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Celebrate With Dave & Friends!

YOU DESERVE TO CELEBRATE!

SHARON AND I ARE ABSOLUTELY THRILLED TO INVITE YOU TO JOIN US for seven breathtaking days in the eastern Caribbean! We will board Holland America's newest and most luxurious ship, the MS Nieuw Statendam and set sail for what promises to be an unforgettable week at sea.

Our first goal is to celebrate! You did the hard work of beating debt and changing your family tree, and we want to celebrate that accomplishment with you!

To help us do just that, we've invited some very special friends to join us! Grammy and Dove Award-winning artist Steven Curtis Chapman, legendary comedian Jeff Foxworthy, and James Beard Award-winning chef and Food Network Star Maneet Chauhan will be on board, as well as our Ramsey Personalities: Rachel Cruze, Chris Hogan, Christy Wright, Anthony O'Neal and Ken Coleman!

Please don't miss this event! Make your deposit today, add a "Live Like No One Else Cruise" category to your budget—and buy some stretchy pants because **this will truly be a vacation like no other!**

We look forward to meeting you on board,

—Dave & Sharon





YOU'VE EARNED THE DEBT-FREE CELEBRATION OF A LIFETIME!

You did the work. Months, sometimes years, of budgets and debt snowballs and gazelle intensity. You sacrificed, you kept your nose to the grindstone, and you changed your family tree!

You lived like no one else, and now it's time to celebrate like no one else on the **first-ever Live Like No One Else Cruise!**

[Book Your Cabin](#)

YOU CAN BOOK YOUR VACATION WITH A \$500 DEPOSIT PER PERSON.

Book online or call 855.680.0550.

Final payment is due November 22, 2019. All prices listed as per person based on double occupancy. Call toll free for questions regarding single occupancy rates and wheelchair-accessible cabins. Transfer from the pier and flight/hotel quotes are also available.



WORLD-CLASS SPEAKERS & ENTERTAINERS

Throughout your seven-day journey, Dave’s incredible team of Personalities and handpicked special guests will come on board for exciting events, meet and greets, and entertainment!



DAVE RAMSEY *THE DAVE RAMSEY SHOW*

Dave Ramsey is America’s trusted voice on money and business. He’s authored seven best-selling 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 15 million listeners each week on more than 600 radio stations and digitally through podcasts, online audio streaming, and a 24-hour online streaming video channel.



JEFF FOXWORTHY *COMEDIAN*

Jeff Foxworthy is one of the most respected and successful comedians in the country. He is the largest-selling comedy recording artist in history, a multiple Grammy Award nominee, and best-selling author of 26 books. Widely known for his redneck jokes, his act goes well beyond that to explore the humor in everyday family interactions and human nature, a style that has been compared to Mark Twain’s.



STEVEN CURTIS CHAPMAN *MUSICIAN*

Steven Curtis Chapman is the most awarded artist in Christian music history, with 58 Gospel Music Association Dove Awards, five Grammys, an American Music Award, and 48 #1 singles. He has sold more than 11 million albums and has 10 RIAA-certified gold or platinum albums to his credit. Chapman, along with his wife Mary Beth, founded Show Hope in 2003, a nonprofit organization that helps restore the hope of a family to orphans.





WORLD-CLASS LEADERS IN THEIR FIELD



CHRIS HOGAN WEALTH-BUILDING EXPERT

Chris Hogan is a #1 national best-selling author, a dynamic speaker, 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 best-selling book, *Everyday Millionaires: How Ordinary People Built Extraordinary Wealth—And How You Can Too*, released in January 2019.



RACHEL CRUZE PERSONAL FINANCE EXPERT

As a #1 *New York Times* best-selling author, host of *The Rachel Cruze Show*, and *The Rachel Cruze Show* podcast, Rachel helps people learn the proper ways to handle money and stay out of debt. She's authored three best-selling books, including *Love Your Life, Not Theirs* and *Smart Money Smart Kids*, which she co-wrote with her father, Dave Ramsey.



MANEET CHAUHAN FOOD NETWORK STAR

A recognized cookbook author, a TV personality, an active philanthropist, and chef/owner of Chauhan Ale & Masala House in Nashville, Chef Maneet Chauhan is most recently known for her work on Food Network's *Chopped*, where she sits on the permanent panel of judges. She is a James Beard Award for Excellence recipient, and she has also competed on *Iron Chef* against Chef Morimoto as well as *The Next Iron Chef* competition.





