

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

Contact the _____ division of each creditor and furnish _____ . - Fraud victim, nothing

Be _____ , this will take some time. You now have a new _____ . - Persistent, hobby

Chapter Workbook Review Answers Dave Ramsey

S Baum



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