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the late 1980s, you would have met a much different Dave Ramsey. At that time, I was climbing out of a huge financial hole, caused by some stupid, risky mistakes I had made in my real estate business. If that guy were to call in to The Dave Ramsey Show today, I'd chew him out for being so stupid with his money!

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It's a sad fact that debt collectors often resort to abuse to get their hands on your money. In fact, that's why there is a law to curb the mistreatment. The Federal Fair Debt Collection Practices Act of 1977 dictates how a debt collector can interact with you. But since so many people do not ...

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It's also important to know that bankruptcy doesn't clear student loans, government debts (taxes, fines or penalties), reaffirmed debt (where you recommit to the terms of a current loan), child support or alimony. So, if those are your only debts, bankruptcy isn't the path for you. What Are the Types of Bankruptcies?

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