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Foundations in Personal Finance ... - The Dave Ramsey Show

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A Chapter 13 filing may be the preferred method for consumers with assets they don't want to lose, if they are willing to retire as many of their debts as possible, but under a less-pressured structure. Some debt balances may be partially discharged, and the filer agrees to a monthly payment to the trustee for distribution to the remaining creditors.

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Explores 21st Century post-secondary education and career options, highlights the importance of avoiding debt as a young adult, and explains how to cash flow a college education. Chapter 6: Consumer Awareness. Identifies factors that influence consumer behavior and the effect of inflation on buying power. -.

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3 to 6 months of expenses in readily available cash to be used only in the event of an emergency. Interest Rate: percentage paid to a lender for the use of borrowed money: Money Market: mutual fund that seeks to maintain a stable share price and to earn current income by investing in interest-bearing instruments with short-term maturities ...

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