

*Top radio host DAVE RAMSEY presents a Nightingale-Conant **EXCLUSIVE!***

Join the Debt Free Revolution that's
changing **MILLIONS** of lives...
where you pay CASH for your cars,
live WITHOUT a mortgage payment,
GIVE SIGNIFICANTLY, and RETIRE RICH.

In just 91 days or less, you can start leveraging
a wealth-building tool so powerful,
you will BEAT DEBT,
STOCKPILE CASH, and LIVE LIKE NO ONE ELSE!

*Note: This proven system works for **EVERYONE** who works it.
Read on to learn the ONLY WAY to win with money.*

Dear Friend,

There may not be any shortcuts to prosperity.

But there IS a single, predictable path to wealth.

This path is the ONLY WAY to confidently win with money. It works for every person who uses it, 100% of the time, and always has.

It will work for you, too. No matter how much you make. Regardless of your education or skills. Whether you're right out of school or approaching retirement.

This path *is* simple. But it's not easy. It takes time. Effort. Commitment. It's not something you do half way.

But I'll tell you now... it is absolutely **worth it**.

Because the minute you start following this path, you begin moving toward a future destination like no other, where...

- Your credit cards and mortgage will be paid off
- College tuition will be covered
- You'll be prepared to retire in style
- Your family will enjoy multiple lavish vacations every year, you'll hand the salesman cash for that sports car you've been eyeing, and every gift you give your spouse will top the previous one

Not only will money bring luxuries into your life, it will also bring priceless rewards.

Because you are less stressed, the bond between you and your spouse, kids, and other loved ones grows stronger. And because you are happier and more fulfilled, you are blessed with greater health, a stronger spirit, and new confidence that brings opportunities your way.

In just 91 days, you'll be racing full speed towards wealth

All of this is what waits for you simply by sticking to a plan endorsed by millions and proven for decades to simply work. A plan that produces **visible, life-changing results in just 91 days.**

I'm excited to share with you this predictable path to prosperity. But before I do, you'll want to read this remarkable story of a father who put this plan into action for his boys who needed it most.

From loss... from hopelessness... to WINNING!

Meet Chris.

In December 2010, on the same day as his son's eight-year old birthday, Chris lost his loving wife to cancer.

It was a long-fought battle that lasted more than five years. But, ultimately, the unforgiveable disease took its toll.

Not only was Chris left to raise his two boys, ages nine and eight, on his own... he had to



raise them while being saddled with
\$121,000 in debt.



Overwhelmed was an understatement. After losing the love of his life and the mother of his kids, it would have been easy for Chris to just give up.

To let the massive debt win. To simply throw up his hands and declare bankruptcy. To do what so many Americans would have done... and in fact ARE DOING today.

But Chris didn't take the easy way out. He wanted to give his boys the life they deserved. They no longer had a mother, but he would make damned sure they had everything they ever wanted for the rest of their lives.

Chris worked this proven plan. And in February of 2012 — **just a little over one year later** — **Chris and the boys were 100% DEBT FREE!**

No more payments. No more financial burden. No more worry.

Chris declared, "Although my boys lost their mom, they will not lose their financial future..."

While Chris's world was turned upside down, he unlocked the key to his — and YOUR — brightest future!

**Only YOUR DEBT stands between you
and future wealth.**

As a Nightingale-Conant customer, you are probably living right. Living in a modest home in a

comfortable neighborhood. You probably have a car or two in the driveway. Maybe even a toy, like a boat or motorcycle.

Like the typical American, you probably have a few credit cards to your name. Maybe even a home equity loan, student loan, or second mortgage.

You make your payments, have money left over each month. You're doing fine.

So why are all those "What Ifs" always in the back of your mind?

WHAT IF I lose my job?

WHAT IF someone in our family gets sick?

WHAT IF we have an emergency?

Like the A/C breaks... or we total our car... or the IRS demands more money.

Then what? Do you have thousands in cash to pay for it now? How much would it set you back? Or would you just "put it on the card"?

The truth is, there will ALWAYS be emergencies. There will ALWAYS be that unexpected expense that shocks your finances and pushes you further from your dreams.

In fact, **eight out of 10 people will have an emergency in the next five to 10 years that will shatter their financial future.**

Therefore, no matter how much money you make, you'll NEVER break free and save the kind of money it takes to become wealthy... as long as you have debt.

