RAMSEY



WELCOME TO SMART MONEY!



Hey guys,

I'm going to let you in on a secret: all of us have made mistakes with money—even me!

If you're ready to take control of your money once and for all, tonight is just the beginning! Your next step is *Financial Peace University*—our number one program that guides you through the Baby Steps and gives you the life-changing lessons, community, expert coaching, and tools you need to never worry about money again.

Take what you learn tonight and make the decision to change your life with a *Financial Peace University* membership. It's time for you to win with money.

And that starts now!

Dave Ramsey

P.S. If you need to sit down with someone to take a look at your personal finances, **visit smartvestor.com to connect with a SmartVestor Pro in your area.** These are the same people I use to keep my family on track with investing and retirement.





Contents

First Things First	3
Baby Steps 1 and 2	
Baby Step 3	7
Baby Step 4	8
Baby Step 5	10
Baby Step 6	12
Baby Step 7	13

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

The Lampo Group, LLC and its affiliates do not provide legal, tax, or financial advice. We are not a financial planner, a broker, an investment advisor, a law firm, or a tax advisor. The Smart Money event and all associated materials are intended to inspire and assist you with general personal finance education. Your personal situation is unique and fact dependent. Thus, any information or guidance provided may not be appropriate for your individual situation. Accordingly, before making any decisions or implementing any financial strategy, you should consider obtaining information and advice from professionals who are fully aware of your circumstances.

Scripture quotations marked (NKJV) taken from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved.

Scripture quotations marked (NIV) are taken from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.™ Used by permission of Zondervan. All rights reserved worldwide.

© 2018 Lampo Licensing, LLC. All rights reserved. 1749 Mallory Lane Brentwood, TN 37027

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

RAMSEY



Dave Ramsey @DaveRamsey

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 14 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.



Chris Hogan y@ChrisHogan360

Chris Hogan is a #1 national best-selling author, dynamic speaker, and financial expert. For more than a decade, Hogan has served at Ramsey Solutions, spreading a message of hope to audiences across the country as a financial coach and Ramsey Personality. His second book, Everyday Millionaires: How Ordinary People Built Extraordinary Wealth—And How You Can Too releases January 2019 and is based on the largest study of net-worth millionaires ever conducted.



Ken Coleman is host of The Ken Coleman Show and the top-rated EntreLeadership Podcast, and author of *One Question:* Life-Changing Answers from Today's Leading Voices. An acclaimed interviewer and broadcaster, Coleman equips, encourages, and entertains listeners through thought-provoking interviews, helping them grow their businesses, pursue their passions, and move toward a fulfilled purpose.

The Most Treasured Gift You Can Give Your Family:

Term Life Insurance



Enter here to win: zanderins.com/dave

be entered to win \$1,000 from Zander Insurance!

The winner will be announced 24 hours after the event.



First Things First . . .

1.	You must have a	plan.	@
	Start yours FR	Create your <i>FREE</i> budget in 10 minutes at EveryDollar.com	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
2.	Everyone needs a	a	
	•	th your free last will from Lega	alZoom!
	legalzoom	Visit legalzoom.com/smartmoney use the promo code in the Smart M *Code expires 30 days after the Smart Money event. While	oney Event app.
3.		is how you say	
	"I love you" to th	nose who count on you. te at zanderinsurance.com/da v	ve.
N	OTES		Answer Key Written
			Will
			Life Insurance



Source: Ramsey Research, 2016

What you think and what you do are infinitely more important to wealthbuilding than what

y @ChrisHogan360

you make.

Answer Key

\$1,000 Debt Snowball Money Save Sell Job

Baby Step 1

... in an emergency fund.

Baby Step 2

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.
<u>4</u> .	Take a part-time
5.	really works.

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

Prayer



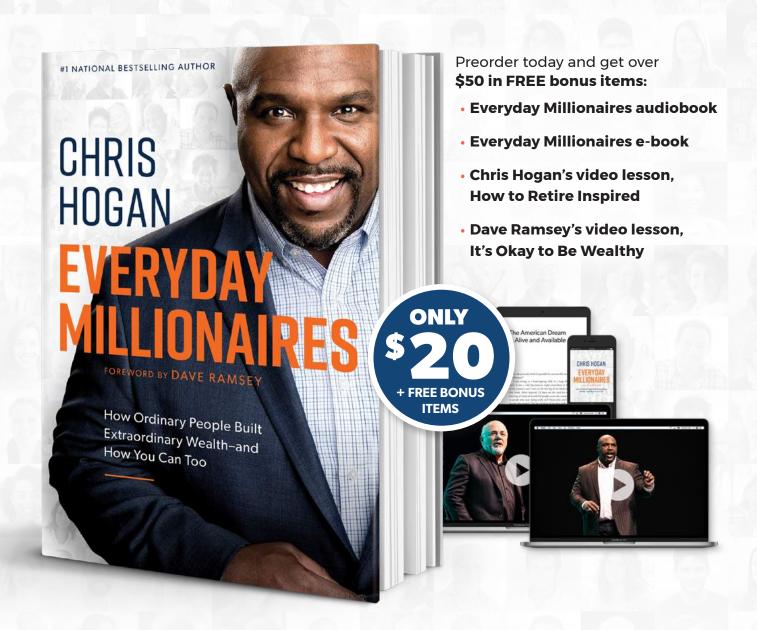


Stop living paycheck to paycheck! Show your money who's boss when you join *Financial Peace University*. Learn to pay off debt, master budgeting, and save for the future.

