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Chapter 4: Debt Identifies the devastating costs of using debt as a financial tool, debunks credit myths, explains the elements of a credit score, identifies organizations that maintain consumer credit records, and summarizes major consumer credit laws.

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1. always tell the truth. 2. use the power of cash. 3. understand and use "walk-away power". 4. don't talk too much. 5. use the phrase "that's not good enough". 6. watch out for the good guy, bad guy technique. 7. use the "if I" take away technique. big ideas for chapter 7 (3) 1. it's okay to negotiate.

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Foundations in Personal Finance High School Edition.

CHAPTER 4 Making the Minimum. Procedure. Hand out the student activity sheet and minimum payment schedule.

Students will read the scenario and analyze data to answer the problems. Answers. 1 Zach would pay the 2.5% (\$22.75) since it is larger; $910 \div .025 = 22.75$.

Procedure Answers

Chapter 4: Debt. 1. Budget Builder; 2. Activity: Free Credit Report; 3. Activity: The Hidden Cost of Credit ... 12. Quick Read: Why Dave's Against 30-Year Mortgages; 13. Quick Read: The Truth About Your Credit Score; 14. Ask Dave – Radio Calls ... Quick Read: Dave Ramsey 's Thoughts on Gas Prices; 3. Quick Read: Car Buying Tips; 4. Quick ...

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