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[About the Author- Jean Chatzky is a regular contributor to The Oprah Winfrey Show, the financial editor for NBC's Today show, a contributing editor for Money and Time, and a columnist for The New York Daily News.](#)She hosts a daily national radio program on Oprah and Friends, XM, and is the author of four books, including the bestseller [Pay It Down!](#) Susan Denaker's extensive theatre credits ...