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

Jicheng Xie

Foundations In Personal Finance Answer Key Chapter 10:

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web remove from heat add apricots and let sit at least 15 minutes heat oven to 325 degrees in a tagine dutch oven or heavy bottomed pot with a tightfitting lid warm 2 tablespoons oil over medium heat until hot working in batches add lamb to pot leaving room around each piece this will help them brown

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