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no matter how you feel about budgeting right now no matter what money goals you have and no matter your income you can make and keep a budget in just five steps but first decide if you re making a budget on paper with a spreadsheet or in an app i know a great app called everydollar

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ramsey at that time i was climbing out of a huge financial hole caused by some stupid risky mistakes i had made in my real estate business if that guy were to call in to the dave ramsey show today i d chew him out for being so stupid with his money but hey we ve got to start somewhere right i started at the bottom of a huge money pit

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rather than gimmicks or quick fixes ramsey s method for achieving financial and familial stability focuses on a series of ten key traits which will teach you how to create a value system what finances and romance have to do with each other how to teach your children about money why contentment is the most powerful financial principle

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if you can say heck yes to each statement below then pack your bags baby you re ready to buy a house 1 you re debt free with a full emergency fund the first step in making sure you re financially ready to buy a house is paying off all your debt and saving up a full emergency fund

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