

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

Dave Ramsey Workbook Answers For Chapter 5

Yicheng Fang



Dave Ramsey Workbook Answers For Chapter 5:

The Complete Personal Finance Blueprint , THE COMPLETE PERSONAL FINANCE BLUEPRINT Master Your Money Build Wealth Take control of your finances and build the wealthy future you deserve 78% of Americans live paycheck to paycheck 56% can't cover a 1 000 emergency But here's the truth financial success isn't about how much you earn it's about what you do with what you have This comprehensive data driven guide gives you EVERYTHING you need to transform your financial life in 90 days or less WHAT'S INSIDE THIS 30 PAGE GUIDE 7 comprehensive chapters 90 day action plan 40 tables charts and visual frameworks Step by step financial systems Real numbers and benchmarks Budget templates and worksheets Debt payoff calculators Investment guides for beginners Daily checklists for transformation WHAT YOU'LL LEARN THE MONEY MINDSET 6 mental shifts of wealthy people How to rewrite your money story The millionaire mindset research backed Daily practices for financial success KNOW YOUR NUMBERS Net worth tracking system Income and expense analysis Savings rate calculation Credit score optimization BUDGETING SYSTEMS 50 30 20 Rule explained Zero Based budgeting Pay Yourself First method Envelope system guide Which system is right for YOU EMERGENCY FUND How much you really need Best high yield savings accounts Building roadmap week by week What counts as an emergency DEBT ELIMINATION Avalanche vs Snowball methods Balance transfer strategies Debt consolidation guide Acceleration tactics INVESTING FOR BEGINNERS Why you MUST invest the math Index funds explained simply Account types 401k IRA HSA The 3 fund portfolio Investment priority order 90 DAY TRANSFORMATION Day by day action plan Weekly checklists Monthly milestones Progress tracking worksheets THE NUMBERS THAT MATTER 7% average stock market return 500 month invested for 30 years 567 000 50% savings rate financial independence in 17 years Emergency fund prevents 90% of financial disasters Debt free people have 3x the net worth THIS GUIDE IS PERFECT FOR Anyone living paycheck to paycheck People wanting to get out of debt Beginners who don't know where to start Those confused about investing Anyone who wants financial freedom People who've tried budgets that didn't stick Future millionaires ready to take control WHAT MAKES THIS DIFFERENT NOT complicated financial jargon Simple explanations anyone can understand NOT one size fits all advice Multiple systems choose what fits YOU NOT just theory and concepts Actionable 90 day transformation plan NOT overwhelming information Step by step day by day guidance INCLUDES 40 VISUAL TOOLS Net Worth Tracker Template Budget Category Worksheets Emergency Fund Calculator Debt Payoff Comparison Tables Investment Allocation Charts Savings Rate Calculator 90 Day Transformation Checklists Monthly Progress Trackers Financial Goal Worksheets INSTANT DOWNLOAD INCLUDES 30 page comprehensive PDF guide Modern clean professional design 40 tables and visual frameworks Complete 90 day action plan Budget templates and worksheets Printable checklists Unlimited personal use Personal finance is 80% behavior and 20% math This guide gives you both but more importantly it gives you the ACTION PLAN to actually transform your life Your financial freedom journey starts NOW Questions Message me anytime Love it

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