

DAVE RAMSEY'S

FINANCIAL *Peace*[®] UNIVERSITY

This certificate is presented to

Rusty Welsh

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!

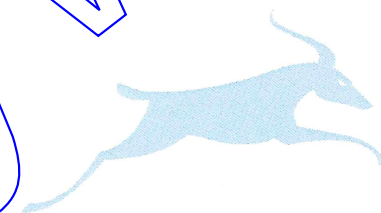
It's up to YOU to live and walk in FINANCIAL PEACE.

06/08/2015

Date

Cecil Melendez

Coordinator



Rusty Welsh