

Annual fee a yearly fee that's charged by the credit card company for the convenience of the credit card

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

Credit Card type of card issued by a bank that allows users to finance a purchase

Credit Report a detailed report of an individual's credit history

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

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 the largest possible payments

Depreciation a decrease or loss in value

Introductory Rate an interest rate charged to a customer during the early stages of a loan; the rate often goes up after a specified period of time

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

Tax Deduction an expense, such as a charitable contribution, that can be deducted from one's taxable income

Credit Bureau an agency that researches and collects individual credit information and sells it for a fee to creditors so they can make a decision on granting loans. Typically clients include banks, mortgage lenders, credit card companies and other financing companies

Almost ____% of Americans are living paycheck to paycheck. 70

When it comes to debt, if you tell a lie or spread a _____ long enough, eventually it becomes accepted as the _____ myth; truth

Debt has been _____ to us with such intensity for so long that to imagine living without it requires a complete _____ shift - a completely new way of looking at things: marketed; paradigm

The first one is the belief that you have to build _____
The truth is there is ____ good reason to go into debt. credit; no

The second myth is that you can spend money on whatever you want while in _____ and pay for it later when you're making more _____. college; money

Making The Minimum Chapter 4 Worksheet Dave Ramsey Answers

Mark Steyvers



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