2023 CHAPTER 6 DAVE RAMSEY WORKBOOK ANSWERS

MYTH: You need to take out a credit card or car loan to "build up your ." - Credit score The score is an "I love score and is not a measure of winning financially. - Credit, Credit Account information is removed from your credit report _____ years after the last activity on the account, except for a Chapter 7 bankruptcy, which stays on for years - 7, 10 Beware of credit clean-up scams. The only information that may be legally removed from a credit report is information. - inaccurate of those credit reports contained mistakes of some sort and of them contained errors serious enough to result in the denial of credit - 30%, 25% of the credit reports contained credit accounts that had been closed by the consumer but incorrectly remained listed as open. - 79% listed the same mortgage or loan twice - 22% You should check your credit report , which you can now do for free. - annually Identity theft is the fastest-growing crime in North America today. - white collar Place a alert on your credit bureau report (stays on for 90 days without a police report). - fraud victim Get a . 80% of identities are stolen by people you know. - police report Remember, this is ______. You owe ______ and should pay - theft, nothing, nothing division of each creditor and Contact the furnish . - Fraud victim, nothing Be _____, this will take some time. You now have a new , - Persistent, hobby

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