

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

Vickie L. Bajtelsmit



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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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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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