# DAVE RAMSEY CHAPTER 11 COMPLETE UPDATE SOLUTION QUESTIONS AND ANSWERS

Pre-tax means the government allows you to invest money after taxes are taken out. t/f - False

ESA's are a good way to save for college. t/f - True

Once you have a fully funded emergency fund, put 10% of your income into retirement plans. t/f - False

"457" plans are designed for employees of non-profit organizations such as hospitals and schools. t/f - False

If we used a race analogy to describe building wealth, it would be most like a marathon. t/f - True

You should never save for college using insurance, savings bonds or pre-paid college tuition. t/f - true

You should wait until after your emergency fund is in place before you invest in retirement funds. t/f - True

You should begin investing in retirement funds before your emergency fund is in place. t/f - False

If you borrow from your investments, you will likely pay taxes and penalties, but you will not unplug the investment, meaning it will not cease to compound. t/f - False

An IRA is the tax treatment on virtually any type of investment and it protects, or shelters, your money from taxes. t/f - True

# **Dave Ramsey Answers Ch 11**

**Rachel S Tattersall** 

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