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

[Dave Chapter 1test Answer](#)

William Collins

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