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Dave and the Ramsey Personalities recently sat down for a Fox 17 News Town Hall panel at Ramsey Solutions, where they took questions from people just like you looking to take control of their money. Here ' s what they had to say about some of your most pressing questions: Q&A With Dave and the Ramsey Personalities Tuning Out the Negativity

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A Chapter 13 filing may be the preferred method for consumers with assets they don't want to lose, if they are willing to retire as many of their debts as possible, but under a less-pressured structure. Some debt balances may be partially discharged, and the filer agrees to a monthly payment to the trustee for distribution to the remaining creditors.

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