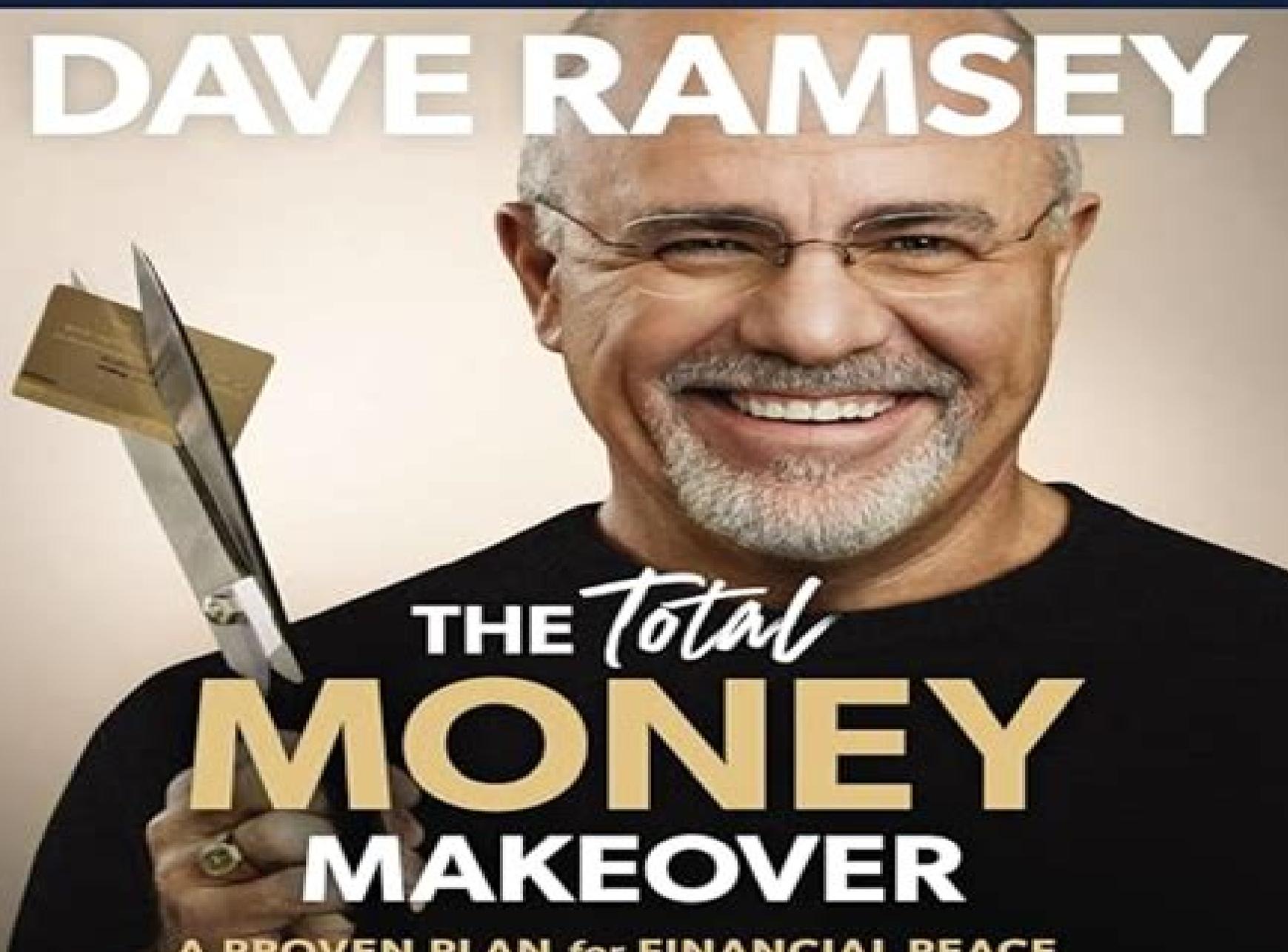


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A photograph of Dave Ramsey, a middle-aged man with glasses and a goatee, smiling broadly. He is wearing a black t-shirt and holding a pair of silver scissors that are cutting through a gold credit card. The background is a plain, light-colored wall.

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# Total Money Makeover

**Dave Ramsey**



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