

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

Lawrence J. Gitman



Personal Finance Chapter Review Questions Answer Key:

Unveiling the Magic of Words: A Report on "**Personal Finance Chapter Review Questions Answer Key**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Personal Finance Chapter Review Questions Answer Key**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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Table of Contents Personal Finance Chapter Review Questions Answer Key

1. Understanding the eBook Personal Finance Chapter Review Questions Answer Key
 - The Rise of Digital Reading Personal Finance Chapter Review Questions Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter Review Questions Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Chapter Review Questions Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter Review Questions Answer Key
 - Personalized Recommendations
 - Personal Finance Chapter Review Questions Answer Key User Reviews and Ratings

- Personal Finance Chapter Review Questions Answer Key and Bestseller Lists
- 5. Accessing Personal Finance Chapter Review Questions Answer Key Free and Paid eBooks
 - Personal Finance Chapter Review Questions Answer Key Public Domain eBooks
 - Personal Finance Chapter Review Questions Answer Key eBook Subscription Services
 - Personal Finance Chapter Review Questions Answer Key Budget-Friendly Options
- 6. Navigating Personal Finance Chapter Review Questions Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Chapter Review Questions Answer Key Compatibility with Devices
 - Personal Finance Chapter Review Questions Answer Key Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter Review Questions Answer Key
 - Highlighting and Note-Taking Personal Finance Chapter Review Questions Answer Key
 - Interactive Elements Personal Finance Chapter Review Questions Answer Key
- 8. Staying Engaged with Personal Finance Chapter Review Questions Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Chapter Review Questions Answer Key
- 9. Balancing eBooks and Physical Books Personal Finance Chapter Review Questions Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Chapter Review Questions Answer Key
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Finance Chapter Review Questions Answer Key
 - Setting Reading Goals Personal Finance Chapter Review Questions Answer Key
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Finance Chapter Review Questions Answer Key
 - Fact-Checking eBook Content of Personal Finance Chapter Review Questions Answer Key
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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