

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

Vickie L. Bajtelsmit



Personal Finance Chapter 8 Answers:

The book delves into Personal Finance Chapter 8 Answers. Personal Finance Chapter 8 Answers is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Finance Chapter 8 Answers, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Personal Finance Chapter 8 Answers
 - Chapter 2: Essential Elements of Personal Finance Chapter 8 Answers
 - Chapter 3: Personal Finance Chapter 8 Answers in Everyday Life
 - Chapter 4: Personal Finance Chapter 8 Answers in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Personal Finance Chapter 8 Answers. This chapter will explore what Personal Finance Chapter 8 Answers is, why Personal Finance Chapter 8 Answers is vital, and how to effectively learn about Personal Finance Chapter 8 Answers.
3. In chapter 2, this book will delve into the foundational concepts of Personal Finance Chapter 8 Answers. This chapter will elucidate the essential principles that need to be understood to grasp Personal Finance Chapter 8 Answers in its entirety.
4. In chapter 3, the author will examine the practical applications of Personal Finance Chapter 8 Answers in daily life. This chapter will showcase real-world examples of how Personal Finance Chapter 8 Answers can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Personal Finance Chapter 8 Answers in specific contexts. This chapter will explore how Personal Finance Chapter 8 Answers is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Personal Finance Chapter 8 Answers. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Finance Chapter 8 Answers.

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