

## 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

**Terry C. Jones**



## Foundations In Personal Finance Chapter Student Activity Sheet Answers:

**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 *Resources in Education*, 1996 **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office, 1961 Includes Part 1 Number 1 2 Books and Pamphlets Including Serials and Contributions to Periodicals January December The City Record New York (N.Y.), 1887 **Research in Education**, 1974 **The City Record**, 1889 Banking World, 1984 **The Independent**, 1895 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 The Chamber of Commerce Journal, 1923 *Billboard*, 2000-08-26 In its 114th year *Billboard* remains the world's premier weekly music publication and a diverse digital events brand content and data licensing platform *Billboard* publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends **Accountancy**, 1986 **Who's who Among Students in American Universities and Colleges** Henry Pettus Randall, 1976 **Cincinnati Magazine**, 2001-08 *Cincinnati Magazine* taps into the DNA of the city exploring shopping dining living and culture and giving readers a ringside seat on the issues shaping the region **The Examiner**, 1866 **Choice**, 2005 **Popular Mechanics**, 2000-01 *Popular Mechanics* inspires instructs and influences readers to help them master the modern world Whether it's practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science *PM* is the ultimate guide to our high tech lifestyle

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