

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 Answer Key Chapter 8

Daniela Niemeyer



Foundations In Personal Finance Answer Key Chapter 8:

Whispering the Techniques of Language: An Psychological Journey through **Foundations In Personal Finance Answer Key Chapter 8**

In a digitally-driven world where displays reign supreme and instant connection drowns out the subtleties of language, the profound strategies and mental subtleties hidden within words frequently get unheard. However, located within the pages of **Foundations In Personal Finance Answer Key Chapter 8** a interesting literary value pulsing with fresh thoughts, lies a fantastic quest waiting to be undertaken. Written by a skilled wordsmith, that enchanting opus encourages visitors on an introspective journey, delicately unraveling the veiled truths and profound influence resonating within ab muscles material of every word. Within the mental depths with this touching evaluation, we shall embark upon a heartfelt exploration of the book is core styles, dissect its captivating publishing type, and succumb to the effective resonance it evokes deep within the recesses of readers hearts.

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