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and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his

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including the use of mobile phones and the Internet to conduct financial transactions.

The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote

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greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development

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