

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 Personal Finance Making The Minimum Chapter Answer Sheet

Judd E. Hollander



Foundation Personal Finance Making The Minimum Chapter Answer Sheet:

Embracing the Track of Expression: An Psychological Symphony within **Foundation Personal Finace Making The Mininum Chapter Answer Sheet**

In a world used by monitors and the ceaseless chatter of fast conversation, the melodic elegance and mental symphony produced by the published word frequently disappear into the back ground, eclipsed by the relentless sound and disturbances that permeate our lives. Nevertheless, located within the pages of **Foundation Personal Finace Making The Mininum Chapter Answer Sheet** an enchanting fictional prize brimming with organic emotions, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that fascinating masterpiece conducts viewers on a mental journey, well unraveling the concealed songs and profound impact resonating within each carefully constructed phrase. Within the depths of the moving review, we shall examine the book is main harmonies, analyze their enthralling writing model, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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