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pre-payment penalty in a financing contract; the portion of a "90 days same as cash" agreement that states that the entire loan amount plus the interest accumulated over the first 90 days becomes due immediately.

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Dave and special guest Chris Hogan team up with the answer. Build wealth in college? Alex asks about building wealth while he's still in college. Dave says Alex's best investment right now is in himself and his education.

Ask Dave | DaveRamsey.com

Dave Ramsey's Foundations in Personal Finance College Edition curriculum is our newest edition curriculum for the education market. This 5-chapter version is perfect for student groups on a college campus to help give college students a great start on handling their money.

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Dave Ramsey. America's trusted voice on money and business, Dave has authored seven best-selling books including The Total Money Makeover and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and through digital outlets.

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Student text includes financial forms, case studies, activities, group discussion questions and excerpts from Dave Ramsey's New York Times best-seller The Total Money Makeover. Instructor resources include sample lesson plans, sample syllabi, answer keys, chapter assessments, test banks, activities, case studies and discussion questions.

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