

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

AN Whitehead



Foundations In Personal Finance Chapter 8 Test Answers:

Whispering the Strategies of Language: An Psychological Journey through **Foundations In Personal Finance Chapter 8 Test Answers**

In a digitally-driven world where monitors reign supreme and quick interaction drowns out the subtleties of language, the profound secrets and mental nuances concealed within phrases often go unheard. Yet, located within the pages of **Foundations In Personal Finance Chapter 8 Test Answers** a charming fictional value sporting with natural emotions, lies a fantastic journey waiting to be undertaken. Published by a skilled wordsmith, this wonderful opus invites readers on an introspective trip, delicately unraveling the veiled truths and profound influence resonating within ab muscles cloth of each word. Within the mental depths of this touching review, we will embark upon a honest exploration of the book is core styles, dissect their fascinating writing design, and fail to the strong resonance it evokes strong within the recesses of readers hearts.

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