

## 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) \_\_\_\_\_

# Foundation In Personal Finance Dave Ramsey Chapter Review Answers

**David Ramsey, Rachel Cruze, Chris  
Hogan**



## **Foundation In Personal Finance Dave Ramsey Chapter Review Answers:**

**Foundations in Personal Finance** David Ramsey, Rachel Cruze, Chris Hogan, 2014 This isn't your ordinary personal finance class. Foundations in Personal Finance won't bore you with stuffy highbrow financial advice. Instead, it focuses on the basics of how to win with money. Along with entertaining video lessons, the concepts taught in this class will show you how to take control of your money and help you avoid huge money mistakes down the road from back cover of student workbook.

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## **Table of Contents Foundation In Personal Finance Dave Ramsey Chapter Review Answers**

1. Understanding the eBook Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - The Rise of Digital Reading Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Personalized Recommendations
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers User Reviews and Ratings
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers and Bestseller Lists
5. Accessing Foundation In Personal Finance Dave Ramsey Chapter Review Answers Free and Paid eBooks
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers Public Domain eBooks
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers eBook Subscription Services
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers Budget-Friendly Options

6. Navigating Foundation In Personal Finance Dave Ramsey Chapter Review Answers eBook Formats
  - ePub, PDF, MOBI, and More
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers Compatibility with Devices
  - Foundation In Personal Finance Dave Ramsey Chapter Review Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Highlighting and Note-Taking Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Interactive Elements Foundation In Personal Finance Dave Ramsey Chapter Review Answers
8. Staying Engaged with Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Foundation In Personal Finance Dave Ramsey Chapter Review Answers
9. Balancing eBooks and Physical Books Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Foundation In Personal Finance Dave Ramsey Chapter Review Answers
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Setting Reading Goals Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Fact-Checking eBook Content of Foundation In Personal Finance Dave Ramsey Chapter Review Answers
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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