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# Dave Ramsey Personal Finance Final Exam Answers

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All Your Worth

Smart Money Smart Kids

The Great Misunderstanding

Your Life...Well Spent

Relating with Money

The Marriage Challenge

The Contentment Journal

Killing Sacred Cows

What Would the Rockefellers Do?

EntreLeadership

The Money Saving Mom's Budget

Financial Peace Junior Kit

Retire Inspired

Your Money After the Big 5-0

The Proximity Principle

Deluxe Executive Envelope System  
The Money Answer Book  
Everyday Millionaires  
Summary, Analysis & Review of Dave Ramsey's The Total Money Makeover by  
Eureka  
The Total Money Makeover Workbook  
The White Coat Investor  
Financial Peace Revisited  
Choose FI  
The Physician's Guide to Personal Finance  
My Money My Way  
All About Asset Allocation, Second Edition  
I Catch Killers  
Healing Back Pain  
The Legacy Journey  
The Index Card  
Love Your Life Not Theirs  
Financial Peace  
Debt-Free Degree  
Baby Steps Millionaires

Dave Ramsey's Complete Guide to Money  
Money Matters for Teens  
Financial Feminism  
From Paycheck to Purpose  
The Total Money Makeover  
The Christy Wright Goal Planner 2022

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## **ZACHARY MACK**

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**All Your Worth** Ramsey  
Press  
When you hear the word  
retirement, you probably  
don't imagine yourself  
scrambling to pay your  
bills in your golden years.  
But for too many

Americans, that's the fate  
that awaits unless they  
take steps now to plan for  
the future. Whether  
you're twenty five and  
starting your first job or  
fifty five and watching the  
career clock start to wind  
down, today is the day to  
get serious about your  
retirement. In *Retire  
Inspired*, Chris Hogan  
teaches that retirement

isn't an age; it's a  
financial number an  
amount you need to live  
the life in retirement that  
you've always dreamed  
of. With clear investing  
concepts and strategies,  
Chris will educate and  
empower you to make  
your own investing  
decisions, set reasonable  
expectations for your  
spouse and family, and

build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

*Smart Money Smart Kids*  
Simon and Schuster

“The newbie investor will not find a better guide to personal finance.”

—Burton Malkiel, author of *A RANDOM WALK DOWN WALL STREET* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow

their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went

viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

*The Great Misunderstanding*  
Ramsey Press

This question and answer book is the perfect resource guide for

equipping individuals with key information about everyday money matters. Questions and answers deal with 100+ of the most-asked questions from The Dave Ramsey Show—everything from budget planning to retirement planning or personal buying matters, to saving for college and charitable giving. This is Dave in his most popular format—ask a specific question, get a specific answer.

Your Life...Well Spent  
HarperCollins  
Provides a basic

understanding of the purpose of money and explains stewardship, money, attitude, planning, banking, spending, careers, and more by using the Bible as the plan.

Relating with Money  
Harvest House Publishers  
THE #1 TRUE CRIME BESTSELLER. Serial killings, child abductions, organised crime hits and domestic murders. This is the memoir of a homicide detective. WINNER OF 2021 DANGER PRIZE FOR NON-FICTION Here I am: tall and broad, shaved

head, had my nose broken three times fighting. Black suit, white shirt, the big city homicide detective. I've led investigations into serial killings, child abductions, organised crime hits and domestic murders. But beneath the suit, I've got an Om symbol in the shape of a Buddha tattooed on my right bicep. It balances the tattoo on my left ribs: Better to die on your feet than live on your knees. That's how I choose to live my life. As a cop, I got paid to catch killers and I

learned what doing it can cost you. It cost me marriages and friendships. It cost me my reputation. They tell you not to let a case get personal, but I think it has to. Each one has taken a piece out of me and added a piece, until there's only pieces. I catch killers - it's what I do. It's who I am. Gary Jubelin was one of Australia's most celebrated detectives, leading investigations into the disappearance of preschooler William Tyrrell, the serial killing of

three Aboriginal children in Bowraville and the brutal gangland murder of Terry Falconer. During his 34-year career, Detective Chief Inspector Jubelin also ran the crime scene following the Lindt Cafe siege, investigated the death of Caroline Byrne and recovered the body of Matthew Leveson. Jubelin retired from the force in 2019. This is his story. *The Marriage Challenge* Thomas Nelson  
The success stories speak for themselves in this book from money maestro Dave Ramsey. Instead of

promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters, providing not only the how-to but also a grounded and uplifting hope for getting out of debt and achieving total financial health. Ramsey debunks the many myths of money (exposing the dangers of cash advance, rent-to-own, debt consolidation) and attacks the illusions and downright deceptions of the American dream, which encourages nothing but overspending and

massive amounts of debt. "Don't even consider keeping up with the Joneses," Ramsey declares in his typically candid style. "They're broke!" The Total Money Makeover isn't theory. It works every single time. It works because it is simple. It works because it gets to the heart of the money problems: you. This 3rd edition of The Total Money Makeover includes a fresh cover design, all new personal success stories, and naysayers, and more. The Contentment Journal