CHRISTY WRIGHT BUSINESS EXPERT

Christy Wright is the #1 national best-selling author of *Business Boutique*, host of the *Business Boutique* podcast, a Certified Business Coach, and a Ramsey Personality with a passion for equipping women to successfully run and grow a business. She has spoken to thousands across the country at women’s conferences, national business conferences, Fortune 500 companies and her own sold-out live events.



KEN COLEMAN CAREER EXPERT

Ken Coleman is a career expert, national radio host of *The Ken Coleman Show* and author of *The Proximity Principle*. Pulling from his own personal struggles, missed opportunities, and career successes, Coleman helps people discover what they were born to do and provides practical steps to make their dream job a reality. *The Ken Coleman Show* is a caller-driven career show that helps listeners who are stuck in a job they hate or searching for something more out of their career.



ANTHONY ONEAL TEEN AND MILLENNIAL EXPERT

Since 2003, Anthony O'Neal has helped thousands of students make good decisions with their money, relationships, and education to live a well-balanced life. He’s the national best-selling author of *The Graduate Survival Guide: 5 Mistakes You Can’t Afford to Make in College*, and travels the country spreading his encouraging message to help teens and young adults transition into the real world.



GEORGE KAMEL EMCEE

George Kamel is the host of *The Dave Ramsey Show* Video Channel and emcee for Ramsey Live Events. He has served on the Ramsey Solutions team for six years. George is also an award-winning songwriter, musician, and entertainer.



WORLD-CLASS

SONGWRTIERS & ENTERTAINERS



PHIL O'DONNELL SONGWRITER

Phil O'Donnell has written for some of the biggest names in country music like Darius Rucker, Tim McGraw, Clay Walker, Trace Adkins, Clint Black, Randy Travis, and Scotty McCreery. His penned #1 hits include "Give It All We Got Tonight" by George Strait, "Doing What She Likes" by Blake Shelton, and "That's What I Love About Sundays" by Craig Morgan. He's also DEBT-FREE, loving life, and teaching *Financial Peace University!*



RICK GREEN MAGICIAN

Rick Green has performed magic in and around the Nashville area for over 25 years. He can currently be seen at House of Cards Nashville where he presents his eclectic style of close-up magic and hosts private parties in the Blackstone Room with his special blend of storytelling and magic.



KEVIN KING MAGICIAN

Kevin King has been performing magic and comedy since 1972. He has appeared with notable singers ranging from Perry Como to Dolly Parton. Kevin also co-hosted a network television country-music special with Johnny Cash called *The Winning Hand*. His performance was best described by the late Minnie Pearl in a letter to him, where she wrote, "Kevin, you are delightfully mad!"



WYNN VARBLE SONGWRITER

Wynn Varble's first radio single was "Fit to Be Tied Down" by Sammy Kershaw. Since then, he has had dozens of hits and three #1 hits, and all three were nominated as Song of the Year by CMA and/or ACM: "Have You Forgotten?" by Darryl Worley, "Waitin' On A Woman" by Brad Paisley, and "I'm a Little More Country Than That" by Easton Corbin.



DARREN WHITEHEAD SR. PASTOR

Darren and Brandy Whitehead founded Church of the City with a small team in 2013. Now more than 7,000 people attend one of their six church congregations every weekend across Nashville and New York City. He recently released his second book, *Holy Roar: 7 Words That Will Change the Way You Worship*, co-authored with worship leader Chris Tomlin.



CASEY BEATHARD SONGWRITER

Casey Beathard began playing his songs at the Bluebird Café in Nashville. He was awarded BMI's 2004 and 2008 Songwriter of the Year and NSAI's 2008 Songwriter of the Year. His cuts include Garth Brooks, Tracy Byrd, Mark Wills, Kenny Chesney, Trace Adkins, Lee Ann Womack, Billy Ray Cyrus, Montgomery Gentry, Travis Tritt, Mark Chesnutt, and Aaron Tippin.



*Speakers and entertainers subject to change

OUR EXCITING DESTINATIONS

Few destinations boast as much tropical beauty or cultural diversity as the islands of the Caribbean. The colorful quilt-work of cities and ancient ruins fill a breathtaking backdrop of lush jungles, freshwater caves, coral reefs, blue lagoons and white-sand beaches perfectly suited to relaxing and getting away.



