

Dave Ramsey- Chapter 1 Questions and Answers

What is personal finance? - Answer✓✓-All of the decisions and activities of an individual or family regarding their money; including spending, saving, budgeting, etc.

What is a loan? - Answer✓✓-A debt evidenced by a "note" which specifies that principal amount, interest rate and date of repayment

What is interest? - Answer✓✓-A fee paid by a borrower to the lender for the use of borrowed money; typically interest is calculated as the percentage of the principal (original loan amount)

What is financial literacy? - Answer✓✓-The knowledge and skill set necessary to be an informed consumer and manage finances effectively

What is economy? - Answer✓✓-A system by which goods and services are produced and distributed

What is debt? - Answer✓✓-An obligation of repayment owed by one party (the debtor/borrower) to the second party (the creditor/lender); in most cases this included repayment of the original loan plus interest

What is credit? - Answer✓✓-The granting of a loan and the creation of debt; any form of deferred payment

What is the consumer? - Answer✓✓-A person or organization that uses a product or service

What are the key components of financial success? - Answer✓✓-1. Access your financial situation

Dave Ramsey Workbook Answers Chapter 1

Emilie Sanchez

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

Dave Ramsey Workbook Answers Chapter 1:

The Total Money Makeover Workbook Dave Ramsey, 2004-01-19 A simple straight forward game plan for completely making over your money habits Best selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller *The Total Money Makeover* With inspiring real life stories and thought provoking questionnaires this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles Ramsey will motivate you to immediate action so you can Set up an emergency fund believe me you re going to need it Pay off your home mortgage it is possible Prepare for college funding your kids will love you for it Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy With incentive exercises that really do exercise your spending and saving habits Ramsey will get your mind and your money working to make your life free of fiscal stress and strain It s a no nonsense plan that will not only make over your money habits but it will also completely transform your life [The Total Money Makeover Workbook Updated](#) Dave

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