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component is “set money goals.” Explain to students that without goals, life becomes a game of chance. Goal setting is part of the 80% behavior that Dave teaches about. Not only is it a necessary part of a healthy financial plan, but goal setting should also be a habit for every other area of a person’s life.

Part 2

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EntreLeadership, The Complete Guide to Money, Smart Money Smart Kids and The Legacy Journey.

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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,

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risky mistakes I had made in my real estate business. If that guy were to call in to The Dave Ramsey Show today, I'd chew him out for being so stupid with his money!

CHAPTER 1 Lesson Plan
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