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## **DAVE RAMSEY CHAPTER 11 COMPLETE UPDATE SOLUTION QUESTIONS AND ANSWERS**

Pre-tax means the government allows you to invest money after taxes are taken out. t/f - False

ESA's are a good way to save for college. t/f - True

Once you have a fully funded emergency fund, put 10% of your income into retirement plans. t/f - False

"457" plans are designed for employees of non-profit organizations such as hospitals and schools. t/f - False

If we used a race analogy to describe building wealth, it would be most like a marathon. t/f - True

You should never save for college using insurance, savings bonds or pre-paid college tuition. t/f - true

You should wait until after your emergency fund is in place before you invest in retirement funds. t/f - True

You should begin investing in retirement funds before your emergency fund is in place. t/f - False

If you borrow from your investments, you will likely pay taxes and penalties, but you will not unplug the investment, meaning it will not cease to compound. t/f - False

An IRA is the tax treatment on virtually any type of investment and it protects, or shelters, your money from taxes. t/f - True

# Health Plan Overview Chapter 11 Answers Dave Ramsey

**Karin Nielsen-Saines**



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**How to Be Richer, Smarter, and Better-Looking Than Your Parents** Zac Bissonnette, 2012-04-24 Striking out on your own for the first time is exhilarating But in a culture full of bad advice predatory banks and splurge now pay later temptations it can also be extremely dangerous leading you to make financial decisions that could hurt you for years to come Combine this with a slumped economy mounds of student loans and dubious examples from reality TV stars to politicians to your own parents and it s no wonder so many twenty somethings are struggling Twenty three year old Zac Bissonnette the author of *Debt Free U* knows exactly what you re going through He demystifies the many traps young people fall victim to in their post college years He offers fresh insights on everything from job hunting to buying a car to saving for retirement that will give you a foundation for a secure stable and happy life In the process he reveals why FICO scores are overrated online job applications are a waste of time car loans are for suckers and credit card rewards are a scam With detours to discuss wine connoisseurs Really Broke Housewives and Lenny Dykstra Zac shows you how to make better choices today so you can be richer smarter and better looking for years to come

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