

## 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.

# Chapter 7 Test A Foundation In Personal Finance

**Ying Liu**



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**Personal Financial Management** Frederick Amling, 1982

**Resources in Education**, 1998

**Consumer Finance Law Quarterly Report**, 1984

Budgeting and Debt Management Karen Bellenir, 2007 Provides basic consumer finance information about managing money credit and debt and avoiding fraud and risk Includes index glossary and related resources Provided by publisher

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*BNA's Bankruptcy Law Reporter*, 2001

**The City Record** New York (N.Y.), 1873

Successful Family Life on the Moderate Income Mary Hinman Abel, 1921

*Southwest Builder and Contractor*, 1921

**Study Guide to Accompany McConnell** Robert C. Bingham, 1987

The City Record, 1897

**National Directory of Nonprofit Organizations**, 2000

**The Nation and Athenæum**, 1926

*The Nation and Athenæum*, 1926

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**Resources in Education**, 1996

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