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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.

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Chapter 2 Savings  
Dave Ramsey does not dwell on whether a fund has a load or no load as much as he pays attention to how well the fund has done over long periods of time. There are lots of good mutual funds. Dave says to put your money in them and just leave it alone.

Chapter Activities - foundationsu.com  
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 is stand-alone and can be utilized

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