

DAVE RAMSEY'S

Smart

MONEY

— TOUR —

2018 EVENT GUIDE

WELCOME TO SMART MONEY!

Hey guys,

Welcome to the Smart Money Tour. I'm so excited to show you how YOU can do better with money.

Do you feel like you just aren't making progress in paying off debt? Are you afraid you won't have enough money to get to the end of the month? Or maybe you fight with your spouse whenever the credit card bill arrives.

Well that all changes tonight, because you CAN win with money!

We'll walk you step by step through the proven plan that gives you confidence in your money decisions and freedom for your future.

I'm glad you're here, and I'm excited about where you're headed.

If you're ready to take control of your finances once and for all, tonight is just the beginning! Your next step is *Financial Peace University*—a nine-week class that goes deeper into the Baby Steps and gives you the resources, support, and accountability that will help you win with money.

Take what you learn tonight and put it into practice with *Financial Peace University*. It's time for you to feel confident in your money decisions. And that starts now!



Dave Ramsey

FINANCIAL *Peace*
UNIVERSITY

DAVE RAMSEY'S
Smart MONEY
TOUR

Contents

First Things First 3

Baby Steps 1 and 2 4

Baby Step 3 6

Baby Step 4 7

Baby Step 5 9

Baby Step 6 11

Baby Step 7 13

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

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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 13 million listeners each week on more than 600 radio affiliates and digitally through podcasts, online audio streaming, and a 24-hour online streaming video channel.



Chris Hogan @ChrisHogan360

Chris Hogan is the #1 national best-selling author of *Retire Inspired: It's Not an Age; It's a Financial Number* and host of the *Retire Inspired Podcast*. A popular and dynamic speaker on the topics of personal finance, retirement, and leadership, Hogan helps people across the country develop successful strategies to manage their money in both their personal lives and businesses. For more than a decade, Hogan has served at Ramsey Solutions as a trusted financial coach and Ramsey Personality.



Meet Our Host:



George Kamel @GeorgeKamel

George has served on the Ramsey Solutions team for five years now. Along with emceeding Ramsey live events, he also hosts *The Dave Ramsey Show* video channel. A Boston native, George is an award-winning songwriter and entertainer. His work has been featured in *American Songwriter Magazine* and *Performer Magazine*. His mission is simply to make you smile, even if he has to bring out his Kermit the Frog impression.

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First Things First . . .

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2. Everyone needs a _____.
3. _____ is how you say
“I love you” to those who count on you.
Get a free quote at zanderinsurance.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



Answer Key
Written
Will
Life Insurance

Take control of your money with Dave's **FREE** budget app!

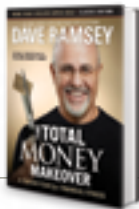
everydollar.com



Baby Step 1

..... in an emergency fund.

Baby Step 2



Pay off all debt using the

The debt snowball is covered in detail in *The Total Money Makeover*, Chapter 7: “The Debt Snowball: Lose Weight Fast, Really.”



*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.

Millennials
have an average
debt load of

\$30,580



Source: Ramsey Research, 2016

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

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Baby Step 3

..... months of expenses in savings.

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)

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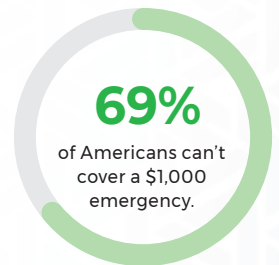
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Source: GoBankingRates, 2016

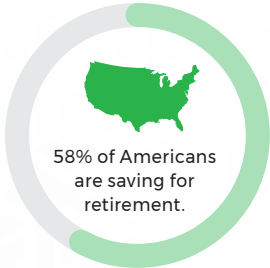
If you have to use your emergency fund, be thankful you had one and start over!

@ChrisHogan360

Answer Key

- \$1,000
- Debt Snowball
- Money
- Save
- Sell
- Job
- Prayer
- 3-6
- Emergency Fund
- Purchases
- Wealth Building

Baby Step 4



Source: Ramsey Research, 2016



Take the next step and connect with a local investing expert you can trust.

Go to [smartvestor.com](https://www.smartvestor.com) for an easy, FREE way to find investing professionals in your area.

Invest _____ of your household income into Roth IRAs and pretax 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)

PLANNING YOUR DREAM DATE

There are countless ways to have this conversation. We'll start the brainstorming with this idea:

Visit a bookstore. When you arrive, each of you should go find books on something you would like to do in retirement—travel, do-it-yourself projects, or whatever you're interested in. Then, settle down together in a quiet spot and talk about your finds.

Other ideas: Go ahead, write down your own ideas . . .

.....
.....
.....

Answer Key

- 15%
- Dream Meeting
- Gap
- People

Ready? Set. Dream!

The first step toward a dream retirement is getting on the same page with your spouse. Chris Hogan's FREE Dream Date Guide will give you the right questions to ask and ways to make the most of your date. Here's a sneak peek . . .



