

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 Chapter Answer Key

Lauren Gardner



Foundations In Personal Finance Chapter Answer Key:

Unveiling the Energy of Verbal Beauty: An Emotional Sojourn through **Foundations In Personal Finance Chapter Answer Key**

In a global inundated with screens and the cacophony of instantaneous communication, the profound power and emotional resonance of verbal artistry often disappear into obscurity, eclipsed by the constant assault of sound and distractions. However, nestled within the lyrical pages of **Foundations In Personal Finance Chapter Answer Key**, a interesting work of fictional beauty that impulses with fresh thoughts, lies an unforgettable trip waiting to be embarked upon. Published with a virtuoso wordsmith, this magical opus guides visitors on a mental odyssey, softly exposing the latent possible and profound impact stuck within the complex internet of language. Within the heart-wrenching expanse of the evocative analysis, we can embark upon an introspective exploration of the book is central themes, dissect its fascinating writing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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