Order Today

How ordinary people become millionaires

Over 10,000 net-worth millionaires surveyed!



Order Today

months of expenses in savings.

69% of Americans can't cover a \$1,000 emergency.

Source: GoBankingRates, 2016

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)

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

y @ChrisHogan360

Answer Key

3–6 Emergency Fund Purchases Wealth Building



Source: Ramsey Research, 2016

Osmart**vestor**

50 percent of American adults who've participated in a 401(k) or equivalent retirement plan left an account at a previous employer.

Baby Step 4

Invest		ome into Roth
IRAs and pretax re	etirement.	
Have a		with your
spouse or account	ability partner.	
Identify the	·	
Numbers change	when	do.
	— — —	
	an's heart plans his way, he Lord directs his steps	
	PROVERBS 16:9 (NKJV)	

QUESTIONS TO ASK A 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

Dream Meeting People

Starting the Conversation Has Never Been Easier.

No matter what Baby Step you're on, our trusted investing professionals are here to help.





Our SmartVestor Pros can answer all of your investing and retirement questions.

The difference between where we are and where we want to be financially is created by the changes we are willing to make in our lives.

y @AnthonyONeal

college.

An Education Savings Account (______) funded in growth stock mutual funds is best.

You Can Pay Cash for College If You:

- » Select an _____school.
- » Aim for _____.
- » Get a .

Answer Key

Fund ESA Affordable Scholarships Job

Our #1 Best-Selling Guide Is Essential for College Students

The book and video you wish you had before you went to college!





Freedom From Your Timeshare



BY REEDHEIN A CONSUMER PROTECTION GROUP

What debt could you pay off if you didn't have ongoing timeshare maintenance fees? **Safely, legally, and permanently exit your unwanted timeshare.**



Call 844.999.3948 to schedule your free consultation.
Find the right solution for you.

TimeshareExitTeam.com

©Timeshare Exit Team is a registered trademark of Reedhein and Associates

You're more capable than you know. Don't be afraid of what stands between you and your dream.

y @ChrisHogan360

Pay off home		······································
What could you	ı 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."

30-YEAR VS. 15-YEAR MORTGAGE

Loan Amount: \$250,000

30-Year avg. interest: 4.76 15-Year avg. interest: 4.18

Monthly **Payment**

\$1,305

\$1,871

Total Amount

Paid \$470,000 \$337,000

Answer Key

Early No

With a 15-year mortgage, you save over \$130,000!

For more information, go to daveramsey.com/mortgagecalculator

Build wealth and with outrageous generosity!	A generous person
Your most powerful wealth-building tool is your	will prosper; whoever refreshes others will be refreshed. —Proverbs 11:25 (NIV)
Giving is possibly the mostyou will ever have with money.	
So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. 2 CORINTHIANS 9:7 (NKJV)	Live like no one else so later you can live AND give like no one else!
NOTES	
	Answer Key Give Income Fun

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 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.

Is buying a home part of your future?



Be better prepared when it's time to make an offer.

Become a Churchill Certified Homebuyer instead.

- Compete with cash offers
- Have more negotiating power
- Close faster



Learn more:

ChurchillMortgage.com/RamseyEvent

Company NMLS ID # 1591 (www.nmlsconsumeraccess.org); AL-20934; AK-AK1591; AR-32094; AZ-0926494; CA-413125, Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, under Churchill Mortgage Corporation, which will do business in California as Churchill Mortgage Home Loans; CO-Mortgage Company Registration, Churchill Mortgage Corporation, 761 Old Hickory Blvd. Ste 400, Brentwood, TN 37027, Tel 888-562-6200, Regulated by the Division of Real Estate; CT-ML-1591; DC-MLB1591; FL-MLD1264; GA-23146; ID-MBL-8038; IL-MB.6760685, Illinois Residential Mortgage Licensee, Department of Financial and Professional Regulation; IN-01930 & 10931; IA-2009-0009; KS-MC.0025136, Kansas Licensed Mortgage Company; KY-MC1952; LA- Residential Mortgage Lending License; MA-ML1591; MD-18840; ME-Churchill Mortgage Corporation, Supervised Lender License NMLS # 1591; MI-FR0019014 & SR0014889; MO-15-2136-A, 2300 MAIN ST STE 900, Kansas City, MO 64108-2408; MN-MN-MO-1591; MS-1591; MT-1591; ND-MB103110; NE-2037; NH-Licensed by the New Hampshire Banking Department 21382-MBS; NJ-Licensed Mortgage Banker by the NJ Banking and Insurance Department; NM-03780; NC-L-144110; OH-MBMB.850178.000 & SM.501828.000; OK-MB002527 & ML002574; OR-ML-5134; PA-41761, Licensed by the PA Department of Banking and Securities under Churchill Mortgage Home Loans; RI-Rhode Island Licensed Lender; SC-MLS-1591; SD-ML.05137; TN-109305; TX- Mortgage Banker Branch Registration; VA-MC-5222, Churchill Mortgage Corporation of TN; VT-7009; WA-CL-1591; WV-ML-34919; WI-1591BA & 1591BR; WY - 2516; Tel 888-562-6200; 761 Old Hickory Blvd. Ste 400, Brentwood, TN 37027: All other states. Churchill Mortgage Corporation





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 freedom with budget-friendly, robust healthcare programs. Visit chministries.org/dave to learn how you can get your first month free!



chministries.org/dave 800.791.6225