Recently Forbes 400 wealthiest people were each asked one question: What is the single most important key to building wealth?

75% of them answered: Live debt free.

When you're free of debt, wealth comes automatically. In fact...

**When you live without debt,
it's almost difficult NOT to become rich!**

Hands down, your number one wealth-building tool is your income. Yet, when you have debt — PAYMENTS — that tool is broken.

Then life happens. Before you know it, you whittle away at your wealth-building goals. College is sacrificed. Retirement is not the dream you envisioned. Or maybe it never happens.

You don't have to tell millionaires about the power their income holds. **They know.**

80% of millionaires today are first-generation rich. They started with nothing and created their fortune. How? Because they lived without debt.

Dave Ramsey knows this too. Because he's been on both sides — first struggling with money and now winning with money. Winning BIG.

**He's single-handedly expanding
today's millionaire population.**

You're NEXT.

There's a revolution sweeping across America. If it hasn't touched you yet, it has certainly touched the people you know and love.

Maybe a neighbor told you that he just wrote the final check... **to pay off his house.**

Or one of your friends shared how she paid for her car... **entirely in cash.**

Or you overheard how a couple is traveling the world for their retirement ... **in their fifties!**

This isn't normal, you think. You're right. Because THIS is TODAY's America. An America where success isn't measured by a leased BMW or a \$2,500 mortgage payment. It's measured by how much cold hard cash you have stockpiled in the bank!

The maestro behind this new way of living is nationally syndicated radio host and three-time *New York Times* bestselling author Dave Ramsey, America's most trusted financial guru.

With more than 5 million listeners and multiple appearances on *60 Minutes*, *Good Morning America*, *20/20*, *Larry King Live*, and his own show on the Fox Business Network, Dave's life-transforming message has inspired many millions of families.

Families who were on the brink of bankruptcy...

Meet some of the 1 million REAL PEOPLE becoming DEBT-FREE and WEALTHY thanks to Dave Ramsey and *Financial Peace University!*

Candee's story:

From losing everything to gaining a better life

"On March 31, 2010, we became Debt FREE! On April 13, 2010, our house caught on fire and we lost everything we owned. Because we were debt free we had options — many options.

but now can give tens of thousands to charities without a second thought. Families who once lived paycheck to paycheck... and now have millions in investments.

Dave himself knows the pain of not knowing if you can scrape together enough money to keep the lights on. But he also knows the exuberance of paying cash for his majestic \$4.9 million home.

You see, before his voice was heard on 500 radio stations, Dave Ramsey was a real estate investor. By age 26, he had a \$4 million portfolio... on paper. He was living like a rock star: driving a Jaguar, taking his wife Sharon to Hawaii, and eating at the ritziest restaurants.

Then one day it all crashed around him. The bank asked him to pay for all the properties he "owned." Collectors called. Stuff was repossessed. Bankruptcy followed.

The tipping point came when Dave Ramsey remembered sitting on the floor of a scalding hot shower. Screaming. Sobbing. With a brand-new baby, a toddler, and a marriage hanging on by a thread, they had hit bottom.

"Dave told us there was a better way, and we believed him. Thanks, Dave. **Because of you our lives have changed for the better.** We are grateful. There is a verse in Isaiah that says, 'When you go through the fire, you will not be burned.' All we can say is Amen!"

Natalie's story:

Paid off over \$200K in debt!

"Dave Ramsey saved our finances and our marriage. Since we started our journey in 2007, we've become debt free except for our house, **paid off over \$200K in debt**, and had our first son, Caleb! We are overjoyed that he will never know the burden of debt!"

Alaina's Story:

"Completely changed our lives"

"We paid off \$20,000 in debt in 6 months. We still have a little way to go before we can scream, 'We're debt free,' but we're closer than ever..."

The Snyder Family's story:

"We were like most Americans..."

"We didn't mess up too badly, but just kind of getting by paycheck to paycheck.

"In March of 2009 we paid off our last debt. (Total of about \$43,000.)

"The attached picture was taken in Wyoming earlier this summer on our family vacation, 4,536 miles in 11 days and **paid for 100% in cash!** Great time. Never would have been able to do that before."

