

## DAVE RAMSEY CHAPTER 4 QUESTIONS AND ANSWERS

**The Second Foundation - Get out of debt**

**The Third Foundation - Pay cash for your car**

**What is a FICO score? - An "I love debt" score**

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

**Depreciation - A decrease or loss in value**

**Credit Report - A detailed report of an individual's credit history**

**Loan Term - Time frame that a loan agreement is in force, and before or at the end of which the loan should either be repaid or renegotiated for another term**

**Credit Card - Type of card issued by a bank that allows users to finance a purchase**

**Credit Score - A measure of an individual's credit risk calculated from a credit report using a standardized formula**

**Annual Fee - A yearly fee that's charged by the credit card company for the convenience of the credit card**

**Debt Snowball - Preferred method of debt repayment; includes a list of all debts organized from smallest to largest balance; minimum payments are made to all debts except for the smallest, which is attacked with**

# Answers To Dave Ramsey Chapter 4

**R Sandford**

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