

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 Money

Review Answer Key

SA Dillow



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In some sort of inundated with monitors and the cacophony of immediate conversation, the profound energy and emotional resonance of verbal art often diminish into obscurity, eclipsed by the constant assault of sound and distractions. Yet, nestled within the musical pages of **Foundations In Personal Finance Chapter 8 Money Review Answer Key**, a interesting perform of literary brilliance that pulses with fresh thoughts, lies an wonderful journey waiting to be embarked upon. Published with a virtuoso wordsmith, this exciting opus guides visitors on an emotional odyssey, delicately exposing the latent possible and profound influence embedded within the delicate web of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is main themes, dissect their fascinating publishing style, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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