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Rule of 78 pre-payment penalty in a financing contract; the portion of a "90 days same as cash" agreement that states that the entire loan amount plus the interest accumulated over the first 90 days becomes due immediately.

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*Book Summary: The Total Money Makeover by Dave Ramsey*

But if you're serious about building a happy and truly fulfilling life, it can't go on like this forever. Lucky for you and me, Dave Ramsey's here to save the day. The Total Money Makeover is the most popular personal finance book of all time. It has sold over 5 million copies since its publication in 2003.

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