

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 C Foundation In Personal Finance

Richard Bailey



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Table of Contents Chapter 7 Test C Foundation In Personal Finance

1. Understanding the eBook Chapter 7 Test C Foundation In Personal Finance
 - The Rise of Digital Reading Chapter 7 Test C Foundation In Personal Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 7 Test C 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 C Foundation In Personal Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 7 Test C Foundation In Personal Finance
 - Personalized Recommendations
 - Chapter 7 Test C Foundation In Personal Finance User Reviews and Ratings
 - Chapter 7 Test C Foundation In Personal Finance and Bestseller Lists

5. Accessing Chapter 7 Test C Foundation In Personal Finance Free and Paid eBooks
 - Chapter 7 Test C Foundation In Personal Finance Public Domain eBooks
 - Chapter 7 Test C Foundation In Personal Finance eBook Subscription Services
 - Chapter 7 Test C Foundation In Personal Finance Budget-Friendly Options
6. Navigating Chapter 7 Test C Foundation In Personal Finance eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 7 Test C Foundation In Personal Finance Compatibility with Devices
 - Chapter 7 Test C Foundation In Personal Finance Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 7 Test C Foundation In Personal Finance
 - Highlighting and Note-Taking Chapter 7 Test C Foundation In Personal Finance
 - Interactive Elements Chapter 7 Test C Foundation In Personal Finance
8. Staying Engaged with Chapter 7 Test C Foundation In Personal Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 7 Test C Foundation In Personal Finance
9. Balancing eBooks and Physical Books Chapter 7 Test C Foundation In Personal Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 7 Test C 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 C Foundation In Personal Finance
 - Setting Reading Goals Chapter 7 Test C Foundation In Personal Finance
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Chapter 7 Test C Foundation In Personal Finance
 - Fact-Checking eBook Content of Chapter 7 Test C 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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