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Welcome to Dave Ramsey's Baby Steps to Becoming a Millionaire. We feel honored to be with you today! Christy Richardson Curriculum Advisor Christy Richardson is a curriculum advisor at Dave Ramsey's office and a frequent presenter on high school personal finance topics. Christy's professional ... –12-Chapter Course (Pages 5-6)

## Welcome to Dave Ramsey's Baby Steps to Becoming a Millionaire

1 INTRODUCTION F or the past couple of decades, l've been known as "that money guy on the radio,― but if you had met me back in the late 1980s, you would have met a much different Dave Ramsey. At that time, I was climbing out of a huge financial hole, caused by some stupid, risky mistakes I had made in my real estate business.

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