

**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

**Kathleen Armour**



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