

Financial Peace University (FPU), the 13-week program taught by Dave Ramsey, has helped more than one million families positively change their financial future.

This life-changing program teaches families and individuals how to handle their money through common sense principles and small group accountability.

FPU is available for churches, companies, military bases, financial literacy programs, Spanish speaking organizations and community groups.

FPU classes will be held at Perkins County Health Services, 912 Central Ave. in Grant beginning Monday, Jan. 24 at 6 p.m.

Contact Shaun Meyer at (308) 352-4250 for more information or to register.

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.

“We’ve actually relieved ourselves of over \$50,000 worth of debt in two years just from using these principles,” said Russ Lee, former FPU participant.

Dave Ramsey began teaching FPU classes in 1994 every night around Nashville, Tenn. In 1997, FPU was made available on video across the country with thousands of classes around the nation today.

The program is made up of 13 life-changing lessons taught by Dave on DVD in a fun and entertaining way. “I like to put the cookies on the shelf where everyone can reach them,” said 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. Topics covered include:

- Saving for emergencies
- Budgeting
- Relationship and money issues
- Buying big bargains
- Getting out of debt
- Understanding investments
- Understanding insurance
- Retirement and college planning
- Buyer beware
- Real estate mortgages

- Careers and extra jobs.

Each class participant needs a kit. Special rates are routinely available online at [www.daveramsey.com](http://www.daveramsey.com) or by calling 888-227-3223. Included in the cost of the kit is a lifetime family membership to FPU, allowing the participant to return to any class at any time for a refresher course.

The kit also includes an FPU workbook, an FPU envelope system, 13 audio lessons, bonus CD, budgeting forms, debit card holders and Ramsey's bestselling book, Financial Peace.

"FPU classes are changing lives across the country every day," said Louis Falzetti, executive vice president of Financial Peace University. "There is something for everyone in this program whether you are barely making ends meet, just trying to plan for retirement, or seeking to build wealth. No matter your financial situation, you will find FU to be the best motivational tool available across the nation to help you attain financial peace."

### About Dave Ramsey

Dave Ramsey is a personal money management expert, an extremely popular national radio personality and a 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 by 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 firsthand what financial peace means in his own life—living a true 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.