in around 1:00 AM, and drove back immediately after the seminar on Saturday night. After doing that, I guess you could say we have drank the Kool-Aid and shaved our heads!!!

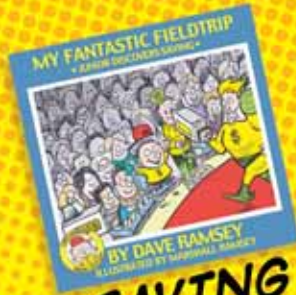
We wanted to let you know that Russ and your staff did a great job. Everything was well laid out, well planned and very informative. Your entire staff was extremely helpful and very friendly and we just wanted to say thanks!!!

Jeff and Jim O'Connor

TRAINING TOMORROW'S MILLIONAIRES!



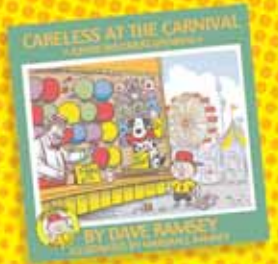
AGES 3 TO 10



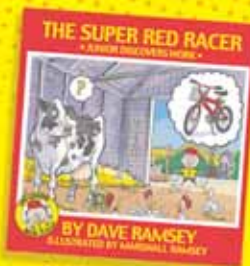
SAVING



GIVING



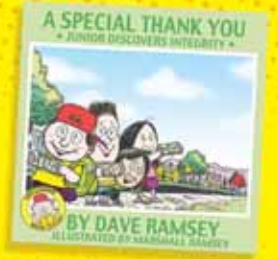
SPENDING



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DEBT



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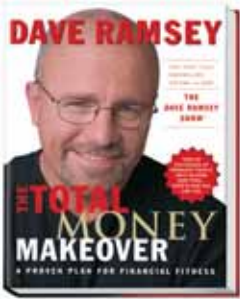
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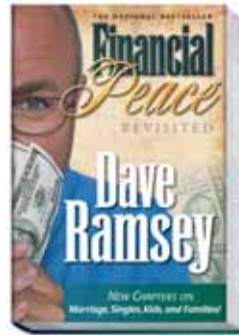
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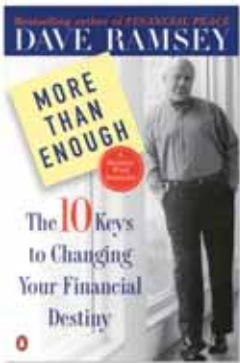


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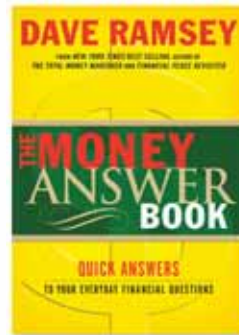


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A PROVEN PLAN FOR FINANCIAL FITNESS

baby step five

5

baby step five: College Funding — Making sure the _____ are fit too!

Take the time to _____ the cost of attending college.

First Rule of College: _____.

An Education Savings Account (ESA), or Education _____ funded in a growth stock mutual fund is best.

What about 529's? 529's are less flexible and should be used only if you make more than \$200,000 annually and/or have maxed out your ESA.

The average college student graduates with \$_____ in student loan debt.

USA TODAY says that in 1992, 42% had loans - in 2000, 64% had loans.

_____ and _____ tuition are not smart investments - the rate of return is low.

A PROVEN PLAN FOR FINANCIAL FITNESS

baby step six

6

baby step six: Pay off home _____.

What could you do if you had _____ payments?

Myth: It is wise to keep my home mortgage to get the _____ deduction.

Truth: Tax deductions are no _____.

Myth: It is wise to borrow all I can on my _____ (or continually refinance for cash out) because of the great interest rates; then I can invest the money.

Truth: You really don't make _____ when the smoke clears.

Myth: Take out a 30-year mortgage and _____ yourself to pay it like a 15-year so if something goes wrong you have wiggle room.

Truth: Something _____ go wrong.

- Best option is a 15-year fixed mortgage.
- Payments should be no more than 25% of your TAKE HOME PAY.

do not be **conformed**

Romans 12:2 (NKJV): “And do not be conformed to this world, but be transformed by the renewing of your mind...”

Definition of Insanity: “The definition of insanity is doing the same thing over and over again expecting a different result”

People do not get the best use of their money and/or have money problems for two reasons:

1. _____
2. Reflection of character _____

The flow of money in your life and relationships represents the _____ under which you are operating.

