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## DAVE RAMSEY CHAPTER 4 QUESTIONS AND ANSWERS

The Second Foundation - Get out of debt

The Third Foundation - Pay cash for your car

What is a FICO score? - An 'I love debt' score

Annual Percentage Rate - Cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan

Deprecation - A decrease or loss in value

Credit Report - A detailed report of an individual's credit history

Loan Term - Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term

Credit Card - Type of card issued by a bank that allows users to finance a purchase

Credit Score - A measure of an individual's credit risk calculated from a credit report using a standardized formula

Annual Fee - A yearly fee that's charged by the credit card company for the convenience of the credit card

Debt Snowball - Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attacked with

# Chapter Making The Minimum Student Activity Sheet

## Dave Ramsey

**David M. Levine, Patricia P.  
Ramsey, Robert K. Smidt**



## **Chapter Making The Minimum Student Activity Sheet Dave Ramsey:**

Applied Statistics for Engineers and Scientists David M. Levine, Patricia P. Ramsey, Robert K. Smidt, 2001 For courses in Probability and Statistics This applied text for engineers and scientists written in a non theoretical manner focuses on underlying principles that are important to students in a wide range of disciplines It emphasizes the interpretation of results the presentation and evaluation of assumptions and the discussion of what should be done if the assumptions are violated Integration of spreadsheet and statistical software Microsoft Excel and Minitab as well as in depth coverage of quality and experimental design complete this treatment of statistics

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