

## 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 Workbook Answers

## Chapter 5

**L Cohen**



## **Foundations In Personal Finance Workbook Answers Chapter 5:**

*Macroeconomics ActiveBook Enhanced* Ronald M. Ayers, Robert A. Collinge, 2004-06 This easy to read accessible macro first principles book engages readers with familiar real world examples and applications that bring economics to life This book discusses the macro economy aggregate supply and aggregate demand incentives for productivity money and monetary policy microeconomic foundations output markets input markets market failure and government action and the global economy For financial planners and analysts making personal decisions and evaluating policy decisions

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*The Legal Answer Book for Private Foundations* Bruce R. Hopkins, Jody Blazek, 2001-10-10 A must have guide that enables managers and trustees of private foundations as well as their lawyers and accountants to successfully navigate today's increasingly complex tax laws and reporting requirements Private foundations are the most regulated of nonprofit organizations Burdened with laws written

over thirty years ago which have become more complex and intricate private foundations are forced to operate in a harsh legal environment An operational or reporting mistake no matter how innocent or inadvertent can lead to immense tax and other penalties To reap the charitable tax and other economic advantages of private foundations while avoiding the perils lurking in the myriad of tax law traps you must be fully informed about the basic legal requirements and the many subtleties and current developments affecting private foundations Written by two of today s leading authorities on the laws regulating private foundations The Legal Answer Book for Private Foundations provides this critical information in an efficient and comprehensible fashion In clear easy to understand language the authors provide expert guidance on everything from how to set up a private foundation to how assets are invested how funds are distributed to grantees and how to avoid self dealing You ll find answers to such critical questions as What are the legal definitions of private foundation and public charity and what constitutes a disqualified person Just what are the private foundation rules and what are the penalties for violating them What assets are involved in the calculations of the mandatory payout requirement How are self dealing rules avoided What is an excess business holding Do foundations have to file annual returns with the IRS What are the alternatives to private foundations With the increasing opportunities for the establishment of private foundations The Legal Answer Book for Private Foundations is an invaluable resource that is mandatory reading for anyone contemplating creation of a foundation or managing or advising an existing foundation

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*Foundations of Education* Allan C. Ornstein,Daniel U. Levine,2006 Foundations of Education incorporates relevant interdisciplinary perspectives and emphasizes coverage of key issues in education with up to date research primary resources and documentation This text provides comprehensive and substantive coverage of all

foundational areas including social philosophical historical political economic curricular and legal for students who are preparing for a career in teaching and for those who simply wish to learn more about significant contemporary issues in education The authors have included strong thought provoking pedagogy and have emphasized the growing role of technology in education especially in the new Technology School feature New In This Case boxed features contain brief fictional case scenarios that describe situations in which a new teacher might find themselves Readers are asked to think critically about concepts discussed in each chapter to answer questions that encourage critical and applied analysis New Expanded topical overview charts in each chapter summarize and compare key developments and topics in education New Information about standards addresses the growing emphasis on holding students teachers and schools accountable for performing at levels specified by local state and national standards New sections focus on preparing teachers for the stress related to state district standards and legal issues including the No Child Left Behind act are addressed Technology School a popular feature in every chapter updates students on relevant developments in educational technology and provides information that may prove useful in their teaching careers Topics include Using the Internet to Learn About World Schools Chapter 3 Helping Students Develop Media Literacy Chapter 9 and Protecting Students from Undesirable Material on the Web Chapter 13 Focus Questions appear at the beginning of each chapter and provide students with an organized reference to chapter material Refocus Questions appear after major text sections and are designed to help reinforce and improve the students comprehension by reviewing the information in the chapter Taking issue charts appear in each chapter to present controversial issues in the field of education offering arguments on both sides of a question to illustrate why the topic is important and how it affects contemporary schools Instructors can use these charts as the basis for class discussions or essay assignments Eduspace a customizable powerful interactive platform provides instructors with text specific online courses and content in multiple disciplines Eduspace gives an instructor the ability to create all or part of their course online using the widely recognized tools of Blackboard and quality text specific content from HMCo Instructors can quickly and easily assign homework exercises quizzes tests tutorials and supplemental study materials and can modify that content or even add their own

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business applications in a technical environment are examined This layered approach gives the reader an Understanding of the underlying infrastructure and how traditional business issues should be considered when considering e commerce and thus makes it easier to grasp the strengths limitations and implications of various e commerce solutions When discussing the business of ecommerce the layered approach reflects on traditional business models used to measure successes such as profit and return on investment Layered Approach Takes a layered approach that stresses the technology infrastructure and the business issues surrounding the integration of business and technology *Loose-leaf Version for Quantitative Literacy* Bruce Crauder,Benny Evans,Jerry Johnson,Alan Noell,2014-12-26 I finally understand why I need to learn some math says a student after finishing a course that used Quantitative Literacy That enthusiastic response gets to the heart of how this remarkable textbook works Quantitative Literacy shows students that they use math in their everyday lives more than they realize and that learning math in real world contexts not only makes it easier to get better grades but prepares them for decisions they ll face about money voting and politics health issues and much more The authors draw on a wide range of examples to give students basic mathematical tools from sports to personal finance to sociopolitical action to medical tests to the arts with coverage that neatly balances discussions of ideas with computational practice **Athenaeum and Literary Chronicle** James Silk Buckingham,John Sterling,Frederick Denison Maurice,Henry Stebbing,Charles Wentworth Dilke,Thomas Kibble Hervey,William Hepworth Dixon,Norman Maccoll,Vernon Horace Rendall,John Middleton Murry,1909 **The Athenaeum** ,1909 **Woman's Missionary Friend** ,1927 **Instructor Edition** Shelly,Cashman,Vermaat,2006-02 Provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text **The Academy** ,1886 **The Epworth Herald** ,1892

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