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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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Dave Ramsey's Background. When training for his first career in real estate, Dave Ramsey was told that debt was a tool: "Debt is like a fulcrum and lever," allowing you to lift what you otherwise could not lift. You can buy a home, buy a car, start a business, or go out to eat and not be bothered with having to wait.

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