

# 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

# Chapter 4 Test C Dave Ramsey

**Clifford Lane**



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