

## 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? 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
- 3) 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 insurance 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) \_\_\_\_\_  
A) Get good grades and take a driver education class.  
B) Drop your auto insurance altogether  
C) Increase your deductible  
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) \_\_\_\_\_  
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.

# Foundations In Personal Finance Worksheet Answers

**E Durkheim**



## **Foundations In Personal Finance Worksheet Answers:**

## Unveiling the Power of Verbal Artistry: An Emotional Sojourn through **Foundations In Personal Finance Worksheet Answers**

In some sort of inundated with monitors and the cacophony of quick conversation, the profound power and emotional resonance of verbal art often fade in to obscurity, eclipsed by the constant onslaught of sound and distractions. Yet, located within the musical pages of **Foundations In Personal Finance Worksheet Answers**, a captivating function of literary elegance that pulses with fresh thoughts, lies an remarkable trip waiting to be embarked upon. Penned by a virtuoso wordsmith, that exciting opus instructions readers on a mental odyssey, lightly exposing the latent possible and profound impact embedded within the complex web of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is central themes, dissect their interesting publishing fashion, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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