HALF MOON CAY, BAHAMAS



FORT LAUDERDALE, FLORIDA



ST. THOMAS, U.S. VIRGIN ISLANDS

TRAVEL ITINERARY

Departing: Fort Lauderdale, Florida

Sunday, March 22, 2020 • Embarkation: 11:30 AM–2:30 PM • Depart: 4:00 PM

Explore the luxurious ship you'll call home for the next week, and enjoy your first of many exquisite dinners while meeting the other travelers on your cruise. Together, you'll begin your debt-free, week long celebration in anticipation of all the wonder and adventure to come.

Half Moon Cay, Bahamas

March 23, 8:00 AM–4:00 PM

Start your day enjoying coffee from the balcony, soaking in the sun. Then, explore this private island that's full of nature trails, bird-watching hideaways and breathtaking coral reefs. Visit the quaint seaside chapel for pictures before heading back to the ship for a powerful program of renowned personalities.

Day at Sea

March 24

Spend another day in glorious blue waters. Snap some keepsake photos before sharing exclusive time with special guests. Explore and enjoy the ship amenities while having the time of your life with nothing but open horizons before you.

St. Thomas, U.S. Virgin Islands

March 25, 11:00 AM–11:00 PM

Explore tranquil beaches and hidden coves with new friends. The breathtaking Magens Bay is ideal for swimming and snorkeling, and consistently named one of the world's top beaches for its perfect white sand and backdrop of scenic trails. Then, return to the ship to conclude the day celebrating with your group. You've earned it!

OUR EXCITING DESTINATIONS

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TRAVEL ITINERARY

San Juan, Puerto Rico

March 26, 7:00 AM–2:00 PM

Enjoy another freshly prepared breakfast buffet before venturing into the blue cobblestone streets and Spanish colonial architecture of Old San Juan—or visit the historic walled fortress, Castillo San Felipe del Morro. The diverse landscape offers interior mountains and stunning beaches, plus a chance to experience a big-city atmosphere while enjoying jaw-dropping scenery.

Grand Turk, Turks & Caicos

March 27, 11:30 AM–6:00 PM

This quintessential Caribbean paradise of soft, sandy beaches is within swimming distance of amazing underwater beauty. The nearby protected reef is home to an endless variety of marine life, including humpback whales, manta rays, blue marlin . . . and more! Don't miss the rustic charm of nearby Cockburn Town to find a perfect memento of the trip.

Day at Sea

March 28

Bask in the joys of this debt-free celebration cruise aboard the newest ship in the Holland America fleet. During breaks from the handpicked lineup of Ramsey Personalities, take to the outside deck for warm sunlight and cool ocean breezes.

Concluding: Fort Lauderdale, Florida

Sunday, March 29, 2020 • Arrive: 7:00 AM • Debarkation: 8:00 AM–10:00 AM

Conclude your cruise in one of Florida's most prestigious beachside cities. As you exchange farewells, celebrate over the opportunity to live like no one else. With lifelong memories to cherish, you'll leave your cruise with so many more friends!

SLEEP IN STYLE CABINS & SUITES

You can book your vacation with a \$500 deposit per person.
Book online or call 855.680.0550.

Interior Stateroom — Starting at \$1,298

A nice starter option for those wanting an inside cabin, these charming staterooms include two luxurious twin beds (convertible to a queen-size), a sitting area and vanity area in 141–225 square feet of space.

Ocean View Stateroom — Starting at \$1,958

An optimal choice for passengers wanting to see the ocean, these expansive cabins feature a window, sitting area, two lower beds (convertible to queen-size) and a vanity in 175–282 square feet of space.

Deluxe Verandah Ocean View — Starting at \$1,998

A great selection for those wanting a balcony. Filled with light from floor-to-ceiling windows, these relaxing staterooms feature a sitting area and private verandah. There are two lower beds that convert to one queen and some have additional sofa beds or upper beds. This stateroom is approximately 228–405 square feet, including verandah.

Vista Suite — Starting at \$2,698

A wonderful choice for cruisers desiring the views, extra space and light of a balcony. There are two luxurious twin beds (convertible to queen-size), bedside USB ports, a sitting area, vanity area, a private teak-lined balcony and stunning floor-to-ceiling windows in 260–356 square feet of space.

Signature Suite — Starting at \$4,198

An upscale option for cruisers desiring extra space and amenities. These cabins offer two lower beds (convertible to a king-size), a single Murphy bed, and the extraordinary views of a private balcony, floor-to-ceiling windows, bedside USB ports, a sitting area, and vanity area. Total space is 393–400 square feet, including verandah.

