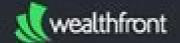
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- Bankruptcy is literally when you can't pay your debts.
 You can't go bankrupt if you don't have debt.
- You will never find an investment that pays 8% guaranteed, let alone 20%+
- You will find *tons* of credit offers out there that will charge you that.
- "Bad" debt is toxic, your best return is to pay it off. But emergency fund takes precedence.



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