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back debt. you need to take out a credit card or car loan to build credit.... a FICO score is an "I love debt" score.

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Related: Dave explains where a Chapter 13 bankruptcy falls in the Baby Steps. Chapter 7. Chapter 7 means the court sells all your assets—with some exemptions—so you can pay back as much debt as possible. The remaining unpaid debt is erased.



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Dave Ramsey says: do it at your own peril. Because financial difficulties sometimes come step by step, sometimes suddenly.

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