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QUESTION: Brittany on Facebook asks what the long-term effects of declaring bankruptcy are.

ANSWER: A Chapter 7 bankruptcy, which is when you drop an atom bomb on it and it's a clean slate, stays on your credit bureau report for 10 years. A Chapter 13, which is a payment plan, and Chapter 11, another type of large bankruptcy or business bankruptcy, both stay on your credit bureau report for ...

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Below are some frequently asked questions from people just like you. If you have a question that is not answered below, please contact our Customer Care Center at 888.22.PEACE. Get on a written game plan. John Maxwell says, "A budget is telling your money where to go instead of wondering where it ...

### **Frequently Asked Questions - Dave Ramsey**

No additional training or expertise is needed on your part. Your district may require training, but most Foundations teachers tell us that they learn right along with their students as they listen to Dave Ramsey and his team of experts featured in the chapter videos.

### **Ramsey Education**

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