

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 Answer Key Chapter 10

Ronald M. Ayers, Robert A. Collinge



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Foundations of Finance Arthur J. Keown, 2003-04. Designed to provide students with a conceptual understanding of the financial decision-making process rather than just introducing them to the tools and techniques of finance, this book includes FinCoach, a Windows-based software to help learn how to solve practically any mathematical problem in Corporate Finance.

Fixed John Y. Campbell, Tarun Ramadorai, 2025-10-21. Two leading economists reveal why today's personal finance markets are rigged against us and offer practical steps to fix them. We interact with the financial system every day, whether taking out or paying off loans, making insurance claims, or simply depositing money into our bank accounts. *Fixed* exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people. John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe, looking at everything from short-term saving and borrowing to loans for education and housing, financial products for retirement, and insurance. They show how the system is fixed to benefit those who are wealthy and more educated while

encouraging financial mistakes by those who are not making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives Campbell and Ramadorai describe how some even opt out of the financial system altogether relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals families and the economy more broadly With the explosive growth of the global middle class longer lifespans and greater numbers of seniors managing their money alone the pitfalls of personal finance now affect billions of people around the world Fixed proposes concrete solutions that harnesses the expertise of economists the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people

Microeconomics Ronald M. Ayers, Robert A. Collinge, 2003

Personal Finance Vickie L. Bajtelsmit, 2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

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Personal Finance Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1996 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions.

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National Directory of Nonprofit Organizations, 2000

Personal Financial Planning Lawrence J. Gitman, 1996 This text book provides the framework and tools for preparing personal financial plans that serve as road maps for goal achievement. The book emphasizes the dynamics of the personal financial planning process by considering financial planning process by considering the impact of life changes birth marriage divorce job and career and death. The book serves individuals who are or will be actively developing their own personal financial plans. It meets the needs of instructors and students in the first course in personal financial planning often called personal finance offered at colleges and universities junior and community colleges professional certification programs and continuing education courses. Pref

Only the Best Jagdish N. Sheth, 1986

Kiplinger's Financial Solutions for the Sandwich Generation Kiplinger's Personal Finance Magazine, 2006 Depending on whose research you review between 25 and 75 percent of boomers are either supporting or may be supporting in the future both a parent and child. This book can help the reader prepare for understand and financially

and emotionally cope with the issues that come with being a parent and the child of aging parents at the same time

Comprehensive Health Care System Reform in Arizona ,1993 *Public Finance in Australia* Peter D. Groenewegen,1984

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