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a) Paying cash for all purchases. Which of the following is NOT a factor in determining a FICO score?  
a) Paying cash for all purchases

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*Dave Ramsey Chapter 4 Making The Minimum Answer Key*

Dave Ramsey Chapter 6. STUDY. Flashcards. Learn. Write. Spell. Test. PLAY. Match. Gravity. Created by. dkessinger7. Key Concepts: Terms in this set (23) Explain why financing a purchase is a bad idea. It puts you at financial risk, causes you to pay more than the cost of the item, and prevents you from building wealth.

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Ken Coleman is America's Career Coach, the nationally syndicated radio host of The Ken Coleman Show and #1 national bestselling author. He has been featured in Forbes and appeared on Fox News, Fox Business Network, and the Rachael Ray Show. Since 2014, he has served at Ramsey Solutions, where he offers expert advice every day to help thousands of people discover what they were meant to do and ...

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### *The Total Money Makeover Book by Dave Ramsey*

1. wait overnight before making a purchase 2. consider your buying motives. no amount of stuff equals contentment or fulfillment 3. never buy anything you do not understand 4. consider the "opportunity cost" of your money 5. seek wise counsel

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— Dave (Dave Ramsey is a seven-time No. 1 national best-selling author, personal finance expert, and host of "The Dave Ramsey Show," heard by more than 16 million listeners each week.

### *COLUMN BY DAVE RAMSEY: Only you can make it happen ...*

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