

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.

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David Gardner, Tom Gardner



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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

Personal Finance Robert B. Walker, Kristy P. Walker, 2016 Personal Finance 2e by Walker Walker offers students an engaging treatment of personal finance while incorporating unique themes an application driven pedagogy and a definitive action plan Unlike other texts on the market it offers a frank and timely discussion of living within one's means and incorporating personal values and priorities into a personal financial plan The intent is to help readers set priorities that guide their finances rather than the other way around This book establishes a path toward financial freedom that is less about accumulating wealth and more about building a future tailored to individual goals With Walker Walker your future looks bright

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Kiplinger's Personal Finance, 1998-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Kiplinger's Personal Finance Magazine, 1998

MBA Handbook for Healthcare Professionals Joseph S. Sanfilippo, Thomas E. Nolan, Bates H. Whiteside, 2002 This is a practical comprehensive and reliable physician's handbook on the proper and effective business management of a modern medical practice including marketing streamlining overhead developing a competitive advantage understanding corporate finance contract negotiating employment law and every other essential element of a successful medical practice

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