

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) _____

Personal Finance Chapter 8 Answers

Michael Rajnik



Personal Finance Chapter 8 Answers:

Unveiling the Power of Verbal Beauty: An Mental Sojourn through **Personal Finance Chapter 8 Answers**

In a global inundated with monitors and the cacophony of immediate communication, the profound energy and psychological resonance of verbal art often disappear in to obscurity, eclipsed by the constant onslaught of noise and distractions. However, situated within the lyrical pages of **Personal Finance Chapter 8 Answers**, a interesting perform of fictional splendor that pulses with fresh thoughts, lies an memorable trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, this magical opus instructions visitors on an emotional odyssey, gently revealing the latent potential and profound impact embedded within the intricate web of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is main styles, dissect their captivating publishing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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