

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.

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