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David L. "Dave" Ramsey III (born September 3, 1960) is an American financial author, radio host, television personality, and motivational speaker.

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Christy Richardson is a curriculum advisor at Dave Ramsey's office and a frequent presenter on high school personal finance topics. Christy's professional background includes managing a high -traffic credit union branch, as well as spending 7 years as a teacher and corporate trainer for various organizations.

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