

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 Test

RD Boyd



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web step 7 launch the rocket once the desired amount of gas is put into the rocket carefully put the rocket over top of the
ignition apparatus make sure that there is still a small amount of water in the bottom to act as a propellant make sure the
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web psalm 141 the annunciation luke 1 26 28 30 32 38 leader an angel went from god to a town called nazareth to a woman
whose name was mary the angel said to her rejoice o highly favored for god is with you you shall bear a child and his name
shall be jesus the chosen one of god most high

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my prayer rise ing bright ing your love be in up burn cense the like as an of my fore in you cense like let my prayer rise be to
as an cre lift ing up of my the of fer ing hands god of all all hands lift ing up fo

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loving glow of god s own face you who sing creation s story shine on every land and race now as evening falls around us we
shall raise our songs to you god of daybreak god of shadows come and light our hearts anew

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