

Dave Ramsey Post Test Study Guide | Questions with 100% Correct Answers | Verified | Latest Update 2024

Which of the following statements best explains why income alone does not determine wealth? -

✓✓ How much money a person makes does not dictate his or her spending and saving behavior.

The widespread financial insecurity of Americans is primarily because: - ✓✓ The saving rate of Americans is low and many borrow in order to spend more than they earn.

Which of the following is not one of the three basic reasons for saving money? - ✓✓ Have money available to lend to friends

This principle suggests that a certain amount of money today has different buying power than the same amount of money in the future. This is due to both the opportunity to earn interest on the money and because inflation will drive prices up, thereby changing the "value" of the money. - ✓✓ Time value of money

Rent is a: - ✓✓ Fixed expense

Which of the following account records would have the most current balance? - ✓✓ Your own account register

A credit score is intended to measure: - ✓✓ The risk of your not repaying debt

Which of the following things cannot be done with a debit card but can be done with a credit card? - ✓✓ Go into debt

Which of the following statements is false? - ✓✓ All high-paying careers require a four-year college degree.

Study Guide For Ramsey Test

Tamar Szabó Gendler, John Hawthorne



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