

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

Michelle Vernamonti, Rosemary Lewis

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the authors' names.

Personal Finance Chapter 8 Answers:

Personal Finance, Grades 5 - 8 Biedenweg,2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up This 80 page workbook features eight chapters of valuable financial information It includes reproducibles and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future *Personal Finance* George Callaghan,Ian Fribbance,Martin Higginson,2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do **Introduction to Personal Finance** John E. Grable,Lance Palmer,2024-01-31 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

On My Own Two Feet Manisha Thakor,Sharon Kedar,2013-11-01 Take control of your financial future On My Own Two

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credit card traps paying yourself first discussing your finances before you get married learn what you should do if you re laid off from your job and many more tips that may be able to help you with staying on track of your personal finances

Introduction to Finance Ronald W. Melicher, Edgar A. Norton, 2013-10-28 The fifteenth edition of Introduction to Finance Markets Investments and Financial Management builds upon the successes of its earlier editions while maintaining a fresh and up to date coverage of the field of finance Distinguished authors Ron Melicher and Edgar Norton continue to cover the three major financial areas institutions and markets investments and financial management Their effective structure equips instructors with maximum flexibility for how the course is taught and students with an integrated perspective of the different foundations of finance This survey of the basic knowledge concepts and terms of the discipline is appropriate for all students For those who do not plan to take additional courses in finance it provides a valuable overview For those who want to take additional coursework in finance it provides a solid foundation for their future studies and careers

Review for the GED Language Arts Writing Section Michelle Vernamonti, Rosemary Lewis, 2002 Provides three full length practice tests subject review reading comprehension exercises and test taking strategies

Understanding Personal, Social, Health and Economic Education in Primary Schools Nick Boddington, Adrian King, Jenny McWhirter, 2014-03-20 This book is a gift for anyone teaching PSHE whether they are new to the profession or experienced practitioners Sound pedagogical discussion is combined with practical advice to ensure lessons are relevant meet the needs of learners and allow sensitive issues to be explored in a safe and supportive way Liz Griffiths Lead Assessor National PSHE CPD Programme Personal Social Health and Economic Education PSHEe is a challenging subject and when well taught of great value Drawing from theory and practice in education health and welfare it encompasses sensitive issues such as relationships drugs safety and bullying and is influenced by political concerns of the day such as childhood obesity and the health of the economy This book written for those training to teach and early career primary teachers provides clear guidance on how to tackle sensitive issues and informed ideas to help you to develop into a confident PSHE educator It has been endorsed as a PSHE Association quality assured resource The PSHE Association is the national subject association supporting teachers and other professionals working in the field of personal social health and economic education Key features Full of practical strategies and examples from schools that clearly demonstrate how to teach PSHEe with primary aged children A focus on best practice teaching enabling you to plan flexibly to meet the needs of your learners Nick Boddington acts as National Subject Adviser for the PSHE Association Jenny McWhirter is the Research Associate for the PSHE Association and both her and Adrian King are experienced PSHE authors and education consultants

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Money Like you Mean It: Personal Finance Tactics for the real World | A simple guide to master personal finance and make more money Erica Alini, 2023-10-09

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Personal Finance Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1991 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions

The Complete Guide to Personal Finance Tamsen Butler, 2016-01-18 In this completely revised edition young people learn how to get and manage credit how to make and stick to a budget how to pay for college how to determine needs versus wants how to pay for a car how to open a bank account how to balance a checkbook how to manage finances online and how to avoid financial mistakes You will also learn about investments taxes checks debit cards credit cards and budget tips This book is filled with helpful suggestions from financial counselors and you will discover ways to jumpstart your financial future and use money responsibly

Understanding the Mathematics of Personal Finance Lawrence N. Dworsky, 2009-09-22 A user friendly

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