



# *Certificate of Completion*

*Dave Ramsey and his Financial Coaching Team hereby acknowledge that*

## **Karl Kulpak**

*Completed Financial Coach Master Training.*

A handwritten signature in black ink, appearing to read 'David L. Ramsey, III'.

David L. Ramsey, III  
President, The Lampo Group/  
Ramsey Solutions, LLC

A handwritten signature in black ink, appearing to read 'Power Jensen'.

Power Jensen  
Vice President of Financial Coaching

*The above (recipient) is an independent financial coach who is neither an agent nor employee of, nor subject to the direction of, Dave Ramsey, The Lampo Group, LLC, Financial Peace University, or any agents of the The Lampo Group, LLC. All coaching or other services rendered are that of the financial coach, not the Lampo Group, LLC, and The Lampo Group, LLC, makes no representation or warranty regarding the coach or any service rendered.*

