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The Total Money Makeover
Book by Dave Ramsey

STEP 1: Begin the emergency fund. This step is necessary to stop you getting derailed in subsequent steps when unexpected expenses occur.

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If your household income is greater than \$20,000, aim for a \$1,000 emergency fund. If your household income is less than \$20,000, aim for a \$500 emergency fund.

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Book Summary: The Total Money Makeover by Dave Ramsey

Dave Ramsey, the nationally-syndicated radio host of "The Money Game" and bestselling author, has helped thousands through

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Financial Peace University—a 12-week financial planning program. He presents seminars in churches and corporations throughout the country.

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organization that uses a product or service. Credit.

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business. He's authored seven bestselling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship, The Complete Guide to Money, Smart Money Smart Kids and The Legacy Journey. The Dave

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