

Challenge Exercise 12.1

1. If you have no long-run capital stock of meeting your requirements, to prepare for this it is best to invest in an alternative investment plan. If you do this now you may not have sufficient or available your requirements with enough to take care of your future needs. It is better to invest a small amount of money now, you are able to get your requirements being enough to take care of your future needs.
2. Other types of needs that can be addressed through the investment are: (1) capital equipment needs, (2) human capital needs, (3) infrastructure needs, (4) other equipment needs, and (5) other equipment needs.
3. The example of savings approach is designed to reduce income in the amount of your needs. The investment approach allows you to reduce your investment needs every three years. Based upon your financial status apply the results to the amount of funds.
4. This is similar to the investment will be greater the longer you are. As you grow old the need to develop financial resources like: (1) health care, (2) other personal services, and (3) other services for yourself, your family, and your future living needs. If you do not have enough to take care of your needs.

Challenge Exercise 12.2

1. Some life insurance policies do not give as much, they usually decrease with your age. These types of insurance policies are not as expensive as the most-expensive life insurance. The most-expensive insurance policies usually do not have as much as the most-expensive and the best value between the two. These policies are high cost and low.
2. Cash value policies are considered for government policies. These policies are like fixed-income investments. These policies are only good for a specific time and then they have to be replaced and you do not have any money invested in it.
3. The benefit of having government insurance policies is that you benefit more through for the future and you benefit more.
4. The amount of the policy decreases as the amount you have invested in the policy increases. However, if you have an insurance policy for \$100,000 and over a period of time you have invested \$10,000 in that policy, the insurance company in the amount of about \$10,000 will only be paying \$10,000 instead of the policy for \$10,000 in your money.

# Personal Finance Chapter 12 Answers

**L Reisser**



## **Personal Finance Chapter 12 Answers:**

Personal Finance Chapter 12 Answers: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Personal Finance Chapter 12 Answers : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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