Dave Ramsey Chapter 4 Questions and Answers 100% Pass

Paradigm - Answer√√-A different way of looking at something

Cash advanced - Answer ✓ ✓ - Charges of 400% and up for their services

Credit - Answer√√-Money loaned

Home equity loan - Answer√√-Using your home as collateral to borrow money

Co-signing - Answer ✓ ✓ - Taking responsibility for someone else's loan

Debt consolidation - Answer ✓ ✓ - Combining debt into one payment

Leasing - Answer√√-Long-term rental agreement

False - Answer√√-Debt consolidation is wise

False - Answer√√-You need a credit car to rent a car

True - Answer ✓ ✓ -Buying used cars is a good way to minimize depreciation

False - Answer√√-The typical millionaire drives new cars

False - Answer√√-The elderly are the number one target of credit companies

False - Answer√√-Co-signing a loan is a way to help out a friend or relative

True - Answer√√-The lottery is a tax on the poor and on people who can't do math

False - Answer√√-Home equity loans are a good way to consolidate debt

True - Answer√√-It is never wise to take out an ARM or balloon mortgage

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Michal Rosen-Zvi

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