

## 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

**AW Rasmussen**



## **Personal Finance Chapter 8 Answers:**

Personal Finance Chapter 8 Answers: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have charmed audiences this year. Personal Finance Chapter 8 Answers : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing 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 mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling 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 brilliant and suspenseful novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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