

## 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?  
A) You lose your cell phone.  
B) A medical emergency  
C) Your identity gets stolen.  
D) A car accident.  
1) \_\_\_\_\_
- 2) The time between the disabling event and the beginning of payments in your disability coverage is called:  
A) Deductible  
B) Out of pocket  
C) Elimination period  
D) Stop gap  
2) \_\_\_\_\_
- 3) Life insurance policy for a specific period of time is called:  
A) Universal  
B) Level  
C) Term  
D) Whole life  
3) \_\_\_\_\_
- 4) The purpose of insurance is to  
A) Develop a savings plan.  
B) Transfer financial risk  
C) Provide an investment opportunity  
D) All of the above  
4) \_\_\_\_\_
- 5) Which of the following is not a recommended way of lowering your car insurance premiums?  
A) Get good grades and take a driver education class  
B) Drop your auto insurance altogether  
C) Increase your deductible  
D) Shop around  
5) \_\_\_\_\_
- 6) Which of the following types of insurance is not recommended for a young single adult?  
A) Auto insurance  
B) Identity theft protection  
C) Health insurance  
D) Life insurance  
6) \_\_\_\_\_
- 7) Which of the following is not a recommended way to save on your health insurance premiums?  
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.  
7) \_\_\_\_\_

# Foundations In Personal Finance Chapter 8 Test Answers

**WJ Hussar**



## **Foundations In Personal Finance Chapter 8 Test Answers:**

**Resources in Education** ,1998      Fundamentals of Finance Carolyn Wirth,Andrea Bennett,Jenny Parry,2021-08-05

This fourth revised and updated edition gives a practical overview of contemporary finance from a New Zealand perspective. It helps students understand how the financial system and the institutions within it operate how and why financial decisions are made the tools techniques and concepts used in finance and how they are applied to the major sectors of finance and how individuals plan their short and long term financial activities how business organisations manage and finance their short and long term financial activities. Broad in scope *Fundamentals of Finance* explains the important financial decisions made by businesses and individuals and how these decisions are influenced by the financial environment in which we live and work. It provides an introduction to finance that assists students to make their own financial decisions. Helpful features include examples self test questions with solutions learning objectives a glossary of terms and useful formulae.      *Official Guide to Mastering the DSST--Fundamentals of College Algebra* Peterson's,2010-08-01 A part of Peterson's *Official Guide to Mastering the DSST Exams Fundamentals of College Algebra* helps nontraditional students earn college credits for life and learning experiences with a diagnostic test subject review and post test with detailed answer explanations for this popular DSST exam. *Fundamentals of College Algebra* Topics include fundamental algebraic operations rational expressions exponential and radical expressions linear equations absolute value equations and inequalities quadratic equations and inequalities complex numbers functions two dimensional graphing and more. Peterson's *Official Guide to Mastering the DSST Exams* is the only prep guide endorsed by Prometric the DSST program provider which found this study guide to be an excellent reflection of the content of the respective DSST tests.      **Discovering Computers 2000** Gary B. Shelly,1999

**Essential Personal Finance** Lien Luu,Jonquil Lowe,Jason Butler,2025-06-05 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life. *Essential Personal Finance* is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement. It provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including the nature of financial institutions markets and economic policy that shape the opportunities and decisions individuals face the range of financial assets available to households risk return trade off basics of portfolio construction and impact of tax the importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches behavioural finance as a key to understanding factors influencing individual and market perceptions and actions using financial data to inform investment selection and create financial management tools that can aid decision making. The second edition has been fully updated and includes more information on the cost of living crisis Fintech climate change sustainable finance and cryptocurrencies financial skills and calculations tax trust planning and wills pensions regulation and

fraud and additional case studies Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance is a compelling combination of a textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability

**Accounting** Charles Horngren, Walter Harrison, Suzanne Oliver, Peter Best, David Fraser, Rebecca Tan, Roger Willett, 2012-11-01 Success in Accounting begins here The technical details you need to know and decision making processes you need to understand with plain language explanations and the power of unlimited practice Accounting is an engaging resource that focuses on current accounting theory and practice in Australia within a business context It emphasises how financial decision making is based on accurate and complete accounting information and uses case studies to illustrate this in a practical way The new seventh edition is accurate and up to date guided by extensive technical review feedback and incorporating the latest Australian Accounting Standards It also provides updated coverage of some of the most significant current issues in accounting such as ethics information systems and sustainability

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The Nation and Athenaeum ,1926      **Engineering News** ,1909      **The Nation and Athenaeum** ,1926      **Successful Family Life on the Moderate Income** Mary Hinman Abel, 1927      **Ebony**

,2006-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine      **Myths Of Rich And Poor** Michael W. Cox,Richard Alm,2008-08-04 Popular wisdom holds that the years since 1973 the end of the postwar miracle have been a time of economic decline and stagnation lackluster productivity falling real wages and lost competitiveness The rich have gotten richer the poor have gotten poorer and most of us have barely held on while watching all the best jobs disappear overseas As Myths of Rich and Poor demonstrates this picture is not just wrong it s spectacularly wrong The hard numbers simple facts and iconoclastic arguments of this book will change the way you think about the American economy      City Record Boston (Mass.),1929      **The City Record** New York (N.Y.),1906      **Advances in Taxation** John Hasseldine,2020-10-19 This volume presents studies from expert contributors exploring topics such as corporate tax planning tax related accounting misstatements and uncertain tax positions financial statement readability the tax effects of a major pension scheme change and non professional investor and taxpayer judgments and perceptions      **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1962 Includes Part 1 Number 2 Books and Pamphlets Including Serials and Contributions to Periodicals July December      *Popular Mechanics* ,1943-10 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      **Leslie's** John Albert Sleicher,1904

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