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4 Foundations in Personal Finance dave ramsey, a personal money management expert, is an extremely popular national radio personality, and author of the New York Times best-sellers The Total Money Makeover, Financial Peace and More Than Enough. Ramsey added television host to his title in 2007 when "The

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Foundations in Personal Finance Chapter 8. Tax-deferred arrangement for individuals with an earned income and their non-income-producing spouses; growth is not taxed until money is withdrawn and contributions to an IRA are often tax-deductible.

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This principle suggests that a certain amount of money today has different buying power than the same amount of money in the future. This is due to both the opportunity to earn interest on the money and because inflation will drive prices up, thereby changing the "value" of the money.

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