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[Rachel Cruze is a two-time #1 national bestselling author, financial expert and host of The Rachel Cruze Show.. She has appeared on Good Morning America, Today and Live With Kelly & Ryan, among others.](#) [Since 2010, Rachel has served at Ramsey Solutions, where she teaches people how to avoid debt, save money, budget and win with money at any stage in life.](#)

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[the late 1980s, you would have met a much different Dave 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!](#)

[Dave Ramsey's Complete Guide To Money: The Handbook of ...](#)

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