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personal money management expert, is an extremely popular national radio personality, and author of the New York Times best-sellers *The Total Money Makeover*, *Financial Peace and More Than Enough*. Ramsey added television host to his title in 2007 when "The

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deferred arrangement for  
individuals with an earned  
income and their non-income-  
producing spouses; growth is  
not taxed until money is  
withdrawn and contributions  
to an IRA are often tax-  
deductible.

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Questions. This principle  
suggests that a certain  
amount of money today has  
different buying power than

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the same amount of money in the future. This is due to both the opportunity to earn interest on the money and because inflation will drive prices up, thereby changing the "value" of the money.

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