

Dave Ramsey Chapter 9 Questions and Answers 100% Pass

The purpose of insurance is to increase your investments. t/f - Answer✓✓-False

The stop-loss is what you pay before insurance will begin to pay. t/f - Answer✓✓-False

Collision insurance pays for the damage to your car if you cause an accident. t/f -

Answer✓✓-True

A good homeowner's insurance policy will include guaranteed replacement cost. t/f -

Answer✓✓-True

Term life insurance is more expensive because it funds a savings plan. t/f - Answer✓✓-False

The purpose of insurance is to transfer risk so that an accident or injury does not devastate you financially. t/f - Answer✓✓-true

Term life insurance is for a specified period, is more expensive, and has no savings plan built into it. t/f - Answer✓✓-False

Whole life insurance is normally for life and is cheaper because it funds a savings plan. t/f - Answer✓✓-False

Life insurance for a specified period of time is called what - Answer✓✓-Term Insurance

The amount you pay annually, quarterly or monthly for insurance is called what -

Answer✓✓-Premium

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The Value of Rationality Ralph Wedgwood, 2017-07-26 Ralph Wedgwood gives a general account of the concept of rationality. The Value of Rationality is designed as the first instalment of a trilogy to be followed by accounts of the requirements of rationality that apply specifically to beliefs and choices. The central claim of the book is that rationality is a normative concept. This claim is defended against some recent objections. Normative concepts are to be explained in terms of values not in terms of ought or reasons. Rationality is itself a value: rational thinking is in a certain way better than irrational thinking. Specifically, rationality is an internalist concept: what it is rational for you to think now depends solely on what is now present in your mind. Nonetheless, rationality has an external goal: the goal of thinking correctly or getting things right in one's thinking. The connection between thinking rationally and thinking correctly is probabilistic: if your thinking is irrational, that is in effect bad news about your thinking's degree of correctness. This account of rationality explains how we should set about giving a theory of what it is for beliefs and choices to be rational. Wedgwood thus unifies practical and theoretical rationality and reveals the connections between formal accounts of rationality such as those of formal epistemologists and decision theorists and the more metaethical inspired recent discussions of the normativity of rationality. He does so partly by drawing on recent work in the semantics of normative and modal terms including deontic modals like ought. **Fixed** John Y.

Campbell, Tarun Ramadorai, 2025-10-21 Two leading economists reveal why today's personal finance markets are rigged against us and offer practical steps to fix them. We interact with the financial system every day: whether taking out or paying off loans, making insurance claims or simply depositing money into our bank accounts. *Fixed* exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people. John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe, looking at everything from short-term saving and borrowing to loans for education and housing, financial products for retirement and insurance. They show how the system is fixed to benefit those who are wealthy and more educated while encouraging financial mistakes by those who are not, making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives. Campbell and Ramadorai describe how some even opt out of the financial system altogether, relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals, families and the economy more broadly. With the explosive growth of the global middle class, longer lifespans and greater numbers of seniors managing their money alone, the pitfalls of personal finance now affect billions of people around the world. *Fixed* proposes concrete solutions that harness the expertise of economists, the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people. *Pennsylvania CPA Journal*

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