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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. If that guy were to call in to The Dave Ramsey Show today, I'd chew him out for being so stupid with his money!

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It's also important to know that bankruptcy doesn't clear student loans, government debts (taxes, fines or penalties), reaffirmed debt (where you recommit to the terms of a current loan), child support or alimony. So, if those are your only debts, bankruptcy isn't the path for you. What Are the Types of Bankruptcies?

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