

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 Test Answers Chapter 9

Shelly, Cashman, Vermaat



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successful in helping disadvantaged youth and families But as those cutting edge programs were expanded the very qualities that had made them initially successful were jettisoned and less than half of them ultimately survived As a result these groundbreaking programs never made a dent on the national or statewide level Lisbeth Schorr has spent the past seven years researching and identifying large scale programs across the country that are promising to reduce on a community or citywide level child abuse school failure teenage pregnancy and welfare dependence From reformed social service agencies in Missouri Michigan and Los Angeles to idiosyncratic public schools in New York City she shows how private and public bureaucracies are successfully nurturing programs that are flexible and responsive to the community that have set clear long term goals and that permit staff to exercise individual judgment in helping the disadvantaged She shows how what works in small scale pilot social programs can be adapted on a large scale to transform whole inner city neighborhoods and reshape America On the heels of the federal government s dismantling of welfare guarantees Common Purpose offers a welcome antidote to our current sense of national despair and concrete proof that America s social institutions can be made to work to assure that all the nation s children develop the tools to share in the American dream

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