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She is not really saving any money because she is going to have a big down payment on the front end. After making payments on the vehicle for four years, she will have nothing to show for it. Instead, she should save her extra \$275 for a few months, pay cash for a car, keep making these payments to herself, and move up in car gradually.

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Why is the theme of this chapter “Buyer Beware”? Companies use every angle to aggressively compete for your money. Every hour that watch tv, will result in an average spending of \$200. How much \$ is spent on online advertising directed at kids? \$15 billion: Persuading people to do something by telling them that others are doing it, too.