

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 In Review Answer Key

Marco Cascella



Foundations In Personal Finance Chapter 8 Money In Review Answer Key:

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Resource Management David A. DeCenzo, Stephen P. Robbins, 2007 Written in a clear lively concise and conversational style this book addresses the most critical issues in human resource management HRM The authors achieves a delicate balance between basic HRM functions and the new world of HRM Their new ninth edition focuses on a broad based market helping you build a strong foundation in the essential elements of HRM Relevant HR topics that are making news today are also covered such as work benefits drug testing minimum wages stock options and more Instructors Use this book with WileyPLUS an integrated suite of teaching and learning resources to help your students reach their full potential You and your students will get an online version of this textbook homework management tools interactive presentation resources and more Visit www.wiley.com/college/wileyplus or contact your Wiley representative for more information *Illustrated Times*, 1859 *The Continuing Study of Newspaper Reading* Advertising Research Foundation, 1942

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