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5. Both are retirement
plans. Both use
mutual funds.
Diversification and
long term growth
play an important
role. Rate of return
matters. Both involve

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Baby Step 4. Both plans depend on you contributing money to the plan. Both have maximum contribution amounts:

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True/False 6. 8. 9.
Pre-tax means the
government is let-
ting you invest money
before taxes have
been taken out.

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Unit 2: Credit and Debt ... The daughter of Dave Ramsey, she joined Ramsey Solutions in 2010 and uses the knowledge and experiences from growing up in the Ramsey household to

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