



# The Life Story Of Dave Ramsey: How To Make It In America

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Dave Ramsey is an American financial author, radio host, television personality, and motivational speaker. His show and writings strongly focus on encouraging people to get out of debt.

Ramsey's syndicated radio program, The Dave Ramsey Show, is heard on more than 500 radio stations throughout the United States and Canada, in podcast format, on IHeartRadio, a dedicated iOS application, as well as live audio and video on DaveRamsey.com. He has written numerous books including five New York Times bestsellers. His books and broadcasts often feature a Christian perspective that reflects Ramsey's religious beliefs. Ramsey was named the 2009 Marconi Award winner for Network/Syndicated Personality of the Year.

Ramsey's company, The Lampo Group, Inc., headquartered in Brentwood, Tennessee, oversees six divisions geared toward financial education.

Ramsey has been featured on many media outlets including The Oprah Winfrey Show, 60 Minutes, and The Early Show on CBS. He recorded a pilot and six unaired episodes of The Dave Ramsey Project for CBS. He was the host of the television program The Dave Ramsey Show, which aired on the Fox Business Network until June 2010.

Ramsey was born and raised in Antioch, Tennessee. He was a 1982 graduate of the College of Business Administration at University of Tennessee, Knoxville with a degree in Finance and Real Estate. At the age of 26, through his brokerage firm Ramsey Investments, Inc., he built a rental real estate portfolio worth more than \$4 million and became one of Tennessee's youngest brokers to be admitted to the Graduate Realtors Institute.

Ramsey's success soon came to an end as the Tax Reform Act of 1986 began to have a negative impact on the real estate business. One of Ramsey's largest creditors was sold to a larger bank, which began to take a harder look at Ramsey's borrowing habits. The bank demanded he pay \$1.2 million worth of short-term notes within 90 days, forcing him to file for bankruptcy relief.

Ramsey then began counseling couples at his local church. Soon after offering private counseling services, Ramsey began attending every workshop and seminar on consumer financial problems that he could find. He developed a simple set of lessons and materials based partially on his own experience and on works and teachings by Larry Burkett, Ron Blue and Art Williams of A.L. Williams company now called Primerica. In 1992, after many requests from his clients, he wrote his first book, Financial Peace.

Ramsey has been married to his wife, Sharon, for over 30 years. They have three children: Denise, Rachel, and Daniel. The family resides in Franklin, Tennessee.

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