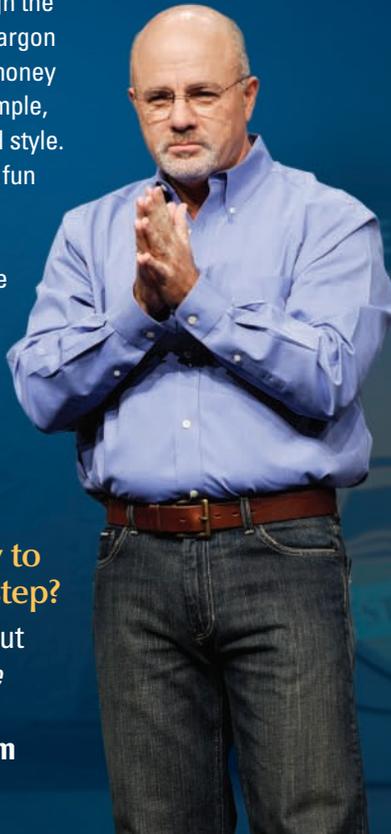


What would your life look like if you had NO DEBT and were really IN CONTROL of your money?

Most people struggle to make ends meet. They just have too much month left at the end of the money. If you have made mistakes and feel like your money vanishes each month, you are not alone. In fact, 70% of Americans live paycheck to paycheck, regardless of income.

Financial Peace University is designed to teach you and your family how to get out of debt, stay out of debt, and build wealth. You'll meet with your class each week to watch the video lesson and participate in discussion and accountability groups that will change your whole attitude about money!

Dave breaks through the common financial jargon and explains how money really works in a simple, easy-to-understand style. You'll actually have fun as you learn about saving, budgeting, investing, insurance and more! FPU is, without a doubt, the best program available for personal finance. Get started today!



Are you ready to take the first step?

Learn more about *Financial Peace University* at daveramsey.com

Please JOIN US for our next *Financial Peace University* preview or visit one class session as our guest.

Location _____

Date and Time _____

Phone _____

Ask For _____



Dave Ramsey, a personal money management expert, is an extremely popular national radio personality and author of the *New York Times* best-sellers *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 26 he had established a \$4 million 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. He resides with his wife, Sharon, and their three children in Nashville, Tennessee.

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MADE IN CHINA

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

Dave Ramsey's
Financial Peace
UNIVERSITY



91 DAYS
TO BEAT DEBT
...AND BUILD
WEALTH!

In FINANCIAL PEACE UNIVERSITY, the average family eliminates \$5,300 in debt while saving \$2,700!



The FPU MEMBERSHIP KIT Includes:

Financial Peace University Workbook

13 life-changing lessons that walk you step by step through the FPU program.

Audio CD Library

Includes all 13 lessons, PLUS two bonus CDs—Dave's Personal testimony and The Best of *The Dave Ramsey Show!*

Dave's Best-Selling Book

Millions have benefited from these solid financial principles of common-sense money management.

Budgeting Forms

A complete set of reproducible monthly budgeting forms with full instructions and examples.

FPU Envelope System

Dave's famous, easy-to-use cash management envelope system—a great tool to organize your money and stay on budget.

Bonus CD-ROM and More!

Debit card holders, tip cards, and other helpful tools.

During This Life-Changing Class, You Will Learn How To:

Get Control Of Your Money

- Follow the step-by-step process for getting out of debt and staying out of debt
- Put together a monthly spending plan that really works
- Set financial goals and communicate about money

Stop Struggling To Make Ends Meet

- Protect your family from life's emergencies
- Eliminate the stress that comes from financial problems
- Save and invest for your future

Tell Your Money What To Do

- Know what insurance to buy... and what to avoid
- Get great deals on the things you buy
- Buy or sell a home the right way
- Plan for your retirement and make the right investment choices

Change Your Family's Future

- Utilize a good money plan to strengthen your marriage
- Unlock the power of giving to change your community

What people
JUST LIKE YOU
Are Saying
About the
Life-Changing
Benefits of
Financial Peace
University



"We started off with about \$125,000 in debt between credit cards, car loans, and student loans. Right now, we have paid everything off except for our house!"

Ed and Heather Caruso



"We received overwhelming feedback from our credit union members. They all felt that we had a hand in transforming their lives."

*Amy Petty,
VP, Allegiance Credit Union*



"The greatest biblical financial principle in the course for me personally is that God owns it all. I believe that once we really embrace this, it changes everything about how we handle money."

*Mark Carden,
Executive Pastor, Clear Creek
Community Church*



"Before I attended *Financial Peace University*, I was over my head in debt. Now I'm debt free!"

Tiana Sanders



"It's amazing how many soldiers are constantly in debt and having problems with finances. This program is a fantastic help for the military."

*Michael and Erica Cleveland,
U.S. Army*

