

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?
A) You lose your cell phone.
B) A medical emergency
C) Your identity gets stolen.
D) A car accident.
1) _____
- 2) The time between the disabling event and the beginning of payments in your disability coverage is called:
A) Deductible
B) Out of pocket
C) Elimination period
D) Stop gap
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 altogether
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
D) Life insurance
6) _____
- 7) Which of the following is not a recommended way to save on your health insurance premiums?
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.
7) _____

Answer Key To Foundations Of Personal Fitness

**Harold W. Kohl, III, Tinker D.
Murray, Deborah Salvo**



Answer Key To Foundations Of Personal Fitness:

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Foundations of Physical Activity and Public Health Harold W. Kohl, III,Tinker D. Murray,Deborah Salvo,2025-04-02 This book defines the intersection of kinesiology and public health It offers a solid introduction to the basic concepts of physical activity and the effects of physical activity as it relates to public health and builds up this foundation by offering evidence based strategies for increasing physical activity in individuals and populations

NPTI's Fundamentals of Fitness and Personal Training Henriques, Tim,2014-08-13 This text makes the principles and theories of fitness and personal training accessible for all readers helping them understand how the body works and responds to exercise and how to create exercise programs that help clients accomplish their fitness goals

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PHYSICAL FITNESS COMPONENTS AND RISK FACTOR FOR CORONARY HEART DISEASE IN RESPONSE TO AEROBIC AND ANAEROBIC TRAINING IN TYPE 2 DIABETIC PATIENTS Dr. I. Devi Vara Prasad, 2018-01-20 Health is the general condition of a person in all aspects It is also a level of functional and or metabolic efficiency of an organism often implicitly human At the time of the creation of the World Health Organization WHO in 1948 health was defined as being a state of complete physical mental and social well being and not merely the absence of disease or infirmity In 1986 the WHO in the Ottawa Charter for Health Promotion said that health is a resource for everyday life not the objective of living Health is a positive concept emphasizing social and personal resources as well as physical capacities Overall health is achieved through a combination of physical mental emotional and social well being which together is commonly referred to as the Health Triangle Good health means that all organs of the body are working efficiently The important proverb is Health is wealth if health is lost everything is lost and is realized more in its absence than by its presence

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