Simon and Schuster  
From one of Nielsen's top 50 power moms comes advice you can take to the bank—literally! Crystal Paine, who has helped busy women everywhere take control of their finances, presents her most effective strategies designed for families of all sizes and income levels. With hundreds of inspiring “why didn't I think of that?” tips, plus worksheets, Paine breaks down your goals into easy, manageable steps so you can: • Achieve a complete financial

makeover • Set up a realistic budget • Never pay retail • Slash your grocery bill • Organize your time and your home • Use coupons wisely • Pay with cash only • Live simply • Become debt free • Choose contentment • Make every dollar count  
**Killing Sacred Cows**  
Dave Ramsey's Financial Peace  
In Love Your Life, Not Theirs, Rachel Cruze shines a spotlight on the most damaging money habit we have: comparing ourselves to others. Then

she unpacks seven essential money habits for living the life we really want--a life in line with our values, where we can afford the things we want to buy without being buried under debt, stress, and worry. The Joneses are broke. Life looks good, but hidden beneath that glossy exterior are credit card bills, student loans, car payments, and an out-of-control mortgage. Their money situation is a mess, and they're trying to live a life they simply can't afford. So why exactly do we try so hard

to keep up with the Joneses? Are we really living the lives we want, or are we chasing someone else's dream, just trying to keep up appearances on social media, at church, and in our community? Why are we letting other people set the pace for our own family's finances? In *Love Your Life, Not Theirs*, Rachel shows you how to buy and do the things that are important to you--the right way. That starts by choosing to quit the comparisons, reframing the way you think about

money, and developing new habits like avoiding debt, living on a plan, watching your spending, saving for the future, having healthy conversations about money, and giving. These habits work, and Rachel is living proof. Now, she wants to empower you to live the life you've always dreamed of without creating the debt, stress, and worry that are all too often part of the deal. Social media isn't real life, and trying to keep up with the Joneses will never get you anywhere. It's time to



live--and love--your life, not theirs. "I've never read a book about money that takes this approach--and that's a good thing! Comparison has a way of weaving itself throughout all aspects of our lives, including our money. In *Love Your Life, Not Theirs*, Rachel Cruze outlines the seven money habits that really matter--and they have nothing to do with keeping up with the Joneses!" Candace Cameron-Bure Actress, author, and co-host of *The View* "*Love Your Life, Not Theirs* is full of the kind of

practical, straightforward advice we've come to expect from Rachel Cruze. She offers guidance on paying down debt, smart saving, and the right way to talk to your spouse about money. These indispensable tips can help with day-to-day spending decisions and put you on a path to establishing healthy financial habits." Susan Spencer Editor-in-Chief for *Woman's Day* "Cruze's self-deprecating and honest voice is a great resource for anyone wanting to take charge of

their money. With humor and approachability, she helps her readers set themselves up for success and happiness, no matter what current financial state they may be in." Kimberly Williams-Paisley New York Times best-selling author of *Where the Light Gets In* "In today's world of social media, the temptation to play the comparison game is stronger than ever. *Love Your Life, Not Theirs* is the perfect reminder that, when it comes to money, comparison is a game you

can't win. A terrific--and much needed--read." Jean Chatzky Financial Editor, NBC TODAY and Host of HerMoney with Jean Chatzky Podcast

### **What Would the Rockefellers Do?**

Ramsey Press

WHEN IT COMES TO INVESTING FOR YOUR FUTURE, THERE'S ONLY ONE SURE BET—ASSET ALLOCATION THE EASY WAY TO GET STARTED

Everything You Need to Know About How To: Implement a smart asset allocation strategy  
Diversify your

investments with stocks, bonds, real estate, and other classes Change your allocation and lock in gains Trying to outwit the market is a bad gamble. If you're serious about investing for the long run, you have to take a no-nonsense, businesslike approach to your portfolio. In addition to covering all the basics, this new edition of All About Asset Allocation includes timely advice on: Learning which investments work well together and why  
Selecting the right mutual

funds and ETFs Creating an asset allocation that's right for your needs  
Knowing how and when to change an allocation  
Understanding target-date mutual funds "All About Asset Allocation offers advice that is both prudent and practical--keep it simple, diversify, and, above all, keep your expenses low--from an author who both knows how vital asset allocation is to investment success and, most important, works with real people." -- John C. Bogle, founder and former CEO, The

