

**Personal Finance**  
**Distance Learning Week 2:**  
**April 13-18, 2020**

Hello, Personal Finance Students! This week, we will finish Chapter 4 of Dave Ramsey's test focusing **on Debt**. Although we will not be following the original syllabus exactly, it is my hope that we can still use parts of our original text to guide us through important personal finance topics.

To finish this chapter, we will be **watching a few short Dave videos** from the FoundationsDigital website. The topics covered surround credit cards, debt, and identity theft. Identity theft is when your personal information is stolen and used by someone else for their own financial gain. You will be asked to **read an article** about two methods for getting rid of debt, and **answering comprehension questions** about the article and the videos.

**To complete this week's assignments, please do the following:**

1. Log in to your FoundationsDigital.com account and watch the **Chapter 4 Video 2.5** about **Credit Cards**. You may want to take notes as you watch. Here is a direct link:  
<https://wwwFOUNDATIONSdigital.com/app/#/course/37267/modules/200332/item/12600767>
2. Watch the Chapter 4 **Video 4.1 Credit Bureaus and Identity Theft**. You may want to take notes. Here is a direct link:  
<https://wwwFOUNDATIONSdigital.com/app/#/course/37267/modules/200332/item/12600770>
3. Read the short article (with 1-minute video) about two methods of eliminating debt in your life. The link can be found here:  
<https://www.cnbc.com/2018/02/09/why-snowball-method-is-best-way-to-pay-off-debt.html>
4. Answer the **Week 2 Journal Questions** in the form under the Assignments tab:
  - “What is the difference between a credit card and a debit card?”
  - “What should you do if you think you are a victim of fraud?”
  - “What is the difference between Debt Snowball and Debt Avalanche?”