

Dave Ramsey Biography

Dave Ramsey is a personal money management expert, an extremely popular national radio personality and 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 of 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 first-hand what financial peace means in his own life – living a true rags-to-riches-to-rags-to-riches story. By age twenty-six he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. 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.

Ramsey offers life-changing financial advice as host of a nationally syndicated radio program, “The Dave Ramsey Show,” which is heard by more than 3.5 million listeners each week, on more than 350 radio stations throughout the United States.

Ramsey is the creator of Financial Peace University (FPU), a thirteen-week program that helps people dump their debt, get control of their money, and learn new behaviors around money that are founded on commitment and accountability. More than 500,000 families have attended FPU classes at their workplace, church, military base, local nonprofit organization, community group or Spanish speaking organization. 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.

Ramsey created a group of products in an effort to teach children about money before they have a chance to make mistakes. Financial Peace for the Next Generation is an all inclusive school curriculum that is currently in more than 3,000 schools across the country. Financial Peace Jr. is an instructional kit designed to help parents teach their young children about working, saving and giving their own money. Through Ramsey's entertaining children's book series, *The Super Red Racer*, *Careless at the Carnival*, *The Big Birthday Surprise*, *My Fantastic Fieldtrip*, *A Special Thank You*, and *Battle of the Chores*, children learn about working, saving, giving, budgeting, integrity, and debt.

On Oct. 15, 2007, Ramsey added television host to title when “The Dave Ramsey Show on Fox Business Network” debuted nationally.

Ramsey earned his B.S. degree in Finance and Real Estate from the University of Tennessee. A frequent speaker around the country at large-scale live events, Ramsey is a passionate and inspiring presenter who is at ease on both sides of the mike. More than 450,000 people have attended Ramsey's LIVE events.