Then after several minutes of blaming everyone else, Dave had a sudden shift in emotions. Suddenly he was ignited with passion and purpose. He let all of his useless emotions drain away in the shower as he jumped to share his new mission with his wife.

Dave was determined to learn how money REALLY worked

From that day forward, Dave was on a mission to learn everything about money. Reading everything he could get his hands on. Talking to every financial expert he could find.

More importantly, Dave studied how millionaires won with money, and how all the so-called "normal" people struggled with money.

Then he turned to the one voice that was louder, more certain, and more honest than any other he had heard. He turned to God.

God taught him how to help ordinary people understand the forces behind their financial

Amy P's story:

From skeptics to debt free believers!

"First of all, we were the biggest skeptics in our class two years ago. Our big secret is that we hit a peak of having over \$135,000 in debt. This did not even include a mortgage. Most of it was credit cards. We were told by a bank that our only option to get out of this financial mess was to declare bankruptcy. **Within FIFTEEN MONTHS, we had everything paid off!**"

The Velottas' story:

"We're DEBT FREE!"

"We started with \$30,000 in debt. On July 12, 2012, we got to go to Financial Peace Plaza and yelled 'We're Debt Free!' on the *Dave Ramsey Show* with all of our children. It was a great feeling having accomplished our goal and having the children witness it and be a part of it. It is **such a great blessing** to share what we learned."

Robbie's story:

Marriage is stronger than ever

"\$58,000. After adding up the car loans and the credit card debts, this was the mess we found ourselves in during the first night of Financial Peace University. Add to the equation that we didn't have a dime in savings, and a retirement plan was the last thing on our minds.

"Not only have our financial lives been transformed, but our marriage is stronger than ever. FPU definitely taught us to communicate with one another about money, and the fruit we have experienced from this

distress. He showed Dave how to set things right — financially, emotionally, and spiritually.

He applied God's resolve to his own life. No longer did Dave look to the instant-wealth solutions. Rather he employed God's advice and set out to build wealth slowly, permanently.

It worked for Dave to the tune of tens of millions of dollars. And it works for anyone who applies these same principles. It has to.

The culmination of decades of Dave's lessons on how to win with money and how to win at life is the Nightingale-Conant exclusive course called *The Financial Peace University Home Study Course*.

Consider this your 'Financial Do-Over'

Most everyone shares the same goal. To live as if they've "made it." Dave Ramsey helps you take that one giant leap further... **to ACTUALLY make it.**

To never have a second thought about your next payment... because **you don't have any.** To

money, and the fruit we have experienced from this class has **affected so many other parts of our lives in a positive way.**"

Leda and John's story:
No more money fights!

"The program is amazing. It helped us to actually communicate about money. **No more money fights in this house! We have paid down over \$100,000 in debt**, a huge burden. More importantly, we actually began trusting God and not ourselves with our finances, and we were able to begin giving."

Cherie's story:
Bankruptcy, vehicle repossessed to DEBT FREE!

"After filing bankruptcy due to a failed business venture, having my house foreclosed on, my vehicle repossessed, AND filing for divorce in 2009, I knew that I had **the perfect opportunity to start over and do it right!** Today I am COMPLETELY debt free!"

Adam's story:
"We became gazelle intense!"

"Taylor and I were married on Dec. 27, 2008, and realized that we had \$105,000 in debt (80% school loans & 20% auto loans). We got gazelle intense! **In 35 months, on 11/11/11, we became DEBT FREE!**"

never worry about money... because **you have more than you need**. To shift your focus on what makes you happiest... because **you're financially set**.

No matter your age, your income, or your amount of debt, you can start this minute to realize the financial dreams you once set for yourself. And it starts with Dave Ramsey's *Financial Peace University Home Study Course*.

This exclusive home study course is the perfect combination of instruction, motivation, and spirit. Dave provides everything you need to make your money WORK for you every day.

And he makes it as easy and as quick as possible. How? By giving you small, reachable goals so you are constantly winning. Dave calls them Baby Steps, and there are just seven.

The first one is incredibly easy. But it's also the hardest one to start, because you are re-training yourself and your family how to handle money.

But once you knock out that first Baby Step, the others start to fall, one by one. When you reach Baby Step 7, you'll know it. Your friends, family, everyone will know it. Because that's when you've arrived. That's when you have no debt, your home is paid for, your retirement is fully funded, and you're building piles of cash.

