

## 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) \_\_\_\_\_

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**S Nieto**



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## **Table of Contents Foundation Personal Finace Making The Mininum Chapter Answer Sheet**

1. Understanding the eBook Foundation Personal Finace Making The Mininum Chapter Answer Sheet
  - The Rise of Digital Reading Foundation Personal Finace Making The Mininum Chapter Answer Sheet
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundation Personal Finace Making The Mininum Chapter Answer Sheet
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Foundation Personal Finace Making The Mininum Chapter Answer Sheet
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundation Personal Finace Making The Mininum Chapter Answer Sheet
  - Personalized Recommendations
  - Foundation Personal Finace Making The Mininum Chapter Answer Sheet User Reviews and Ratings
  - Foundation Personal Finace Making The Mininum Chapter Answer Sheet and Bestseller Lists
5. Accessing Foundation Personal Finace Making The Mininum Chapter Answer Sheet Free and Paid eBooks
  - Foundation Personal Finace Making The Mininum Chapter Answer Sheet Public Domain eBooks
  - Foundation Personal Finace Making The Mininum Chapter Answer Sheet eBook Subscription Services
  - Foundation Personal Finace Making The Mininum Chapter Answer Sheet Budget-Friendly Options

6. Navigating Foundation Personal Finance Making The Minimum Chapter Answer Sheet eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundation Personal Finance Making The Minimum Chapter Answer Sheet Compatibility with Devices
  - Foundation Personal Finance Making The Minimum Chapter Answer Sheet Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Highlighting and Note-Taking Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Interactive Elements Foundation Personal Finance Making The Minimum Chapter Answer Sheet
8. Staying Engaged with Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Foundation Personal Finance Making The Minimum Chapter Answer Sheet
9. Balancing eBooks and Physical Books Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundation Personal Finance Making The Minimum Chapter Answer Sheet
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Setting Reading Goals Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Fact-Checking eBook Content of Foundation Personal Finance Making The Minimum Chapter Answer Sheet
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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