Vanguard Group "With All About Asset Allocation at your side, you'll be executing a sound investment plan, using the best materials and wearing the best safety rope that money can buy." -- William Bernstein, founder and author, *The Intelligent Asset Allocator* *EntreLeadership* Thomas Nelson Inc  
The bestselling mother/daughter coauthors of "The Two-Income Trap" now pen an essential guide to the five simple keys to lasting financial peace.

*The Money Saving Mom's Budget* Ramsey Press  
Barnes and Nobles' 2022 List of "Best Books that Help!" Does fear and insecurity keep you from looking at your bank account? Is your financial anxiety holding you captive? You don't have to stress about money anymore. YOU can take back control. As a newly divorced single mom making \$24,000 per year and facing down \$77,000 in debt, Kumiko Love worried constantly about money. She saw what other moms

had—vacations, birthday parties, a house full of furniture—and felt ashamed that she and her son lived in a small apartment and ate dinner on the floor. Worse, when her feelings began to exhaust her, she binge-shopped, reasoning that she'd feel better after a trip to the mall. On the day she needed to pay for a McDonald's ice cream cone without her credit card, she had an epiphany: Money is not the problem. Self-Doubt is the problem. Shame is the problem. Guilt is the

problem. Society's expectations for her are the problem. She is the solution. Once she reversed the negative thinking patterns pushing her toward decisions that didn't serve her values or goals, her financial plan wrote itself. Now, she's not only living debt-free in her dream home, which she paid for in cash, but she has spread her teachings around the world and helped countless women envision better lives for themselves and their families. Now, building on

the lessons she's taught millions as the founder of The Budget Mom, she shares a step by step plan for taking control back over your financial life—regardless of your level of income or your credit card balance. Through stories from navigating divorce to helping clients thrive through recessions, depression, eviction, layoffs and so much more, you will learn foundational practices such as: How to use your emotions to your financial advantage, instead of letting them

control you How to create a budget based on your real life, not a life of self-denial How to create a motivating debt pay-off plan that makes you excited about your future, instead of fearing it My Money My Way will give you the tools to align your emotional health with your financial health—to let go of deprivation and embrace desire. Love's paradigm-shifting system will teach you how to honor your unique personal values, driving emotions, and particular needs so that you can

stop worrying about money and start living a financially fulfilled life. Financial Peace Junior Kit Penguin  
Hogan shows that God's way of managing money really works. Millionaire status doesn't require inheriting a bunch of money or having a high-paying job. The path to becoming a millionaire is paved with tools that you either already have or that you can learn. Take personal responsibility; practice intentionality; be goal-oriented, a hard worker; and be consistent.

If you adopt this mindset, you, too, can become a millionaire. -- adapted from foreword and introduction  
*Retire Inspired* Penguin  
Offers advice on growing a business, including setting and attaining goals, time management, and operating debt free. Your Money After the Big 5-0 Unbound Publishing  
Written by a practicing emergency physician, *The White Coat Investor* is a high-yield manual that specifically deals with the financial issues facing medical students,

residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family,

build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation

Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost

your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at

the first pages of the book by clicking on the Look Inside feature Praise For The White Coat Investor "Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street "Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his

experience and his research." - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of Common Sense Investing "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle has done for

physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!  
*The Proximity Principle*  
McGraw Hill Professional  
Our culture is riddled with destructive myths about money and prosperity that are severely limiting our power, creativity, and

financial potential. In "Killing Sacred Cows", Garrett B Gunderson boldly exposes ingrained fallacies and misguided traditions in the world of personal finance. He presents a revolutionary perspective that can create unprecedented opportunity and wealth for individuals. Our financial lives are intimately connected to our societal contributions, and we must be financially free in order to achieve our fullest potential. Yet most people are held captive in their

financial lives by misinformation, propaganda, and lack of knowledge. Through well-reasoned arguments and pitiless logic, Gunderson attacks these sacred cows with revelatory insights, such as: High returns without high risk; "Security" without a corporate job; Debt that increases your financial productivity; Enjoying your money instead of waiting for retirement. "Killing Sacred Cows" is a must-read for brave individuals willing to question common

assumptions and teachings, overcome the herd mentality, break through financial myths, and live a purpose-ful, passionate, and prosperous life. Investors seeking financial advice in *The Little Book That Makes You Rich* will find this to be a must-read for anyone who wants to achieve their financial potential today. [Deluxe Executive Envelope System](#) White Coat Investor LLC the Every parent wants the best for their child. That's why they send them to



college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.<sup>1</sup> Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In Debt-

