

Dave Ramsey- Chapter 1 Questions and Answers

What is personal finance? - Answer✓✓-All of the decisions and activities of an individual or family regarding their money; including spending, saving, budgeting, etc.

What is a loan? - Answer✓✓-A debt evidenced by a "note" which specifies that principal amount, interest rate and date of repayment

What is interest? - Answer✓✓-A fee paid by a borrower to the lender for the use of borrowed money; typically interest is calculated as the percentage of the principal (original loan amount)

What is financial literacy? - Answer✓✓-The knowledge and skill set necessary to be an informed consumer and manage finances effectively

What is economy? - Answer✓✓-A system by which goods and services are produced and distributed

What is debt? - Answer✓✓-An obligation of repayment owed by one party (the debtor/borrower) to the second party (the creditor/lender); in most cases this included repayment of the original loan plus interest

What is credit? - Answer✓✓-The granting of a loan and the creation of debt; any form of deferred payment

What is the consumer? - Answer✓✓-A person or organization that uses a product or service

What are the key components of financial success? - Answer✓✓-1. Access your financial situation

Chapter One Review Answers Dave Ramsey

**Harold Wallace Ross, William
Shawn, Tina Brown, David
Remnick, Katharine Sergeant Angell
White, Rea Irvin, Roger Angell**

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