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use "walk-away power". 4. don't talk too much. 5. use the phrase "that's not good enough". 6. watch out for the good guy, bad guy technique. 7. use the "if I" take away technique. big ideas for chapter 7 (3) 1. it's okay to negotiate.

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of your unsecured debt and all of your secured debt over three to five years. The monthly payment amounts are based on your income and how much debt you have.

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