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It's called reaffirming that debt, and you would keep that debt and keep that car, or you could turn the car in and get rid

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of the debt or turn the house in and get rid of the debt. There's a repo or a foreclosure to go along with your Chapter 7 bankruptcy, which doesn't matter because your credit's already destroyed.

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Chapter 7 means the court sells all your assets—with some exemptions—so you can pay back as much debt as possible. The remaining unpaid debt is erased. You could lose your home (or the equity you've put into it) and your car in the process, depending on what the court decides.



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Dave Ramsey: Chapter 7. Silence is one of the most powerful asp.... The power of cash is immediate. t/f. It is acceptable to misrepresent the tr.... The United States is one of few countri.... True. True. False. False.

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Dave Ramsey Depending on where you live, there are some things the court might not force you to sell during the liquidation process of a Chapter 7 bankruptcy. You can usually keep basic necessities (think your house, car and

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retirement accounts).

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Dave Ramsey clearly and rightly described bankruptcy as a confusing and potentially emotionally devastating endeavor. He described it as a serious decision where surprises can be

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financially fatal. As such, you should ensure that you speak to a reputable financial advisor to help you with the process. You should also use a Chapter 7 bankruptcy...

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One of the most valuable sections is on relationships and debt. Ramsey rightly asserts that whenever money is loaned to a relative or friend, a master-slave relationship dynamic is created. If you want to help a friend or relative, give them money as a gift.

### **Book Summary: The Total Money**

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and the money is not tax deferred. A  
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