

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? 1) _____
A) You lose your cell phone
B) A medical emergency
C) Your identity gets stolen
D) A car accident
- 2) The time between the disabling event and the beginning of payments in your disability coverage is called: 2) _____
A) Deductible
B) Out of pocket
C) Elimination period
D) Stop gap
- 3) Life insurance policy for a specific period of time is called: 3) _____
A) Universal
B) Level
C) Term
D) Whole life
- 4) The purpose of insurance is to: 4) _____
A) Develop a savings plan
B) Transfer financial risk
C) Provide an investment opportunity
D) All of the above
- 5) Which of the following is not a recommended way of lowering your car insurance premiums? 5) _____
A) Get good grades and take a driver education class.
B) Drop your auto insurance altogether
C) Increase your deductible
D) Shop around
- 6) Which of the following types of insurance is not recommended for a young single adult? 6) _____
A) Auto insurance
B) Identity theft protection
C) Health insurance
D) Life insurance
- 7) Which of the following is not a recommended way to save on your health insurance premium? 7) _____
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.

Foundations In Personal Finance Test Answers Chapter 9

Robert C. Bingham



Foundations In Personal Finance Test Answers Chapter 9:

Enjoying the Song of Phrase: An Mental Symphony within **Foundations In Personal Finance Test Answers Chapter 9**

In a world consumed by displays and the ceaseless chatter of immediate transmission, the melodic splendor and emotional symphony produced by the published word often fade into the back ground, eclipsed by the relentless noise and disturbances that permeate our lives. However, located within the pages of **Foundations In Personal Finance Test Answers Chapter 9** a marvelous literary treasure full of raw emotions, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, that charming masterpiece conducts readers on a psychological trip, well unraveling the hidden tunes and profound impact resonating within each carefully crafted phrase. Within the depths with this moving assessment, we will examine the book is key harmonies, analyze its enthralling publishing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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