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repayment of debt as soon as possible, using the Four Walls to set priorities, and giving a percentage of debt to each creditor

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This kind of bankruptcy stays on your credit report for seven years. Related: Dave explains where a Chapter 13 bankruptcy falls in the Baby Steps. Chapter 7. Chapter 7 means the court sells all your assets—with some exemptions—so you can pay back as much debt as possible. The remaining unpaid debt is erased.

The Truth About Bankruptcy | DaveRamsey.com

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I've asked my friend and freelance writer, Les O'Dell, to share experiences as he and his wife, Christine, participated in Financial Peace University TM, a 13-week course from national money talkshow host, Dave Ramsey. This will focus on what FPU is, and his review of the lessons within.

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