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a) list your debts in order from smallest to largest balance and focus on paying the smallest debt off first. b) every extra dollar you get should be thrown at the largest debt first. c) attack your debt with intensity. d) every time you pay off a debt, you add its old minimum payment to your neck debt payment. b.

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Chapter 4: Debt Identifies the devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

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