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Dave has answered thousands of money questions  
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here. Cash in EE bonds to pay off debt? Dave likes  
the idea, and he walks Patrick through the steps  
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Nathan seems to think there are good kinds of  
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Chapter 4: Debt Identifies the devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

9. Quick Read: Three Vital Questions Your Advisor Must Answer; 10. Quick Read: Five Investment Options to Avoid; 11. Quick Read: Saving for Your Livelihood; 12. Quick Read: What You Need to Know About Buying a Foreclosure; 13. Ask Dave — Radio Calls Double Discounts Worksheet Answers Dave Ramsey Dave Ramsey ' s Foundations in Personal Finance is the premier curriculum for teaching financial literacy. The curriculum is easy to use and completely turnkey. The 12-chapter curriculum is taught on DVD by nationally known financial expert Dave Ramsey and his team of experts. Each chapter

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