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Dave Ramsey is America's trusted voice on money and business. He's authored seven best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership, The Complete Guide to Money, Smart Money Smart Kids and The Legacy Journey.

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the late 1980s, you would have met a much different Dave Ramsey. At that time, I was climbing out of a huge financial hole, caused by some stupid, risky mistakes I had made in my real estate business. If that guy were to call in to The Dave Ramsey Show today, I'd chew him out for being so stupid with his money!

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