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Dave explains why he feels this is wrong, and how debt impacts your life in the present and in the future. Not fond of the system. Angel wonders if a person would have a credit report if they have never had debt. Listen as Dave answers her question, and gives some behind-the-scenes information about the credit reporting industry. Low vs. no

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Description This 5-chapter version is perfect for student groups on a college campus to help give college students a great start on handling their money. Dave Ramsey's Foundations in Personal Finance College Edition curriculum is our newest edition curriculum for the education market.

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