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individuals with an earned income and their non-income-producing spouses; growth is not taxed until money is withdrawn and contributions to an IRA are often tax-deductible.

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4 Foundations in Personal Finance Dave Ramsey, a personal money management expert, is an extremely popular national radio personality, and author of the New York Times best-sellers *The Total Money Makeover*, *Financial Peace and More Than Enough*. Ramsey added television host to his title in 2007 when "The

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