Financial Problems

Men lose _____ - _____ because with men money usually is a _____.

Women face _____ or even _____ because usually with women money represents _____.

Singles and Their Money

Time _____ (no time) and fatigue can lead to poor money management.

Beware of _____ buying which can be brought on by _____ or the “I owe it to myself” syndrome.

Prevention – You need a personal trainer!

Develop an _____ relationship.

- A.** Someone to discuss major _____ with.
- B.** Someone to discuss your _____ with.
- C.** Accountability friends must love you enough to be brutally honest and promise to do so for your own good.
- D.** Suggested possibilities: Pastor, Parent, Relative, Boss, etc.

Quote: “Probably the world’s greatest humorist was the man who named them easy payments.” – *Stanislas*

Genesis 2:24 (NKJV): “Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh.”

Written Workout Routine

You must have a written _____ plan.

Luke 14:28-30 (NKJV): “For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it,²⁹ lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him,³⁰ saying, ‘This man began to build and was not able to finish.’”

Most people hate the word “budget” because it has a _____ and _____ connotation, and they never had a budget that _____.

A good cash flow plan should be a _____ based plan.

A very practical tool is the _____ system.

A written plan removes the management by _____ from your finances so the money works harder.

Quote: “If you want to know how rich you really are, find out what would be left of you tomorrow if you should lose every dollar you own tonight.”
– *William J.H. Boetcher*

IMPORTANT: A written plan if actually lived on and agreed on will remove much of the guilt, shame and fear that may now be part of any necessity purchases like food and clothes.

A written plan gives the _____ person empowerment, self-accountability and _____.

A written plan if actually lived on and agreed on will remove many of the _____ from your marriage and add a new level of unity to your marriage.

The _____ likes the budget because it gives them control, and they feel like they are taking care of loved ones.

The _____ spirit feels controlled (not cared for) and can appear irresponsible to nerds.

Quote: “How many marriages would be better if the husband and the wife clearly understood that they’re on the same side?” – *Anonymous*



Join Dave's Team!

Join us immediately after the event for a brief meeting about how you can bring Dave's life-changing program to your area.

Look for these banners in the exhibit area for more information!

- Churches
- Workplace
- Military
- Non-Profits
- Community
- Spanish
- Workplace Training
- High School
- Counselor Training
- Youth Groups

You may also visit www.daveramsey.com/fpu/home for more information.

A PROVEN PLAN FOR FINANCIAL FITNESS

baby step seven

7

baby step seven: Build Wealth and _____!

The most powerful wealth building tool is your _____.

Wealth is not an escape mechanism, it is a tremendous
_____.

Proverb: A wise man leaves an inheritance to his children's children.

Have _____, _____, and _____.

Giving is possibly the most _____ you will ever have with money.

A Paradox: Wealth will make you more of what you are.

Psalm 62:10: If riches increase, do not set your heart on them.

Quote: No one would remember the Good Samaritan if he didn't have money. – *Margaret Thatcher*

Total Money Makeover **LIVE** Evaluation

Date

LIVE Event City

Let's Talk About **YOU**...

Gender

 male female

Age

 under 18 18-25 26-35 36-45 46-55 56-65 66+

Marital status

 single married widowed divorced

Number of children

 none 1 2 3 4 5+

Age of children

 preschool grade school middle school high school college

Regular church attendance

 yes no

Education level

 high school college post graduate

Household income

 \$0-\$30,000 \$30,000-\$50,000 \$50,000-\$75,000 \$75,000+

Which of the following best fits your job description?

- upper management
- skilled laborer
- middle management
- self employed
- administrative staff
- sales
- trained professional
- student

As a result of the LIVE Event, would you consider an extra job?

 yes no

If so, where?

 pizza delivery paper route package delivery retail sales other

What kinds of insurance do you presently own?

 whole life term life homeowners health auto

As a result of the LIVE Event, which will you obtain soon?

 term life homeowners health auto

Do you have a will?

 yes no

As a result of the LIVE Event, will you create your will soon?

 yes no

Please rate today's Event on a scale of 1 (lowest) to 10 (highest).

 1 2 3 4 5 6 7 8 9 10

Please comment on today's Event . (Please Print.)

**Please complete the reverse side
to indicate your interest in other areas of
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