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Both are retirement plans. Both use mutual funds. Diversification and long term growth play an important role. Rate of return matters. Both involve Baby Step 4. Both plans depend on you contributing money to the plan. Both have maximum contribution amounts:

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As a #1 New York Times bestselling author and seasoned communicator, Rachel Cruze helps Americans learn the proper ways to handle money and stay out of debt. She's authored three bestselling books, including *Love Your Life, Not Theirs* and *Smart Money Smart Kids*. The daughter of Dave Ramsey, she uses the knowledge and experiences

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Dr. Teresa R. Martin, Esq. is a sought-after attorney, real estate broker, real estate and financial health coach, keynote speaker, author, consultant and a Dave Ramsey Master Coach. As principal of her own practice, she has honed her skills in the areas of

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