

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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Foundations In Personal Finance Chapter Test:

Unveiling the Energy of Verbal Art: An Mental Sojourn through **Foundations In Personal Finance Chapter Test**

In some sort of inundated with displays and the cacophony of fast interaction, the profound power and psychological resonance of verbal art often disappear into obscurity, eclipsed by the continuous assault of noise and distractions. However, situated within the lyrical pages of **Foundations In Personal Finance Chapter Test**, a fascinating work of literary splendor that pulses with raw emotions, lies an unforgettable trip waiting to be embarked upon. Written by way of a virtuoso wordsmith, that magical opus guides readers on an emotional odyssey, gently exposing the latent possible and profound influence stuck within the complex web of language. Within the heart-wrenching expanse of this evocative examination, we shall embark upon an introspective exploration of the book is main themes, dissect their charming publishing design, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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