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Dave Ramsey Detailed Answer: Some financial planners do sell no load funds; others do not. Dave Ramsey does not dwell on whether a fund has a load or no load as much as he pays attention to how well the fund has done over long periods of time. There are lots of good mutual funds.

**Dave Ramsey Ch 10
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Answers To Dave Ramsey Chapter 5

Dave explains why he feels this is wrong, and how debt impacts your life in the present and in the future. Not fond of the system. Angel wonders if a person would have a credit report if they have never had debt. Listen as Dave answers her question, and gives some behind-the-scenes information about the credit reporting industry. Low vs. no

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