

Foundations in Personal Finance - Chapter 9 Test

Name _____ Date _____

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

- 1) Which of the following would not be a huge financial risk (and, therefore would not require insurance) if you had a full emergency fund of \$500 or more? 1) _____
A) You lose your cell phone
B) A medical emergency
C) Your identity gets stolen
D) A car accident
- 2) The time between the disabling event and the beginning of payments in your disability coverage is called: 2) _____
A) Deductible
B) Out of pocket
C) Elimination period
D) Stop gap
- 3) Life insurance policy for a specific period of time is called: 3) _____
A) Universal
B) Level
C) Term
D) Whole life
- 4) The purpose of insurance is to: 4) _____
A) Develop a savings plan
B) Transfer financial risk
C) Provide an investment opportunity
D) All of the above
- 5) Which of the following is *not* a recommended way of lowering your car insurance premiums? 5) _____
A) Get good grades and take a driver education class.
B) Drop your auto insurance altogether
C) Increase your deductible
D) Shop around
- 6) Which of the following types of insurance is *not* recommended for a young single adult? 6) _____
A) Auto insurance
B) Identity theft protection
C) Health insurance
D) Life insurance
- 7) Which of the following is *not* a recommended way to save on your health insurance premium? 7) _____
A) Increase your deductible.
B) See if a Health Savings Account would make sense for your situation.
C) If you are young and healthy, you do not need health insurance.
D) Increase your stop-loss or your maximum out-of-pocket expense.

Foundations In Personal Finance Chapter Student Activity Sheet Answers

**Gary B. Shelly, Thomas J.
Cashman, Misty Vermaat, Jeffrey J.
Quasney**

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The Motley Fool Personal Finance Workbook David Gardner, Tom Gardner, 2003-01-02 Financial advice covering handling money investments savings spending insurance and estate planning Resources in Education ,1997 **Bulletin of the American Institute of Bank Clerks** American Institute of Banking, 1903 **Political Power in America** Anthony R. DiMaggio, 2019-12-01 Analyzing major political institutions such as Congress the courts the presidency and the media this book chronicles how the interests of affluent Americans particularly business professional and corporate interests dominate over those of average citizens Anthony R DiMaggio examines American political behavior as it relates to lobbying citizen activism media consumption and voting to demonstrate how the public is often misinformed and manipulated regarding major political and economic matters However record public distrust of the government and the increasing popularity of mass protests suggest that most Americans are deeply unhappy with the political status quo and many are willing to fight for change *Political Power in America* details this interplay between a political system dominated by the affluent few and the rise of mass political distrust and protest It offers information and tools needed to better understand the democratic deficit in American politics while providing opportunities for discussing what we might do to address the mounting crisis of declining democracy *Flying Magazine* ,2003-05 **Discovering Computers** Gary B. Shelly, Thomas J. Cashman, Misty Vermaat, Jeffrey J. Quasney, 2006-02 This third edition from the Shelly Cashman Series covers the same breadth but with less depth as *Discovering Computers 2007 Complete* This title is ideal for a short course on computer concepts or in application software courses With the Shelly Cashman Series project oriented step by step pedagogy and full color screenshots this book includes new exercises and tools on the Online Companion **Accountancy** ,1986 **Research in Education** ,1974 Resources in Education ,1996 **The Independent** ,1895

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