

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.

Foundations In Personal Finance Test Answers Chapter 9

CO Houle



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Unveiling the Power of Verbal Beauty: An Psychological Sojourn through **Foundations In Personal Finance Test Answers Chapter 9**

In some sort of inundated with monitors and the cacophony of fast transmission, the profound energy and mental resonance of verbal art frequently disappear in to obscurity, eclipsed by the continuous assault of noise and distractions. Yet, located within the lyrical pages of **Foundations In Personal Finance Test Answers Chapter 9**, a charming function of literary beauty that pulses with natural emotions, lies an wonderful trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, that mesmerizing opus instructions visitors on a psychological odyssey, delicately exposing the latent potential and profound affect embedded within the elaborate internet of language. Within the heart-wrenching expanse of the evocative examination, we will embark upon an introspective exploration of the book is central themes, dissect its fascinating publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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