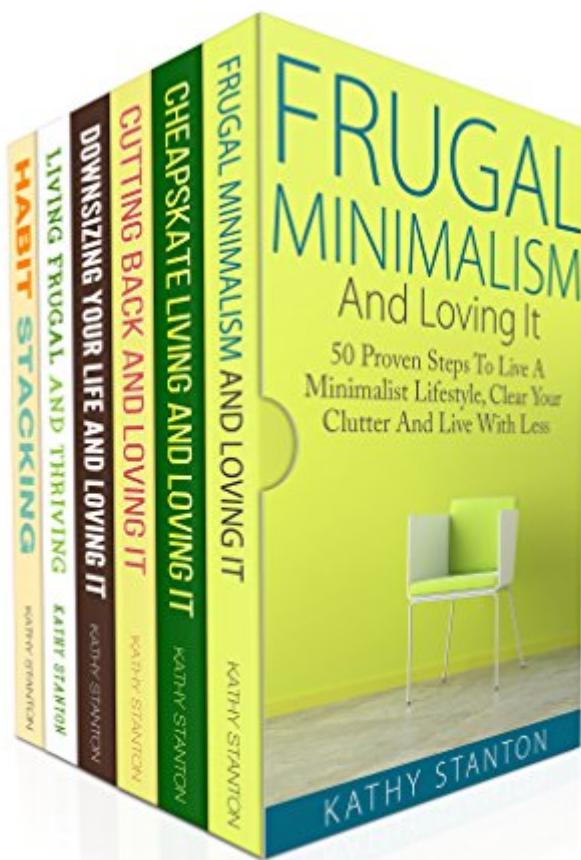


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In my opinion the author should have made this 1 book instead of several smaller editions. The book is a little out of date, but this happens. The Author is definitely a Dave Ramsey person who is Anti-credit card, cash only and it doesn't address the need to build credit for larger purchases. For Example: The Author stated she bought a car for \$500 cash, but she didn't say how long it lasted after the purchase or how often it broke down, or what necessary repairs cost.

Great practical ideas! Must read! Kathy is a wonderful guide and cheerleader for financial security and a happier simpler life!

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