In other words, you're finally leveraging the FULL power of your income. That's the precise moment...

**You LIVE like no one else
and you can GIVE like no one else**

In this Nightingale-Conant exclusive, here is just a glimpse of what you'll learn.

- **Think the days of 12% returns are gone? Think again.**

Dave shows you a creative way to reliably get 12%, 18%, 22% returns or MORE on your money... consistently.

- **Raise your kids to both SAVE and GIVE money they earn.**

Start young, and they'll grow to be prosperous adults who live to help people in need.

- **Confidently grow WEALTH with Dave's 14-Tier Financial Foundation.**

But skip one or two and you could put your savings or retirement at risk.

- **Avoid the ONE COMMON MONEY MISTAKE that terminates friendships, destroys families, and dissolves businesses.**

- **Climb out of debt in just 5 simple steps.**

No matter if you owe \$1,000 or \$100,000, these steps have helped millions live debt free!

REAL Results, REAL Financial Peace

- More than 1,000,000 families have completed Dave's Financial Peace University program.
- On average, Financial Peace University graduates pay off \$5,300 in debt and save \$2,700 in just the first 91 days!
- As a result, their giving increases by 30% during that time.

- **How your GREAT credit score could put your financial future at risk!**
You read that right. Learn Dave's own shocking credit score and why you should strive for the same.
- **Identity theft — America's fastest-growing white-collar crime — will affect 15 million people this year!**
If you're targeted, it could take more than 600 hours to clean up the mess. Protect your identity and your money with this foolproof plan.
- **Cut your junk mail in HALF!**
Empty your postal mailbox, and save time and paper with this little-known five-minute trick.
- **The final word on ALL your insurance needs...** Which insurance is a must, which is a waste, and how to get the absolute most coverage at the least possible premiums.
- **Save HUNDREDS on your next car... THOUSANDS on your next house!**
Use Dave's Lucky 7 Negotiating Rules to open the door to huge everyday bargains.
- **Benefit from today's SAFEST and SUREST wealth-building investments.**
Will money markets, single stocks, bonds, mutual funds, annuities, or real estate investments stabilize or sink your financial future?
- **Dave shares his 4 most financially damaging investments.**
If you have ANY of these — and most people DO — you must unload them immediately!

Try it for 30 days for just \$1.00! ➤

More than changes your financial life... changes YOUR FAMILY TREE!

Dave Ramsey quickly recognized what I've known for decades — that Nightingale-Conant's customers have an insatiable drive above and beyond average people. Therefore, we agreed to customize a Dave Ramsey solution to fit your unique needs.

After several meetings and a lot of thought, we put together the most substantial and results-focused home study course of its kind. This powerful instruction that you can only receive from Nightingale-Conant will dramatically impact your financial life... but it doesn't stop there. With more money and more financial wisdom to pass on to your children, grandchildren, and their children, you'll leave a legacy behind.

Here's everything you'll receive in your *Financial Peace University Home Study Course*:

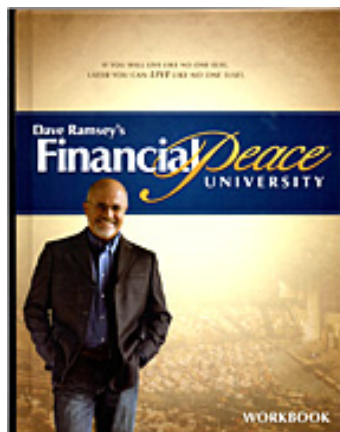
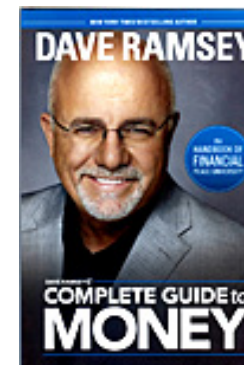
This exclusive offer features a step-by-step plan to be able to WIN with money — you won't find this combination of possibilities anywhere else. You'll get:



The Financial Peace University Audio Program — 14 CDs in a handsome leather-bound portfolio Dave's humor, passion, and brilliance come through loud and clear from his sold-out LIVE seminars.