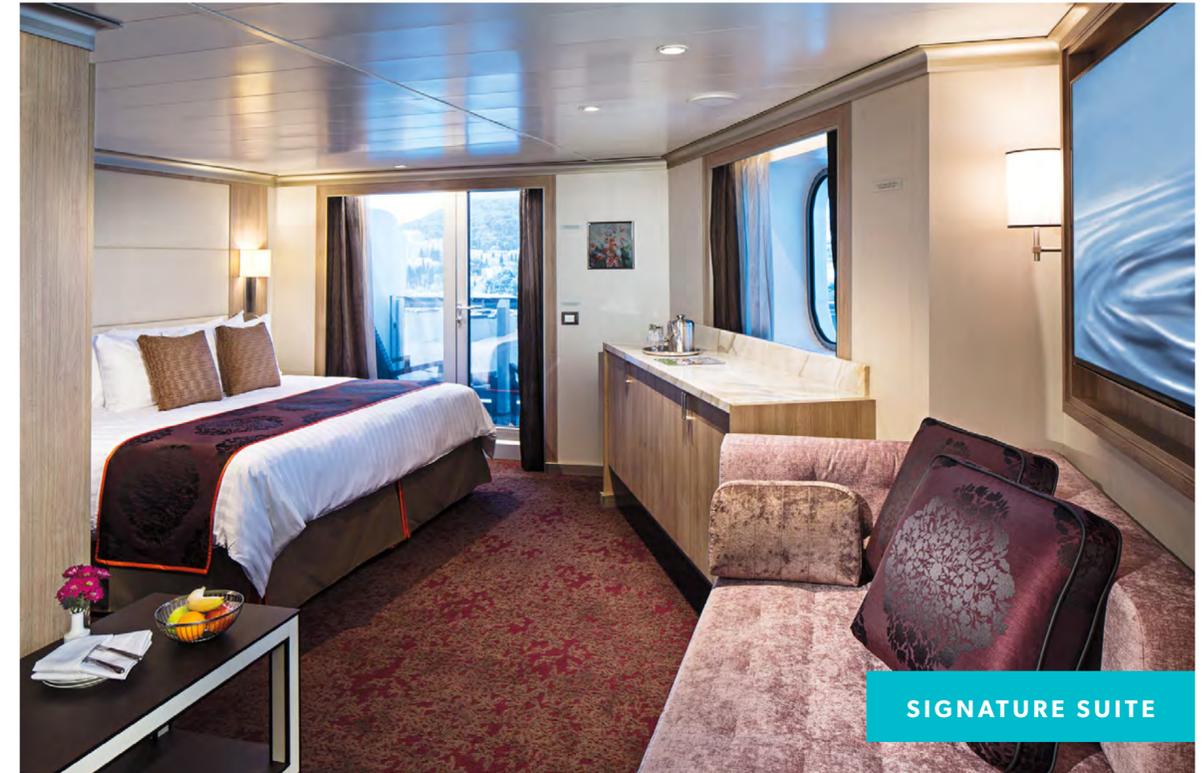
Neptune Suite — Starting at \$4,678

The ultimate choice for those seeking luxury. These generously proportioned suites offer two lower beds (convertible to a king-size), dual-sink bathroom vanities, a full-size whirlpool bath and shower, a large sitting area, a private balcony, and floor-to-ceiling windows in 465–502 square feet of space. Also included is access to the exclusive Neptune Lounge, a private haven offering personal concierge service and an array of complimentary services.

