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B. A budget is meant to summarize the saving and spending that has taken place over the past year. C. A cash flow statement summarizes all of the income and outgo (spending) over a certain time period. D. A budget is a written plan for saving and spending.

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3 Dave Ramsey Chapter 3 Review. 4. 5. Both are retirement plans. Both use mutual funds. Diversification and long term growth play an important role. ... b. 401(k) c. 403(b) d. 457 CHAPTER 3: Vocabulary 401(k) 403(b) 457 Plan 529 Plan Custodian Direct Transfer ESA IRA Pre-Paid Tuition Rollover Roth IRA SEPP

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