

## 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

**LM Reder**



## **Foundations In Personal Finance Chapter 8 Test Answers:**

## Adopting the Track of Appearance: An Emotional Symphony within **Foundations In Personal Finance Chapter 8 Test Answers**

In a global used by screens and the ceaseless chatter of instant transmission, the melodic splendor and psychological symphony produced by the written word usually fade into the backdrop, eclipsed by the persistent sound and disruptions that permeate our lives. Nevertheless, located within the pages of **Foundations In Personal Finance Chapter 8 Test Answers** a marvelous fictional value full of organic feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant composer of language, this charming masterpiece conducts viewers on a psychological journey, skillfully unraveling the hidden melodies and profound influence resonating within each cautiously constructed phrase. Within the depths of the moving assessment, we will investigate the book is central harmonies, analyze its enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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