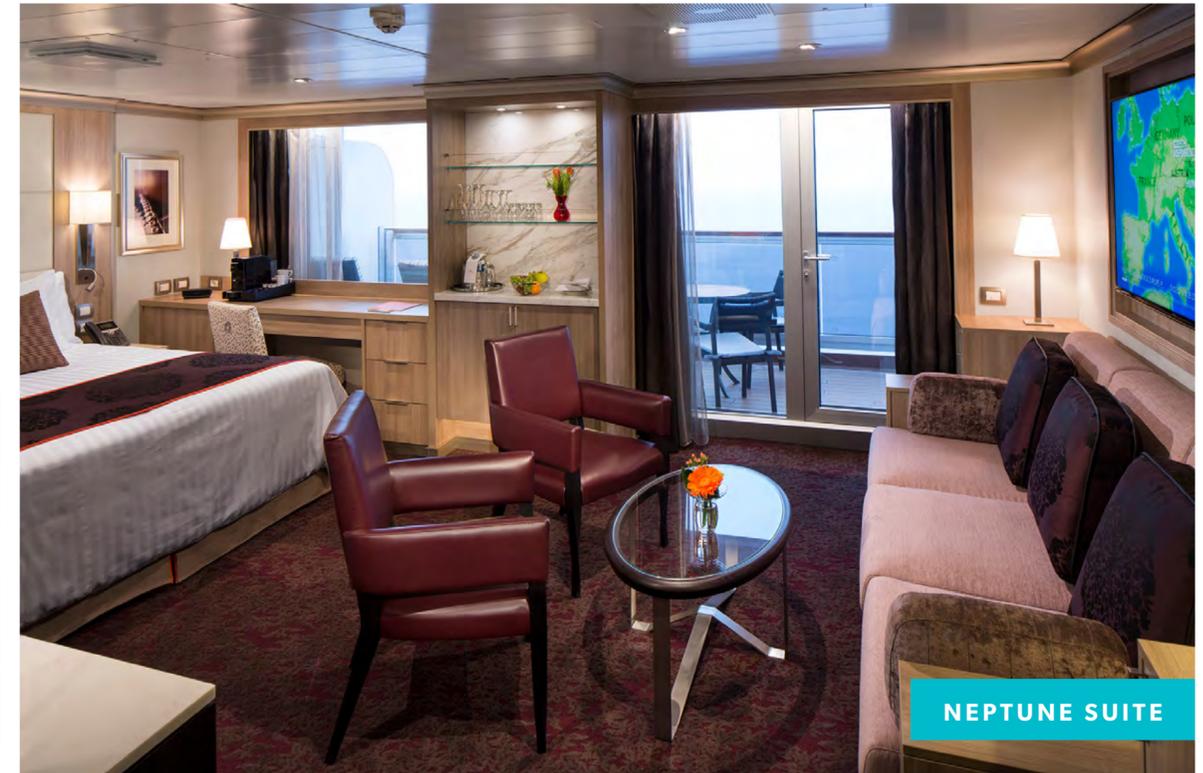
Book Your Cabin

or call 855.680.0550 today!

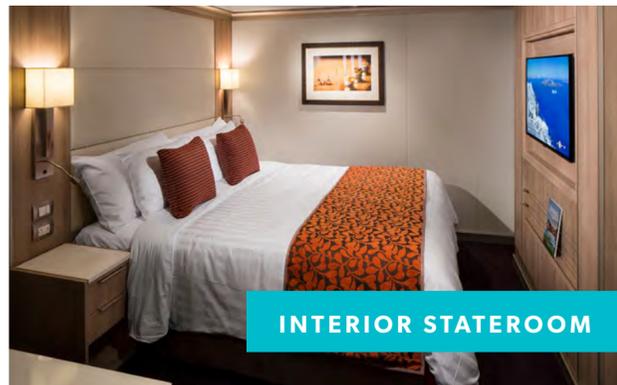
Final payment is due November 22, 2019. All prices listed as per person based on double occupancy. Call 855.680.0550 for questions regarding single occupancy rates and wheelchair-accessible cabins. Transfer from the pier and flight/hotel quotes are all available. Additional taxes/fees are \$160 per person.



SIGNATURE SUITE



NEPTUNE SUITE



INTERIOR STATEROOM



DELUXE VERANDAH OCEAN VIEW



VISTA SUITE

OUR CRUISE PARTNERS



Simply the best! As the newest ship in the Holland America fleet, this floating resort provides the perfect backdrop for our week-long celebration at sea. Holland America's hallmark is welcoming and warm with fresh floral arrangements, gorgeous furnishings, plush staterooms, sourcing spaces and gracious hospitality. Alone, the MS Nieuw Statendam is extraordinarily impressive but coupled with Holland America's remarkable attention to every detail, the result is an experience that is unparalleled in the cruising industry!



We want to ensure the company we partner with has a reputation for delivering the same outstanding customer service you're used to receiving from our team! For over 30 years, Holland America Line has recognized Inspiration Cruises & Tours as one of their top travel providers, and Inspiration has won the Lux Tourism Award for Best Christian Travel Management Company the last three years running. Inspiration has pioneered the world of Christian travel and has partnered with prominent pastors and artists to take groups to every part of the globe. Ramsey Solutions is excited to partner with them to deliver a world-class vacation to you and your family!





