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The Total Money Makeover Summary Chapter 4: Obstacle #3—Myths About Money Like myths about debt, there are myths about getting and handling money. They run counter to the Total Money Makeover principle of effort and sacrifice, of living differently from everyone else now so you can live differently from everyone else in the future.

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Chapter 4: Debt Identifies the devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and

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