

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 9 Insurance Answers

K Morrison



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Library Journal ,1994 Includes beginning Sept 15 1954 and on the 15th of each month Sept May a special section School library journal ISSN 0000 0035 called Junior libraries 1954 May 1961 Also issued separately *Priceless* John C. Goodman,2024-09-24 In this long awaited updated edition of his groundbreaking work *Priceless* Curing the Healthcare Crisis renowned healthcare economist John Goodman father of Health Savings Accounts analyzes America s ongoing healthcare fiasco including for this edition the failed promises of Obamacare Goodman then provides what many critics of our healthcare system neglect solutions And not a moment too soon Americans are entangled in a system with perverse incentives that raise costs reduce quality and make care less accessible It s not just patients that need liberation from this labyrinth of confusion it s doctors businessmen and institutions as well Read this new work and discover why no one sees a real price for anything no patient no doctor no employer no employee how Obamacare s perverse incentives cause insurance companies to seek to attract the healthy and avoid the sick why having a preexisting condition is actually WORSE under Obamacare than it was before despite rosy political promises to the contrary why emergency room traffic and long waits for care have actually increased under Obamacare how Medicaid expansion spends new money insuring healthy single adults while doing nothing for the developmentally disabled who languish on waiting lists and children who aren t getting the pediatric care they need how the market for medical care COULD be as efficient and consumer friendly as the market for cell phone repair and what it would take to make that happen how to create centers of medical excellence which compete to meet the needs of the chronically ill and much much more Thoroughly researched clearly written and decidedly humane in its concern for the health of all Americans John Goodman has written the healthcare book to read to understand today s healthcare crisis His proposed solutions are bold crucial and most importantly caring Healthcare is complex But this book isn t It s clear it s satisfying and it s refreshingly human If you read even one book about healthcare policy in America this is the one to read

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