***Complete Guide to Money* — Dave's bestselling hard-backed book**

The official handbook of Financial Peace University; 330 inspiring pages that become your companion through your journey to building debt free wealth.



Financial Peace University Workbook

Use Dave's hard-backed workbook along with the audio CDs to track your progress from getting out of debt to saving and investing like a money mogul.

Reality Check Interactive CD-ROM

Enter your current financial snapshot, and watch how Dave's proven plan will transform your financial future.





Financial Freedom Budgeting Forms

Everything you need to reach your financial destination — complete with instructions, inspiration, and Dave's advice

LIFETIME FINANCIAL PEACE UNIVERSITY MEMBERSHIP!

When you make the commitment to Financial Peace University, you're never alone. Activate your lifetime membership, which gives you the following benefits... for LIFE!

- Attend any FPU class anywhere and anytime. Go through the class as often as you like!
- Bring a friend! Know someone who might be going through some tough times? Give him or her a FREE Financial Peace University Pass!
- Consult with other FPU members online!
- Exclusive access to Dave Ramsey videos
- Access to Ask Dave! An online resource center with answers to all your questions
- Enter to win special prizes.
- Take your BEFORE and AFTER picture — record your current financial snapshot and put it on your fridge or office desk for everyday motivation.



Plus, with this *Financial Peace University Home Study Course*, you'll also receive:

- ***The BEST of The Dave Ramsey Show* — Bonus CD**
Listen to people like you call in to get essential advice directly from Dave.
- ***Dave's Personal Testimony* — Bonus CD**
Not only will this CD enrich your life on earth, it will transform your death as well.
- ***Super Saving DVD* — Free lesson, compliments of Dave Ramsey**
- Baby Step Pocket Reminders
- 5 Custom On-Screen Financial Calculators
- And **MORE!**

**When will YOU scream “I’M DEBT FREE!”?
Order today — RISK FREE — and find out!**

Simply by following Dave's Baby Steps, before you know it, you'll start LIVING like no one else. Maybe it's when you pay for your big vacation in cash. Or the moment you mail off your final mortgage payment.

But for many of the millions of families who work Dave's plan, it's the day they become debt free. That's the day they take back their lives. That's the day when most every dollar they bring home is theirs to keep.

To make it official, Dave Ramsey invites people who are newly debt free to shout it to his 5 million listeners. If you're close to Nashville, you are invited to come to his Financial Peace Plaza (a state-of-the-art office complex, paid for in cash, of course). Or you can simply call into his radio show.

Hundreds of thousands of people all over the world have had this extraordinary opportunity. Husbands, wives, and even their little ones huddle around the phone. And on Dave's command, they all yell at the top of their lungs: **"We're debt free!"**

Just by listening, you'll feel all the emotions of these families come right through the radio. Some cry. Others laugh hysterically. But they're all grinning from ear to ear. Because they know they did it.

Right there is a life-changing moment. But that same moment is available to anybody.

Seriously, YOU can do this.

What's most powerful about these debt-free calls is the backstory. All of them started exactly where you are. They had doubts. They had fears. But they took a chance. They listened to Dave's words and took action.

Today can be YOUR first action. Your first Baby Step. Try Dave Ramsey's *Financial Peace University Home Study Course*. Remember, this IS the only way to win with money... and it's guaranteed to work for everyone.

And if, for any reason, you're not 100% satisfied, **you can return the program any time within one full year** for your choice of a refund or exchange. No questions asked.

