#### 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 wor insurance) if you had a full emergency fund of \$500 or more?			ce would not require	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		
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 insura	unce 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)
<ul> <li>A) Get good grade</li> </ul>	s and take a driver educat	tion class		
<ul> <li>B) Drop your auto</li> </ul>	insurance altogether			
<ul> <li>C) Increase your d</li> </ul>	eductible			
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)
<ul> <li>A) Increase your d</li> </ul>	eductible.			
B) See if a Health 5	Savings Account would m	ake sense for your situa	tion.	
<ul> <li>C) If you are young</li> </ul>	g 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 9 Test Answer Key

**D** Kirk

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