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own money troubles in the past. He's overcome them and learned from his mistakes so he's passed along his wisdom in these pages.

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a less-pressured structure. Some debt balances may be partially discharged, and the filer agrees to a monthly payment to the trustee for distribution to the remaining creditors.

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Review. 4. 5. Both

are retirement

plans. Both use

mutual funds.

Diversification and

long term growth

play an important

role. Rate of return

matters. Both

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involve Baby Step  
4. Both plans  
depend on you  
contributing money  
to the plan.

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