

## 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 should exist for a Budget-Breaking Risk (risk, therefore should not require insurance) if you had a \$1 emergency fund of \$2000 or more?  
(A) Your home power cut offline  
(B) A medical emergency  
(C) Your identity gets stolen  
1) \_\_\_\_\_

2) The time between the disabling event and the beginning of payments in your disability coverage is called:  
(A) Deductible  
(B) End of period  
(C) Elimination period  
2) \_\_\_\_\_

3) Life insurance policy for a specific period of time is called:  
(A) Universal  
(B) Level  
(C) Term  
(D) Whole life  
3) \_\_\_\_\_

4) The purpose of insurance is to:  
(A) Develop a savings plan  
(B) Transfer financial risk  
(C) Provide an investment opportunity  
(D) All of the above  
4) \_\_\_\_\_

5) Which of the following is not a recommended way of lowering your car insurance premiums?  
(A) Get good grades and take a driver education class  
(B) Drop your auto insurance coverage  
(C) Increase your deductible  
(D) Shop around  
5) \_\_\_\_\_

6) Which of the following types of insurance is not recommended for a young single adult?  
(A) Auto insurance  
(B) Identity theft protection  
(C) Health insurance  
6) \_\_\_\_\_

7) Which of the following is not a recommended way to maximize your health insurance premiums?  
(A) Increase your deductible  
(B) Get a Health Savings Account (HSA) rather than a regular health insurance  
(C) If you are young and healthy, you do not need health insurance  
(D) Increase your age - base on your insurance out-of-pocket expenses  
7) \_\_\_\_\_

# Personal Finance Chapter Test

**Erica Alini**

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*Essential Personal Finance* Lien Luu, Jonquil Lowe, Jason Butler, Tony Byrne, 2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young people in building their own financial strength and capability

### **Personal Finance**

Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1994 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

**Personal Finance After 50 For Dummies** Eric Tyson, Robert C. Carlson, 2025-09-22 Move confidently into your retirement planning years with financial advice from a bestselling personal finance advisor Retirement is lasting longer than it ever has And a little bit of careful planning can ensure that you spend your retirement and the years leading up to it in comfort and financial security In the latest edition of Personal Finance After 50 For Dummies trusted personal finance author and advisor Eric Tyson delivers an up to date and expert take on how to enter your fifties in the best financial health possible The book offers advice designed to help regardless of your income or living situation You'll find sound and crystal clear advice you can apply immediately on everything from investing to managing when to take Social Security securing long term insurance navigating taxes and establishing an estate plan You'll also get actionable guidance on the latest financial trends including no nonsense strategies regarding alternative investments and how to navigate financial

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Garman, Raymond E. Forgue, 2000 This text makes sense of complex fast changing topics to help students become skillful financial planners Through practical advice and proven strategies students develop a personal philosophy for effective financial decision making The Sixth Edition developed with the help of an advisory board of 68 personal finance instructors

has been revised to reflect recent changes in the economy **Money Like you Mean It: Personal Finance Tactics for the real World / A simple guide to master personal finance and make more money** Erica Alini, 2023-10-09 Confused whether to buy a house or rent it How to manage debts Is it really essential to have a passive income source to aid wealth creation MONEY LIKE YOU MEAN IT is a personal finance tool kit to help you manage finance in the real world For the new age investors who want to make the most of what they have this is a treasure trove of information Smart tools to aid wealth generation and management Learn the ins and outs of smart borrowing and debt management Practical insurance advice and budgeting techniques Hands on insights into savings for retirement Packed with recent and relevant examples **Personal Finance**

Bernard J. Winger, Ralph R. Frasca, 2006 The treatment of vertical intra brand restraints is one of the most controversial issues of contemporary competition law and policy and there are substantial differences between the world's two leading regimes in this regard In the US resale price fixing merits an effects analysis while in the EU it is prohibited outright Likewise territorial protection is treated laxly in the US while in the EU absolute territorial protection due to the single market imperative is chased with fire and sword **Personal Finance** Arthur J. Keown, 2001 New edition of a text that

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**Personal Finance** Patrick J. Cusatis,1994

**The Mathematics of Personal Finance** E. Thomas Garman,Bruce H.

Brunson,2002-08 The Mathematics of Personal Financial Planning 3e creates a solid foundation for the skills and applications that foster success of professional certification examinations in personal financial planning insurance credit counseling and financial counseling With a unique step by step learning format and algebraic expressions the text clearly presents mathematical computations and examples that will assist the student in mastering financial concepts and formulas

**Strategy for Personal Finance** Lang,Larry R. Lang,1993     A Comparison of Personal Finance Understandings of High School Students Evelyn Ruth Larson,1969     Lesson Plans: Contemporary Economics McEachern,2004-03

**Business Math** Gene R. Sellers,1986     **Finance** Ronald W. Melicher,Edgar A. Norton,2005-02-28 The Twelfth Edition of this successful book provides a survey of the foundations of the finance discipline The authors covers the three major financial areas Institutions Markets Investments and Financial Management helping you develop an integrated perspective of the different foundations of finance     Teacher S Contem William A. McEachern,2004-03 The Instructor s Wraparound Edition provides comprehensive instructional support for Contemporary Economics The lesson plan format is incorporated right in the margins providing the tools you need to lead students from learning to applying to owning the economic material All solutions are included in the margins as well as additional ideas background and projects for different learning styles and ability levels Unit Overviews contain pacing guides and identify coverage of NCEE standards in the upcoming chapters

*Personal Finance* Robert S. Rosefsky,1998-06-22 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes     **Personal Finance Law Quarterly Report** ,1983     *Personal Finance, Study Guide* Robert S. Rosefsky,1998-05-07 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes

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