

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

Mark Steyvers



Personal Finance Chapter 8 Answers:

Whispering the Strategies of Language: An Emotional Quest through **Personal Finance Chapter 8 Answers**

In a digitally-driven world wherever screens reign great and immediate communication drowns out the subtleties of language, the profound secrets and psychological subtleties concealed within words frequently move unheard. However, set within the pages of **Personal Finance Chapter 8 Answers** a charming literary value pulsating with organic feelings, lies an extraordinary journey waiting to be undertaken. Penned by a skilled wordsmith, that enchanting opus invites readers on an introspective trip, softly unraveling the veiled truths and profound affect resonating within the material of every word. Within the mental depths of this moving review, we will embark upon a sincere exploration of the book's core subjects, dissect their captivating writing model, and yield to the effective resonance it evokes seriously within the recesses of readers' hearts.

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