

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) _____

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Review Answer Key

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Table of Contents Foundations In Personal Finance Chapter 8 Money Review Answer Key

1. Understanding the eBook Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - The Rise of Digital Reading Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - 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 Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key User Reviews and Ratings

- Foundations In Personal Finance Chapter 8 Money Review Answer Key and Bestseller Lists
- 5. Accessing Foundations In Personal Finance Chapter 8 Money Review Answer Key Free and Paid eBooks
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key Public Domain eBooks
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key eBook Subscription Services
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key Budget-Friendly Options
- 6. Navigating Foundations In Personal Finance Chapter 8 Money Review Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key Compatibility with Devices
 - Foundations In Personal Finance Chapter 8 Money Review Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Highlighting and Note-Taking Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Interactive Elements Foundations In Personal Finance Chapter 8 Money Review Answer Key
- 8. Staying Engaged with Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Chapter 8 Money Review Answer Key
- 9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 8 Money Review Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Setting Reading Goals Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 8 Money Review Answer Key
 - 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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