

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

SJ Ball



Personal Finance Chapter 8 Answers:

Whispering the Techniques of Language: An Mental Journey through **Personal Finance Chapter 8 Answers**

In a digitally-driven world where screens reign great and instant connection drowns out the subtleties of language, the profound techniques and mental nuances hidden within phrases usually get unheard. However, located within the pages of **Personal Finance Chapter 8 Answers** a charming fictional value sporting with fresh thoughts, lies an extraordinary quest waiting to be undertaken. Penned by a talented wordsmith, this marvelous opus attracts visitors on an introspective journey, gently unraveling the veiled truths and profound influence resonating within the very fabric of each and every word. Within the mental depths of this poignant evaluation, we shall embark upon a genuine exploration of the book is key styles, dissect its charming writing type, and fail to the strong resonance it evokes serious within the recesses of readers hearts.

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