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**STEPS TO CREATING A RICH FUTURE
FOR YOU AND YOUR PARTNER**

SMART
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RICH

¹David Black is the senior research manager for the Institute for the Study of the Americas at the University of Cambridge. His research focuses on the political and social development of Latin America, with particular emphasis on the role of the state and the impact of international aid.

**AUTHOR OF THE
NATIONAL BESTSELLER**

Smart Women Finish Rich

DAVID D BACH

Smart Couples Finish Rich

Tobias Bleicker



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