

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

José Angel Cárdenas



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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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Southwest Builder and Contractor, 1921

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The City Record, 1897

National Directory of Nonprofit Organizations, 2000

The Nation and Athenæum, 1926

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Peak Performance Sharon K. Ferrett, 2006 Building foundation skills basic skills and strategies Application health and stress career developing good habits

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Table of Contents Chapter 7 Test A Foundation In Personal Finance

1. Understanding the eBook Chapter 7 Test A Foundation In Personal Finance
 - The Rise of Digital Reading Chapter 7 Test A Foundation In Personal Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 7 Test A Foundation In Personal Finance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Chapter 7 Test A Foundation In Personal Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 7 Test A Foundation In Personal Finance
 - Personalized Recommendations
 - Chapter 7 Test A Foundation In Personal Finance User Reviews and Ratings

- Chapter 7 Test A Foundation In Personal Finance and Bestseller Lists
- 5. Accessing Chapter 7 Test A Foundation In Personal Finance Free and Paid eBooks
 - Chapter 7 Test A Foundation In Personal Finance Public Domain eBooks
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 - Chapter 7 Test A Foundation In Personal Finance Budget-Friendly Options
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 - Chapter 7 Test A Foundation In Personal Finance Compatibility with Devices
 - Chapter 7 Test A Foundation In Personal Finance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 7 Test A Foundation In Personal Finance
 - Highlighting and Note-Taking Chapter 7 Test A Foundation In Personal Finance
 - Interactive Elements Chapter 7 Test A Foundation In Personal Finance
- 8. Staying Engaged with Chapter 7 Test A Foundation In Personal Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 7 Test A Foundation In Personal Finance
- 9. Balancing eBooks and Physical Books Chapter 7 Test A Foundation In Personal Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 7 Test A Foundation In Personal Finance
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 7 Test A Foundation In Personal Finance
 - Setting Reading Goals Chapter 7 Test A Foundation In Personal Finance
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 7 Test A Foundation In Personal Finance
 - Fact-Checking eBook Content of Chapter 7 Test A Foundation In Personal Finance
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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