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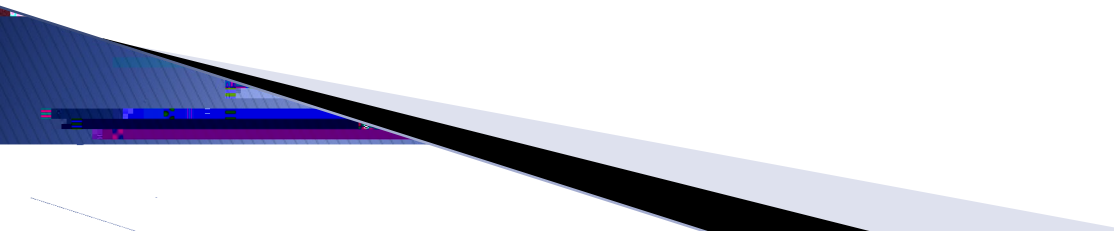
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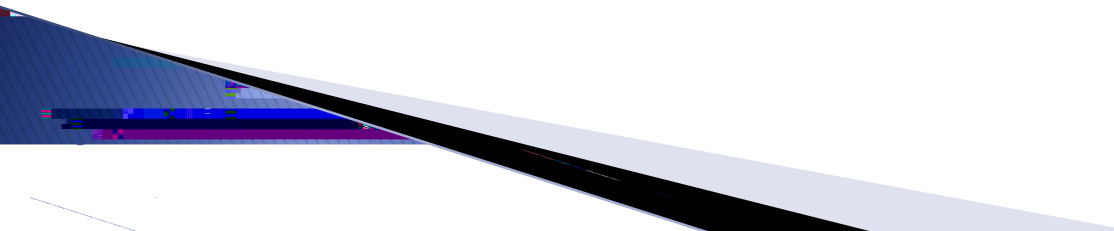
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Not negotiable in
monthly budget

Can be adjusted to fit
monthly budget

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- For financial freedom, stability (and maybe wealth) it's a must!!!
 - Remember to focus on your goals, not current wants
 - Keep this thought in mind: One of Dave Ramsey's tips to wealth is "Frugal Today, Wealthy Tomorrow"
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