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which property or items  
of merchandise are sold  
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auction. retail store  
where people sell items  
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How does wealth affect  
your friendships,

marriage, and children?

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information in our  
culture today about  
wealth and the wealthy.

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growing backlash in  
America against our  
most successful citizens,  
but why? To many,

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wealth is seen as the natural result of hard work and wise money management. To others, wealth is viewed as the ultimate, inexcusable sin. This has left many godly men and women confused about what to do with the resources God's put in their care. They were able to build wealth using God's ways of handling

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week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in *The Total Money Makeover*, and trust us—the Baby

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Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-one resource for your bookshelf, this is it!

Every parent wants the best for their child.

That's why they send

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them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.<sup>1</sup> Student loan debt doesn't open doors for young adults—it closes them. They postpone



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getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In Debt-Free Degree, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't

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saved for it. He also shows parents:

- \*How to prepare their child for college
- \*Which classes to take in high school
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- \*The right way to do college visits
- \*How to choose a major

A college education is supposed to prepare a graduate for their future, not rob them of their paycheck

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and freedom for decades. Debt-Free Degree shows parents how to pay cash for college and set their child up to succeed for life.

A POWERFUL GUIDE  
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AND AVOID  
BANKRUPTCY

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Creditors You will be guided through the process of how to get rid of your debt and you will be given the specific instructions as to what to say on the telephone to your creditors, bill collectors and collection agencies. After you settle the debt, Mr. Arnold then gives you the letters and settlement agreements

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to send to your creditors along with advice as to what to write on the check. Have You Heard About Debt Settlement and Debt Negotiation Companies but Are Not Sure Whether You should Use them and Pay Them a Fee? Financial authors Dave Ramsey and Suze Orman and the Federal Trade Commission



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recommend that you negotiate directly with your credit card

companies and other creditors to settle your debt and to not use a debt settlement company. The FTC and many state attorney generals have brought law suits against debt settlement companies. This book tells you exactly how to do it

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yourself. How does bankruptcy work? You will learn: The difference between a Chapter 7 and Chapter 13 bankruptcy and what they typically cost. The top 5 reasons why people go bankrupt. Why you should not undertake to do a bankruptcy by yourself without an experienced bankruptcy lawyer. How

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to locate a bankruptcy lawyer in your area and learn what qualities to look for in a bankruptcy lawyer. The goal of this book is to teach you how to settle and reduce your own debts to avoid bankruptcy. However, should you consider declaring bankruptcy this book will also teach you what you need to know. Here are some of

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or that you can learn. Take personal responsibility; practice intentionality; be goal-oriented, a hard worker; and be consistent. If you adopt this mindset, you, too, can become a millionaire. -- adapted from foreword and introduction

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