

## 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 Review Questions Answer Key

**Jane King, Mary Carey**



## **Personal Finance Chapter Review Questions Answer Key:**

**Personal Finance** Vickie L. Bajtelsmit, 2024-04-02 *Personal Finance* 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness. By focusing on real world decision making, *Personal Finance* engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations. Using a conversational writing style, relatable examples, and up to date coverage on important topics such as student debt, housing, fintech, and AI, students gain the knowledge they need to avoid early financial mistakes. By the end of the course, students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life.

**Personal Finance** Lawrence J. Gitman, 1984      **Principles of Finance** Julie Dahlquist, Rainford Knight, 2022-03-16 Designed to meet the scope and sequence of your course, *Principles of Finance* provides a strong foundation in financial applications using an innovative use case approach to explore their role in business decision making. An array of financial calculator and downloadable Microsoft Excel data exercises also engage students in experiential learning throughout. With flexible integration of technical instruction and data, this title prepares students for current practice and continual evolution. This is an adaptation of *Principles of Finance* by OpenStax. You can access the textbook as pdf for free at openstax.org. Minor editorial changes were made to ensure a better ebook reading experience. Textbook content produced by OpenStax is licensed under a Creative Commons Attribution 4.0 International License.

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*Personal Finance* Bernard J. Winger, Ralph R. Frasca, 1993      *Personal Finance* E. Thomas Garman, Raymond E. Fogue, 1991      **Financial Planning and Personal Finance** E. Thomas Garman, Raymond E. Fogue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01 *Financial Planning and Personal Finance* 1st Edition is the most comprehensive text on the market covering both professional Financial Planning and Personal Finance.

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**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

**Personal Finance** Jane King, Mary Carey, 2017 This book explains the fundamentals of financial planning including budgeting and managing debt before engaging with major issues and life events where financial literacy is key Pedagogical features including learning objectives terminology boxes and examples fully support students in developing their practical skills whilst ponder points and questions encourage the application of these skills when making informed financial decisions Engaging case studies and extensive examples throughout the text bring the subject to life

**Personal Finance For Seniors For Dummies** Eric Tyson, Robert C. Carlson, 2010-04-01 The fast and easy way for Baby Boomers to protect their financial future Are you nearing or already basking in retirement This helpful guide addresses the unique financial opportunities and challenges you ll face as you enter your golden years Personal Finance For Seniors For Dummies empowers you to chart your financial course for the decades to come guiding you through the basics of creating a budget for retirement investing accrued assets taking advantage of governmental and nongovernmental benefits and planning for your family s future You ll get trusted practical information on reexamining investment strategies and rebalancing a portfolio long term care options pension plans and social security health care Medicare and prescription drug costs and so much more Advice on how to invest spend and protect your wealth Guidance on wills and trusts Other titles by Tyson Personal Finance For Dummies Investing For Dummies and Home Buying For Dummies Personal Finance For Seniors For Dummies is basic enough to help novices get their arms around thorny financial issues while also challenging advanced readers to identify areas for improvement

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you need to know making it the perfect book to shelve next to your diet and fitness library so you can keep your finances as well as your health in peak condition Whether you re new to financial planning or are pretty savvy but want to cut through the noise with targeted information and advice you ll find everything you need to know about how best to spend invest and protect your wealth so you can make your senior years worry free healthy and fun In plain English retirement and financial experts Eric Tyson and Bob Carlson cover all the issues from investing Social Security and the long term insurance marketplace to taxes and estate planning including state by state differences They demystify the muddy world of financial planning and provide strategies that make the course ahead crystal clear They also dive into less obvious territory showing how it s possible to strategize financially to avoid the worst impact of unexpected events such as the COVID 19 crisis as well as exploring what investment approaches you can take to protect the most important possession of all your own and your family s health Minimize your taxes and make wise investing decisions Find out how the SECURE Act affects retirement accounts and savings Navigate the latest Medicare Social Security and property tax rules Dig into what s new in estate planning and reverse mortgages Get what you want from your career as you approach retirement Whether doing it for yourself or for parents it s never too late to begin retirement planning and this highly praised straightforward book is the best way to take control so you can be confident your senior years are exactly what you want them to be golden Personal

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*Personal Financial Management* Louis E. Boone,David L. Kurtz,1989 **Strategy for Personal Finance** Lang,Larry R. Lang,1993 *Managing Information and Statistics* Frances Bee,Roland Bee,2005-09-01 In an age where organisations handle significant volumes of data on a daily basis it is vital that effective information management systems are put in place to manage them and use them to their full potential Managing Information and Statistics provides the information needed for a sound understanding of the concepts that underpin this key area that is now a feature of every aspect of organisational life The first part deals with information systems generally whilst the second looks at how numerical data can be used to develop strategy Topics addressed include how to utilise information systems for planning and organisation and storing data how to design develop and implement an information systems data security and human resources information system how to exploit statistics to sample forecast and make informed decisions Fully revised and restructured to cater for CIPD students taking the Managing Information for Competitive Advantage module as part of the Leadership and Management standards Managing Information and Statistics is also essential reading for HR and business practitioners looking to further their professional development and manage effectively as well as students studying information management as part of wider HR and business degrees This fully revised edition includes case studies examples chapter objectives exercises chapter

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