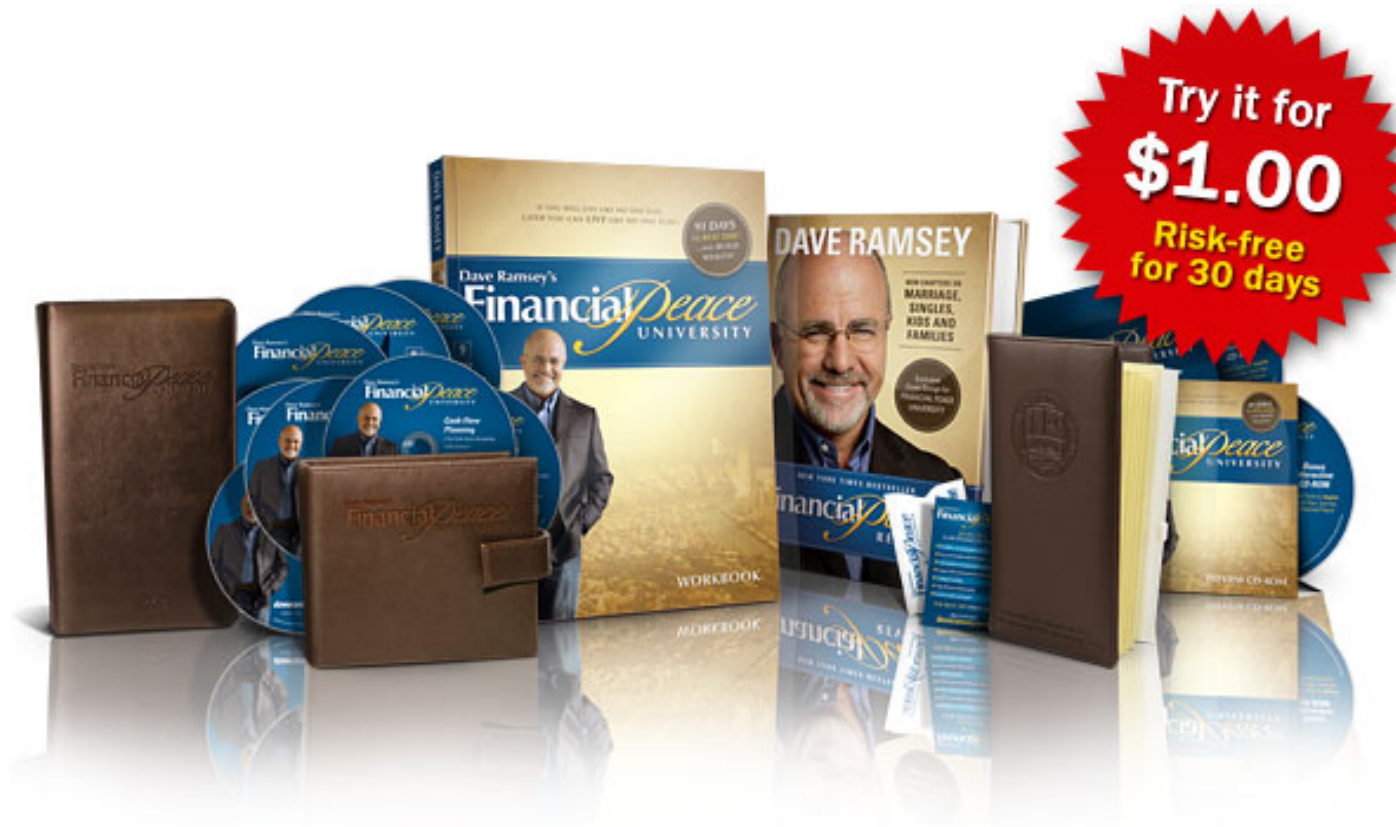
Sincerely,

Vic Conant

Vic Conant

Chairman, Nightingale-Conant

P.S. Remember, Dave is offering you a lifetime membership to *Financial Peace University*! This is a very honorable man, and he wants to do everything in his power to make sure you are financially set for life. Try the *Financial Peace University Home Study Course* for 30 days for just \$1.00... and soon you too can join the millions who are now LIVING LIKE NO ONE ELSE!



YES, I want to be on the road to debt-freedom and lifelong wealth in **just 91 days from today!**

Please send me Dave Ramsey's complete program [The Financial Peace University Home Study Course](#) including 16 CDs, DVD, a hard-backed book, workbook, CD-ROM, Deluxe Envelope System, Lifetime Membership, and SO MUCH MORE to try for **30 days for just \$1.00, with FREE SHIPPING.**

I understand that this product and this offer are only available through Nightingale-Conant.

If I don't immediately feel as if I got a raise as a result of Dave's trusted plan, I'll simply send the program back. **No questions asked.** If I decide to keep it, I will make three easy payments of just \$49.95, which is **\$50 off** the regular price, starting at the end of my 30-day trial.

Try it for 30 days for just \$1 >

12-Month Guarantee:

At Nightingale-Conant we stand behind our programs 100%. If you decide at any time within the next 12 months that your CD or DVD program is not for you, simply return your selection(s) for an exchange or a refund of the product price.

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