



FINANCIAL PEACE

Live!

FALL '19 EVENT GUIDE



YOUR "SOMEDAY" STARTS *Today.*

Hey guys,

Welcome to Financial Peace Live! This is it. This is the moment YOU decide to make a change. No more living paycheck to paycheck. No more money stress. No more feeling overwhelmed and out of control.

Tonight, you're going to learn our 7 Baby Steps that have helped over five million people pay off debt, save, build wealth, and retire with dignity. So buckle your seat belts—it's going to be an incredible night.

We're so glad you're here! You're about to change your life and family tree forever.

You've got this. It's game on!

A stylized, handwritten signature in black ink, appearing to read 'Dave Ramsey'.

Dave Ramsey

FINANCIAL PEACE

Live!

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We provide biblically based, commonsense education and empowerment that give HOPE to everyone in every walk of life.

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1011 Reams Fleming Blvd.
Franklin, TN 37064

Published by Ramsey Solutions. For more information, please contact Dave Ramsey's office at 888.22.PEACE.



DAVE RAMSEY @daveramsey

Dave Ramsey is America's trusted voice on money and business. He's authored seven bestselling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership*, *Dave Ramsey's Complete Guide to Money*, *Smart Money Smart Kids*, and *The Legacy Journey*. The *Dave Ramsey Show* is heard by more than 16 million combined weekly listeners on over 600 radio stations and digitally through podcasts, online audio streaming, and a 24-hour online streaming video channel.



CHRIS HOGAN @chrishogan360

Chris Hogan is a #1 national bestselling author, financial expert, and host of *The Chris Hogan Show*. For more than a decade, Hogan has served at Ramsey Solutions, equipping and challenging people to take control of their money and reach their financial goals. His second book, *Everyday Millionaires: How Ordinary People Built Extraordinary Wealth—and How You Can Too*, released in January 2019.



ANTHONY ONEAL @anthonyoneal

Since 2003, Anthony O'Neal has helped more than a million students make smart decisions with their money, relationships, and education to live a well-balanced life. He's a national bestselling author and travels the country spreading his encouraging message to help teens and young adults start their lives off right. His latest book, *Debt-Free Degree*, releases in October 2019.



MEET OUR HOST:

ALEX JUDD @juddontherun

Alex joined the *EntreLeadership* team in 2016 as a Business Coach and works with business owners every day to make Ramsey principles come to life in their organizations. In addition, as the host of the nationally recognized *EntreLeadership Podcast*, he is responsible for interviewing many of today's biggest names in business and leadership. Alex is a passionate communicator who is driven by the belief that everybody wins when a leader decides to get better.

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FIRST THINGS FIRST . . .

1. You must have a _____ plan.



Create your FREE budget in
10 minutes at **EveryDollar.com**



93% of Everyday
Millionaires stick
to the budget
they create.

— Ramsey Research, 2018

2. Everyone needs a _____.

➡ Get yours at **daveramsey.com/recommends/will**

Use promo code **"FPLIVE"** for 50% off Mama Bear Legal Forms.*

**Expires seven days after the
Financial Peace Live event.
Once activated, you have 90
days to complete your will.*

3. _____ is how you say
"I love you" to those who count on you.

➡ Get a free quote at **zanderins.com/dave**



*If you do what you need to
do when you need to do it,
then the day will come when
you can do what you want to
do when you want to do it.*

— Zig Ziglar

Notes

ANSWER KEY

Written
Will
Life Insurance



What you think and what you do are infinitely more important to wealth building than what you make.

— Chris Hogan

BABY STEP 01

Save _____ for your starter emergency fund.

BABY STEP 02

Pay off all debt using the _____.

*Give no sleep to your eyes, nor slumber to your eyelids.
Deliver yourself like **a gazelle from the hand of the hunter**, and like a bird from the hand of the fowler.*



PROVERBS 6:4–5 (NKJV)

STEPS OUT OF DEBT

1. Quit borrowing more _____!
2. You must _____ money.
3. _____ something.
4. Take a part-time _____.
5. _____ really works.