Conversation Starters

These questions help you start learning what your spouse envisions for retirement.

1. What do you see a typical retirement day looking like?
2. What would you like to be able to do for your kids and grandkids?



Date Dos and Don'ts

Do Your Homework. Before your date, think about your personal retirement dreams and goals. Be ready to share with your spouse.

Don't Censor Yourself. Who says you can't start a new business or go on a safari? If you make a plan and work toward it, you can reach your goals.

When you're ready to put a plan into action and start investing for retirement, visit smartvestor.com to connect with a SmartVestor Pro in your area.



GET YOUR FREE
DREAM DATE GUIDE
TEXT DREAM TO 36698

 smartvestor
smartvestor.com



Baby Step 5

Learn how to pay for a college education without the debt of student loans in Anthony O'Neal's new book, *The Graduate Survival Guide*, Chapter 1: "Mistake 01: Student Loans."

..... 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



Earning your degree without debt is totally doable!

We'll show you how.
Learn more at lumerit.com/dave

Lumerit : : : :
SCHOLAR : : : :

Baby Step 6



Rachel Cruze's book *Love Your Life, Not Theirs* highlights the mortgage landscape and the right time to buy in Chapter 11: "The Biggest Savings Goal of Your Life."

Answer Key

Early
Wise
No

Pay off your home

It's 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)

30-YEAR VS. 15-YEAR MORTGAGE

Example: \$225,000 home at 6% interest

	30-Year	15-Year
Monthly Payment	\$1,349	\$1,899
Total Amount After 30 Years	\$485,000	\$341,000


With a 15-year mortgage, you save
\$144,000!

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an Average Mortgage

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Baby Step 7



A generous person will prosper; whoever refreshes others will be refreshed.
Proverbs 11:25 (NIV)

Live like no one else so later you can live AND give like no one else!

 @DaveRamsey

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.



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)

NOTES

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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.



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KEN COLEMAN / DR. MEG MEEKER / DR. LES PARROTT / DR. HENRY CLOUD

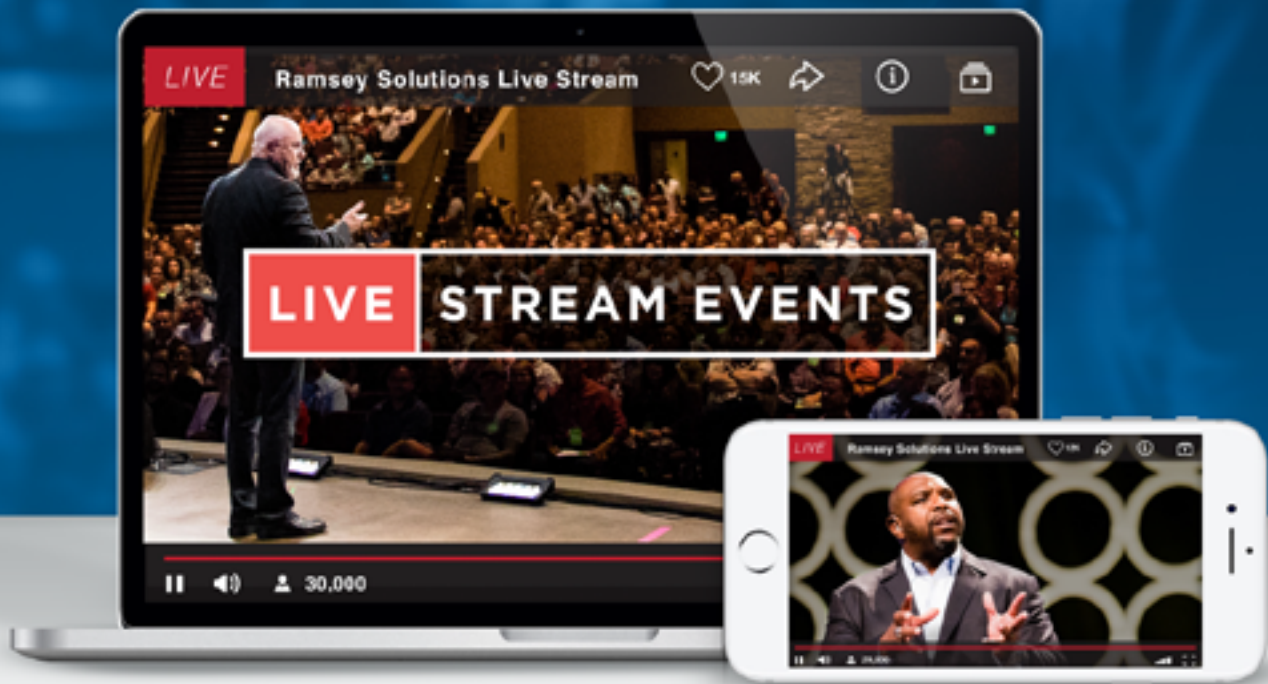
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