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1 INTRODUCTION F or the past couple of decades, Iâ€™ve been known as â€œthat money guy on the radio,â€• but if you had met me back in 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.

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Christy Richardson is a curriculum advisor at Dave Ramseyâ€™s office and a frequent presenter on high school personal finance topics. Christyâ€™s professional background includes managing a high -traffic credit union branch, as well as spending 7 years as a teacher and corporate trainer for various organizations.

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