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Dave Ramsey America's trusted voice on money and business, Dave has authored seven best-selling books including *The Total Money Makeover* and *Smart Money Smart Kids*. The Dave Ramsey Show is heard by more than 12 million listeners each week on more than 575 radio stations and through digital outlets.

## ~~Sign in—The Dave Ramsey Show~~

Dave Ramsey's 7 Baby Steps If you are considering filing for Chapter 7 bankruptcy, you'll need the help and expertise of a seasoned and competent bankruptcy lawyer. However, before you can file for Chapter 7 bankruptcy, you first need to pass one hurdle—the Chapter 7 means test.

## ~~Dave Ramsey Chapter 7 Test—Orris~~

Student text includes financial forms, case studies, activities, group discussion questions and excerpts from Dave Ramsey's New York Times best-seller *The Total Money Makeover*. Instructor resources include sample lesson plans, sample syllabi, answer keys, chapter assessments, test banks, activities, case studies and discussion questions.

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