

DAVE RAMSEY CHAPTER 5 (CONSUMER AWARENESS) QUESTIONS AND ANSWERS

What does "Caveat Emptor" mean? - buyer beware

Annual Percentage Rate (APR) - cost of borrowing money on an annual basis; takes into account the interest rate and other related fees on a loan

Buyer's Remorse - regretting a purchase soon after making it

Brand Recognition - consumer awareness that a particular brand exist. It is part of product positioning.

Financing - to buy an item with credit; paying over time.

Finite - having a beginning and an end

Impulse Purchase - to buy an item without thinking about it

Opportunity Cost - the true cost of something in terms of what you have to give up to get the item; the benefits you would have received by taking the other action.

Rule of 78 - pre-payment penalty in a financing contract; the portion of a "90 days same as cash" agreement that states that the entire loan amount plus the interest accumulated over the first 90 days becomes due immediately.

Significant Purchase - an amount of money you spend, usually \$300 or more, that causes some pain to part with.

What are the five steps you should follow before making a significant purchase? -

1. wait overnight
2. consider your buying motives.

Dave Ramsey Chapter 5 Reading Guide Answers

Raffaela Di Napoli



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