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# Dave Ramsey Answer Key For Chapter 7

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Dave says yes, and breaks down the formula for her. ANSWER: The Rule of 72 is a mathematical equation. If you take a lump sum and invest it at an interest rate, you divide that interest rate into the number 72 and that is how many years it will take your money to double.

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1. Debt is a tool and should be used to  
create prosperity. 2. a loan to a friend or  
relative is a way of helping them.

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**KEY POINTS -  
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read the scenario and analyze data to answer the problems. Answers 1 Zach would pay the 2.5% (\$22.75) since it is larger;  $910 \div .025 = 22.75$  2 154 months of payments  $\div 12$  months = 12 years, 10 months 3 Month 91 (\$3.71) 4 Add interest paid for months 1-12 = \$164.45  $\div$  (minimum payments for months 1-12 = \$259.65) = 63.33%

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