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1. Debt is a tool and should be used to create prosperity. 2. a loan to a friend or relative is a way of helping them. 3. You must have a credit card or take out a car loan to build up your credit. 4. By co-signing a loan, you are helping a friend or relative; 4 Cash advance and payday loans are services for lower income people, 6.

Interrupter Checkmark - Dave Ramsey

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