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The daughter of Dave Ramsey, she joined

Ramsey Solutions in 2010 and uses the knowledge and experiences from growing up in the Ramsey household to educate others.

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4. 5. Both are retirement plans. Both use mutual funds.

Diversification and long term growth play an important role. Rate of return matters.

Both involve Baby Step 4. Both plans depend on you contributing money

to the plan. Both have maximum contribution amounts:

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