For more information about the debt snowball, go to **daveramsey.com/getstarted**

ANSWER KEY

\$1,000
Debt Snowball
Money
Save
Sell
Job
Prayer

NEVER WORRY ABOUT MONEY

Again!



Keep working the plan! Over five million others have already used *Financial Peace University* to change their lives forever.

Purchase today!



**FREE
BOOK
OF YOUR CHOICE**

\$99*



BABY STEP 03



If you have to use your emergency fund, be thankful you had one and start over!

— Chris Hogan

58%

of Americans can't cover a \$1,000 emergency.

— GoBankingRates, 2018

Save _____ months of expenses in a fully funded emergency fund.

YOU SHOULD SAVE FOR THREE BASIC REASONS:

1. _____
2. _____
3. _____

*In the house of the wise are stores of choice food and oil, **but a foolish man devours all he has.***

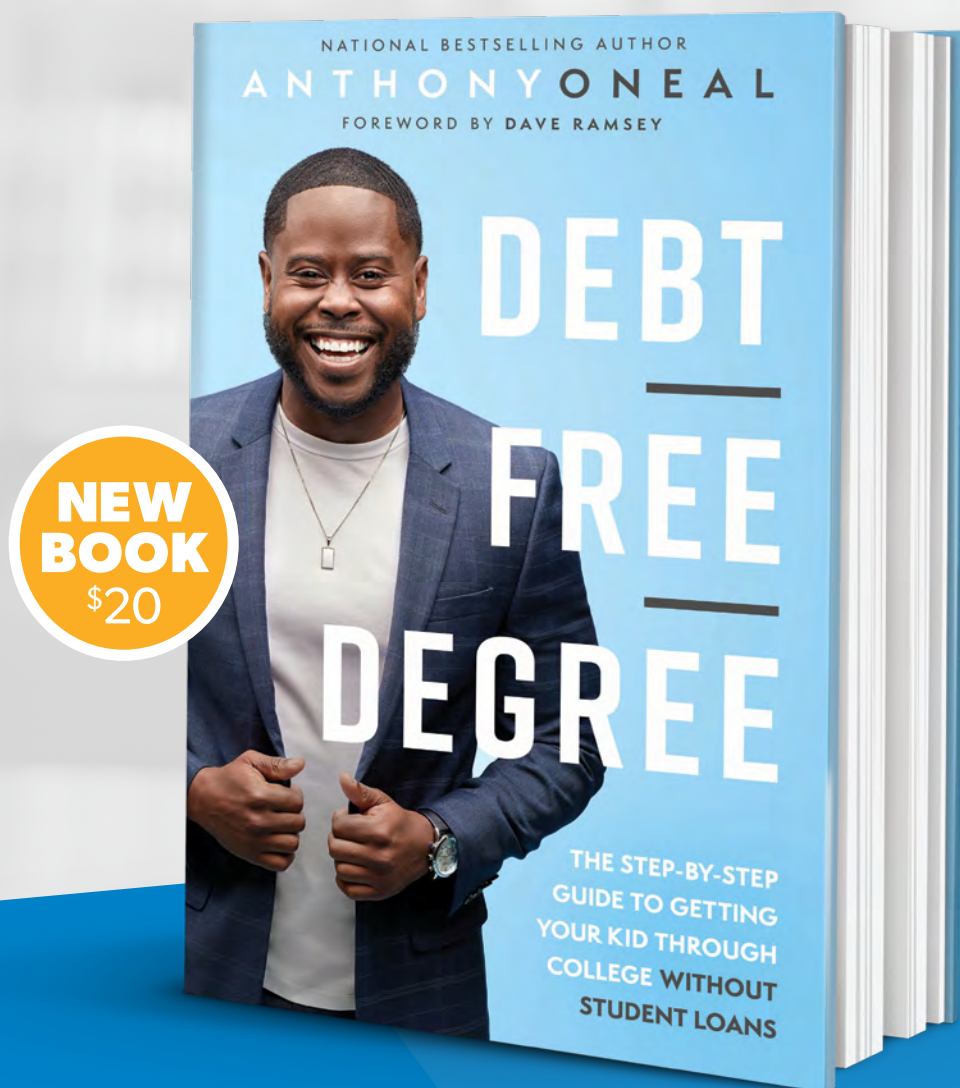
 PROVERBS 21:20 (NIV 84)

ANSWER KEY

3-6
Emergency Fund
Purchases
Wealth Building

Notes

COLLEGE WITHOUT DEBT IS *Possible*



Every parent wants the best for their child.