TERMS & CONDITIONS

Reservations for this event are available exclusively through Inspiration Cruises & Tours, Inc. (hereafter known as "Inspiration"). Travel dates include sailing days only (not air travel or additional hotel nights due to travel connections). All prices, penalties and change fees are quoted per passenger based on double occupancy (two persons per cabin/room). Ports, artists, speakers and/or schedules are subject to change. Carefully review the Terms and Conditions included with your invoice/statement and all documentation you receive in connection with your travel. The invoice/statement you receive confirming your reservation is an agreement between Inspiration and the passenger.

PRICING: All prices quoted are in U.S. dollars and are based on the current rate of international exchange between the U.S. dollar and foreign currencies at time of publication. Whenever possible, Inspiration obtains price guarantees from suppliers. However, depending upon the strength of the U.S. dollar and the fluctuating cost of fuel, supplier expenses, governmental fees and other taxes, published prices are subject to change without notice and will be chargeable to the passenger up to the time of departure.

NOT INCLUDED IN PRICES: Passport costs, transit to/from pier, travel to/from selected departure city, pre/post hotel nights, additional hotel nights due to travel connections, items of a personal nature including, but not limited to, laundry, room service at hotel(s), meals in transit, phone calls, internet, etc.

TRAVEL PROTECTION: Inspiration recommends that you purchase a travel protection plan to help protect you and your travel investment against the unexpected. Travel protection plans help provide coverage for Trip Cancellation, Trip Interruption, Emergency Medical and Emergency Evacuation/Repatriation, Trip Delay, Baggage Delay and more. Please see our website for more information.

PROOF OF CITIZENSHIP: Proof of citizenship is required for all passengers, including children. Passports are 1) highly recommended and must remain valid for 6 months beyond the completion of your travel, 2) required for air travel outside the U.S. For U.S. citizens and residents, more information is available online at www.travel.state.gov/passport or by calling the National Passport Information Center at 877-487-2778. When necessary, a group visa for U.S. citizens will be obtained by Inspiration for those confirmed by the final payment date. Non-U.S. citizens and U.S. citizens originating from outside the U.S. should consult their country's embassy regarding specific requirements for entry into each and every country of destination. Your passport name must match the name on your reservation, cruise boarding pass and airline ticket or you may be denied travel. It is the personal responsibility of each passenger to fully comply with all immigration and documentation requirements.

PHYSICAL REQUIREMENTS: There may be restrictions imposed by the travel suppliers (cruise line, air carrier, shore excursion agents, etc.). If you have a medical condition (mobility limitations, pregnancy, etc.), or use medical equipment which could affect your travel, please consult your physician and notify Inspiration so we can inform you of possible travel restrictions.

IMAGE AND SOUND RELEASE: By booking this travel event you are granting permission for all persons on your reservation to be professionally photographed, audio and/or video recorded and releasing Inspiration and/or its assigns from liability, restrictions, conditions or any compensation for obtaining and using these images and sounds in future promotional materials. Images or video submitted to Inspiration may be used for marketing without expectation of compensation.

PAYMENTS (Must be made in U.S. funds and are per passenger)

Deposit amount with reservation..... \$500
November 22, 2019..... Final payment due
On or after November 22, 2019..... Full payment required

RESERVATION CHANGE FEES

Today-January 22, 2020..... \$100
On or after January 23, 2020..... No changes allowed

Additional fees may be assessed by suppliers for connections booked from your home city, as well as forced single occupancy due to roommate cancellation. Those fees charged will be passed along to the passenger. Change fees are not assessed for upgrades or for the addition of services unless air reservations are altered and/or travel documents must be reissued.

CANCELLATION FEES

Today - December 12, 2019 \$100 administration fee
December 13, 2019 - January 22, 2020..... Deposit amount
January 23 - February 20, 2020..... 50% of the total package
On or after February 21, 2020 No refunds

Cancellation fees apply regardless of the reason, including medical and family matters. Deviation from group accommodations incur additional costs and will be passed along to the passenger. Cancellations must be confirmed in the Inspiration office during regular business hours: Monday through Friday, 8:30 AM-5:00 PM (Pacific Time).



Don't miss the boat!

Set sail with us — March 22–29, 2020.
In partnership with Inspiration Cruises & Tours

\$500 DEPOSIT PER PERSON IS ALL IT TAKES TO RESERVE YOUR CABIN!

Book Your Cabin

or call 855.680.0550