

No Spend _____

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You can't get out of debt while keeping the same lifestyle that got you there

01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

DAVE RAMSEY

Exceptions:

Motivation: