

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 Test Answers Chapter 9

Robert C. Bingham



Foundations In Personal Finance Test Answers Chapter 9:

Whispering the Secrets of Language: An Emotional Journey through **Foundations In Personal Finance Test Answers Chapter 9**

In a digitally-driven world where displays reign supreme and quick communication drowns out the subtleties of language, the profound secrets and emotional nuances concealed within words often get unheard. However, situated within the pages of **Foundations In Personal Finance Test Answers Chapter 9** a interesting literary prize sporting with organic feelings, lies an extraordinary journey waiting to be undertaken. Published by a skilled wordsmith, that wonderful opus encourages visitors on an introspective journey, softly unraveling the veiled truths and profound affect resonating within the fabric of every word. Within the emotional depths of this emotional review, we can embark upon a genuine exploration of the book is core themes, dissect their captivating writing design, and succumb to the strong resonance it evokes serious within the recesses of readers hearts.

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