

DAVE RAMSEY'S

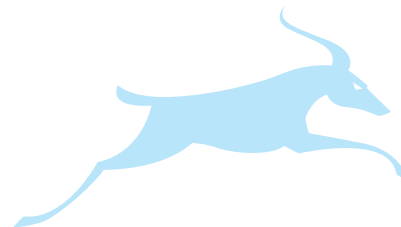
# FINANCIAL *Peace*<sup>®</sup> UNIVERSITY

*This certificate is presented to*

*Personal finance is 80% BEHAVIOR and 20% HEAD KNOWLEDGE.*

*By continuing to apply the principles you have been taught, you will permanently change your life!*

**It's up to YOU to live and walk in FINANCIAL PEACE.**



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*Date*

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*Coordinator*