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### What Is a Chapter 7 Bankruptcy Filing? | DaveRamsey.com

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 summarizes major consumer credit laws.

### Interrupter Checkmark - Dave Ramsey

Dave Ramsey America's trusted voice on money and business, Dave has authored seven best-selling books including The Total Money Makeover and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 12 million listeners each week on more than 575 radio stations and through digital outlets.

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