That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. In his new book, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it.

Purchase today at anthonyoneal.com



DARRIN & SONJA WERE READY FOR

Anything



This Stuff Works.

Imagine being diagnosed with cancer, having knee surgery, and losing your job—all in one stinkin' year. That's what happened to Sonja in 2018. Luckily, she and her husband, Darrin, started investing with a SmartVestor Pro after taking FPU. So when the unexpected happened, they had enough to hold on to their dream retirement and continue living like no one else.

Find an investing expert for you:
daveramsey.com/smartvestor

 smartvestor

BABY STEP 04

Invest _____ of your household income
in retirement.

Have a _____ with
your spouse or accountability partner.

Identify the _____.

Numbers change when _____ do.

*A man's heart plans his way, **but the LORD**
directs his steps.*



PROVERBS 16:9 (NKJV)



More than 60% of
American workers currently
contribute to a 401(k).

— Ramsey Research, 2016



58% of Americans
are saving for
retirement.

— Ramsey Research, 2016

Ask your financial advisor:

- What do I do with my old 401(k)?
- What do I do with my inheritance?
- How do I start investing for my kids' college?
- How do I get started?

ANSWER KEY

15%
Dream Meeting
Gap
People



*It doesn't matter where
you came from; it matters
where you're going.*

— Condoleezza Rice

BABY STEP 05

Save for your children's _____ fund.

An Education Savings Account (_____) invested in growth stock mutual funds is best.



The average student graduates with \$37,172 in debt.

— The Wall Street Journal, 2016

YOU CAN PAY CASH FOR COLLEGE IF YOU:

- Select an _____ school.
- Aim for _____.
- Get a _____.

Notes

ANSWER KEY

College
ESA
Affordable
Scholarships
Job

BABY STEP 06

Pay off your home _____.

It is not _____ to keep your home mortgage as a tax deduction.

What could you do if you had _____ payments?

*Keep your lives free from the love of money and be content with what you have, because God has said, "**Never will I leave you; never will I forsake you.**"*



HEBREWS 13:5 (NIV)



We are a generation of instant gratification. Don't buy and then hope you can pay for it later. Have the patience to save up and then buy.

— Rachel Cruze

30 vs. 15-YEAR MORTGAGE

Loan amount: \$250,000

30-Year

\$1,305

\$470,000

Monthly
Payment

Total
Amount Paid

15-Year

\$1,871

\$337,000

OVER \$130,000 IN SAVINGS!

For more information, go to daveramsey.com/mortgagecalculator

ANSWER KEY

Early
Wise
No

BABY STEP 07



A generous person will prosper; whoever refreshes others will be refreshed.

— Proverbs 11:25 (NIV)

Build wealth and _____ with outrageous generosity!

Your most powerful wealth-building tool is your _____.

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

Take Action!

1. Set a Date: ____/____/____

You learned a ton tonight. It's a lot to process! Set a time to get together with your spouse or accountability partner to talk it through. **Wishes don't work. Write out a plan!**

2. Name Your Baby Step: _____

Figure out where you're at right now. No matter what Baby Step you're currently on, you can reach your goals! What will it take to get to the next step? Jot down some ideas.

3. Get Practical!

Don't wait. List three things you can do this week to help you move to the next Baby Step.

ANSWER KEY

Give
Income
Fun

Debt-free living is made easier with affordable healthcare.

Christian Healthcare Ministries is an eligible faith-based option under the national healthcare law and enables Christians to live in financial peace with budget-friendly, extensive healthcare programs.

Visit chministries.org/dave to learn how you can get your first month free!



Christian Healthcare Ministries

chministries.org/dave | 1.800.791.6225



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