Free Degree, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: \*How to prepare their child for college \*Which classes to take in high school \*How and when to take the ACT and SAT \*The right way to do college visits \*How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. Debt-Free Degree shows

parents how to pay cash for college and set their child up to succeed for life.

### **The Money Answer**

**Book** Ramsey Press

You Can Baby Step Your Way to Becoming a Millionaire Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That's when he set out to learn God's ways of managing money and developed the Ramsey Baby Steps.

Following these steps, Dave became a millionaire again—this time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In *Baby Steps Millionaires*, you will . . .

- \*Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth
- \*Learn how to bust through the barriers preventing them from becoming a millionaire

- \*Hear true stories from ordinary people who dug themselves out of debt and built wealth
- \*Discover how anyone can become a millionaire, especially you

*Baby Steps Millionaires* isn't a book that tells the secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is anything but boring! You don't need a

large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it's game on!

*Everyday Millionaires* B&H Publishing Group  
Now available for Pre-Order! A common resolution set at the beginning of a new year is to "get my financial house in order." But how can you build a house, let alone pour any kind of foundation, without a blueprint? There are dozens of books and gurus trying to push their

advice and tell you how to spend and invest your money. And then, there are three suburban dads just trying to make the world a little bit better. Meet Brad Barrett and Jonathan Mendonsa of the award-winning ChooseFI podcast and Chris Mamula of the popular blog "Can I Retire Yet?". They have walked the talk and now want to share their knowledge with you. Together, these three regular guys will show you how they did something extraordinary. They are all financially independent

and doing meaningful work that fulfills them. All three left their corporate 9 to 5 jobs and are reaping the benefits of extra time with their families. Mirroring the format of the popular ChooseFI podcast, this book pulls from the collective knowledge of those who have decided to build a lifestyle around their passions instead of allowing their finances to dictate their future. These stories demonstrate universal principles, giving you the opportunity to pick the elements that

are the most applicable to your financial situation and "choose your own adventure." The book covers a wide range of topics that will help you build a strong financial foundation: Developing a growth mindset Defining your values and aligning them with your spending Cutting years from your estimated retirement date Questioning the status quo on "required expenses" Cutting travel expenses and putting family vacations within your reach Learning how to earn more and live with

abundance Updating the commonly accepted wisdom on college education and the debt associated with it Cutting through the noise on investing to discover strategies that work Showing how to implement investment strategies that enable the lifestyle you desire while controlling downside risk FI or Financial Independence is the new debt-free and getting back to 0 is just the beginning of a wonderful journey. Whether you have mountains of debt

now or are recently debt free and wondering what to do next, Choose FI: Your Blueprint to Financial Independence will give you the information to guide your next move. Summary, Analysis & Review of Dave Ramsey's The Total Money Makeover by Eureka Greenleaf Book Group Would you rather earn interest than pay it, and eliminate the necessity of paying fees to banks and jumping through hoops to get loans? Are you frustrated with being over-taxed and/or being

dependent on a volatile stock market? Do you suspect that the ultra-wealthy play by a different set of rules than you do, and that their secrets have been kept just out of your reach? What would it mean to you and your family if you knew these rules to play by them too? **The Total Money Makeover Workbook** Thomas Nelson God has a plan for your marriage and your money. It starts with a challenge. Will you accept? For many

couples, the collision of marriage and money is the beginning of relational havoc. But does it have to be this way? What if the collision of marriage and money no longer tore couples apart but brought them together? What if money was no longer a

topic to argue about but a topic around which couples rallied? What if the collision of marriage and money actually helped couples find contentment and purpose? In *The Marriage Challenge: A Finance Guide for Married Couples*, financial expert

and author of *The Money Challenge* Art Rainer takes you on a journey to a financially healthy marriage. Get started on the right foot, or get back on the right track, by accepting the challenge and realizing God's design for money and marriage.