

## 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

**Robert R. Redfield**



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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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