# Personal Finance Chapter 6 Review Test (Dave Ramsey) Questions and Answers Latest Version Already Passed

What is the purpose of setting financial goals?

√ ✓ Setting financial goals helps provide direction, motivation, and a clear plan for managing money.

How does budgeting help individuals manage their finances?

√ Budgeting helps track income and expenses, ensuring that money is allocated towards
priorities and preventing overspending.

What does the term "living paycheck to paycheck" mean?

√ It refers to a situation where all income is spent on immediate needs, leaving little to no savings or emergency fund.

What is the first step in building wealth according to Dave Ramsey's principles?

√ The first step is to save a \$1,000 emergency fund to cover unexpected expenses before tackling debt.

# **Dave Ramsey Foundations In Personal Finance Test Answers**

**ML Morrison** 

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