

## Brief comparisons of Dave Ramsey & Crown Financial Ministries

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Here are some brief comparisons of Dave Ramsey & Crown Financial Ministries:

<http://voices.yahoo.com/dave-ramseys-baby-steps-versus-crown-financial-ministries-340031.html?cat=46>

"...both the 'Baby Steps' and the 'Money Map', both have the same goal in mind, but both go about it in different ways. 'Baby Steps' is more structured, and gives you a detailed plan and tools on how to go about your goals in the quickest way possible. In the 'Money Map', it seems to be more up to you on how you want to go about it. If you need more structure, and would like to see results quickly, I would opt for the 'Baby Steps'. I did enjoy the fact that the 'Money Map' was more God centered, although Dave Ramsey also mentions God quite a bit. Also, you do have the safety net of a bigger savings than you do with the 'Baby Steps'."

<http://personalfinancejourney.com/2010/03/comparing-crown-ministries-financial-peace/>

Both are more similar than different. Crown's mission & methods sound more comprehensive and biblical; Dave Ramsey more focused. Both involve significant costs - FPU is \$93/family for a lifetime membership, \$299 for a church leadership kit. CFM is \$25 for 4-week intro kit, \$2.50 per member handbook, \$125 (single) or \$150 (couple) for Crown Money Map course. Both have nearly the same 7-step plan. "Crown's Money Map design allows you to start multiple initiatives at once (example save for retirement and college in the same steps)." Crown mostly targets church members; FPU targets both members and non-members.

<http://www.onemoneydesign.com/dave-ramseys-baby-steps-crown-money-map-review>

Ramsey gives saving for retirement priority over saving for other major future expenses, like a home, car and children's education.

<http://flowerpatchfarmgirl.blogspot.com/2012/05/trouble-with-dave-ramsey.html>

A somewhat unclear, but significant warning: don't store up treasures on earth; money is meant (not only to be saved, but finally) to be spent for the Lord.

I'm pleasantly surprised that it appears Becky and I are pretty much following the 7 steps, though we have not yet finished them; they seem to be an outline of the financial progress you should try to make by the time you retire, if not earlier (maybe that is only because I'm interpreting them through lower-middle-class eyes.) It could be that we are not as aggressive about getting out of debt as we should be.

Do you know any reason why our church should NOT use Dave Ramsey's materials?