#### 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 wor insurance) if you had a full emergency fund of \$500 or more?			ce would not require	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		
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 insura	unce 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)
<ul> <li>A) Get good grade</li> </ul>	s and take a driver educat	tion class		
<ul> <li>B) Drop your auto</li> </ul>	insurance altogether			
<ul> <li>C) Increase your d</li> </ul>	eductible			
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)
<ul> <li>A) Increase your d</li> </ul>	eductible.			
B) See if a Health 5	Savings Account would m	ake sense for your situa	tion.	
<ul> <li>C) If you are young</li> </ul>	g and healthy, you do not	need health insurance.		

D) Increase your stop-loss or your maximum out-of-pocket expense.

# **Foundations Of Personal Finance Chapter Test A Answer Sheet**

**Christian G. Meyer** 

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#### **Table of Contents Foundations Of Personal Finance Chapter Test A Answer Sheet**

- 1. Understanding the eBook Foundations Of Personal Finance Chapter Test A Answer Sheet
  - The Rise of Digital Reading Foundations Of Personal Finance Chapter Test A Answer Sheet
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Foundations Of Personal Finance Chapter Test A Answer Sheet
  - Exploring Different Genres
  - o 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 Of Personal Finance Chapter Test A Answer Sheet
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Foundations Of Personal Finance Chapter Test A Answer Sheet
  - Personalized Recommendations
  - Foundations Of Personal Finance Chapter Test A Answer Sheet User Reviews and Ratings

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