

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 Answers Chapter 8

Michael Brown



Foundations In Personal Finance Answers Chapter 8:

Reviewing **Foundations In Personal Finance Answers Chapter 8**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Foundations In Personal Finance Answers Chapter 8**," an enthralling opus penned by a highly acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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