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Chapter 6: Credit Bureaus and Collection Practices Overview In this chapter, Dave shows how a FICO score is computed and the myth about building your credit score. He outlines a systematic plan to deal with creditors and explains the Fair Debt Collections Practice Act in detail.

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Dave Ramsey Review for chapter 3 test Flashcards | Quizlet Related: Dave explains where a Chapter 13 bankruptcy falls in the Baby Steps. Chapter 7. Chapter 7 means the court sells all your assets—with some exemptions—so you can pay back as much debt as possible. The remaining unpaid debt is erased.

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