
Chapter 1 Test-Dave Ramsey

Making the right choices with your money—managing your money—involves knowing how . . . - Answer-Earning, budgeting, saving, spending and giving your money

Banks got into the credit business before 1920 because charging exceptionally high interest rates was legal. - Answer-False

You should always make sure you have a... - Answer-Budget

To gain an understanding of your personal finances, you should know . . . - Answer-Where you are financially, amount of income you have, goals you want to set

What is The First Foundation? - Answer-Have a \$500 emergency Fund

Personal finance is the financial decisions a(n) _____ must make in order to earn, budget, save, spend, and give. - Answer-Individual or Family

Being a spender has many more positives than being a saver. - Answer-False

After WWI, the demand for products increased, and people began getting credit without loan sharks. due to this, credit... - Answer-Started to become more socially acceptable

A money principle to keep in mind is to live on _____ you make. - Answer-Less than

To know your net worth, subtract your liabilities from your _____. - Answer-Assets

Savers have a tendency to be . . . - Answer-strict with their money and not spend any of it

What is the best way to avoid running out of money too quickly? - Answer-You can make a habit to plan and set goals for your money

Chapter 1dave Ramsey Test Answer Key

JS Bruner



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Supervision John W. Newstrom, Lester R. Bittel, 2002 This book first published under the title of What Every Supervisor Should Know provides the very latest information and the most current points of view from authoritative sources

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