

# PERSONAL FINANCE CHAPTER 9

## ANSWERS

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**What is personal finance answers?** Personal finance is all the decisions you make to earn, budget, save, spend and give your money. Personal finance is 20% head knowledge and 80% behavior. The basics of personal finance include living on less than you make, getting and staying out of debt, planning for the future, and protecting yourself with insurance.

**What is the specific amount of money that you pay when insurance only covers a portion of costs?** Coinsurance – Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay the coinsurance plus any deductibles you owe.

**What is someone who relies on you financially?** A financial dependant is anyone who relies on you financially for things like money, clothes or food.

**Is financially it makes sense to stay on your parents auto insurance policy through college?** Explanation: True; it generally financially makes sense for a college student to stay on their parents' auto insurance policy if possible. Car insurance premiums are notably higher for younger, inexperienced drivers.

**How to win at personal finance?**

**What are the 5 basics of personal finance?** There's plenty to learn about personal financial topics, but breaking them down can help simplify things. To start expanding your financial literacy, consider these five areas: budgeting, building and improving credit, saving, borrowing and repaying debt, and investing.

**What is the amount a policyholder must pay out-of-pocket for a covered claim?** Simply put, a deductible is the amount of money that the insured person must pay before their insurance policy starts paying for covered expenses.

**What is the dollar amount an insured must pay out-of-pocket on each loss called?** Deductible – The dollar amount of eligible expenses you must pay during each policy year before benefits are payable by the insurance company.

**Do I still have to pay copay after out-of-pocket maximum?** If you've already bought a plan, you can look at your copayment details and make sure that you'll have no copayment to pay after you've met your out-of-pocket maximum. In most cases, though, after you've met the set limit for out-of-pocket costs, insurance will be paying for 100% of covered medical expenses.

**What covers loss to your personal items but not the building?** Personal property coverage — also known as contents coverage on a home policy — helps cover the cost of your personal items if they are destroyed, damaged, or stolen due to a covered loss or peril.

**What is extra liability coverage on top of your homeowners and auto insurance called?** Personal umbrella insurance is a type of insurance designed to add extra liability coverage over and above another insurance policy, such as auto insurance or homeowners insurance.

**What is it called when someone manages your money for you?** A fiduciary is someone who manages money or property for someone else.

**At what age do parents not pay for insurance?** Once you're on a parent's job-based plan, in most cases you can stay on it until you turn 26. Generally, you can join a parent's plan and stay on until you turn 26 even if you: Get married. Have or adopt a child.

**Is it cheaper to get your own car insurance or stay on my parents?** Generally, it is cheaper for younger drivers, particularly those under 25, to stay on their parents' car insurance policy. The average cost of car insurance for teen drivers is significantly higher than the average for American drivers as a whole. By staying on a parents' plan, young drivers can enjoy lower rates.

**Do I have to live with my mom to be on her car insurance?** There's no age limit, but you need to live at the same address as them. If you have your own car, that vehicle needs its own insurance policy or needs to be listed on your parents' policy. The policyholder for a vehicle usually needs to be the person named on the title.

**What is personal finance?** According to Investopedia, "Personal finance defines all financial decisions and activities of an individual or household, including budgeting, insurance, mortgage planning, savings and retirement planning." Understanding these terms can help you better control your funds and prepare for future financial success.

**What is personal finance quizlet?** Personal Finances. The practice of determining AND managing a person's financial needs and goals for the future. Consumer.

**What is personal financial statement explanation?** A personal financial statement is a spreadsheet that details the assets and liabilities of an individual, couple, or business at a specific point in time.

**Why do I need personal finance?** Informed Decision-Making: With a solid grasp of personal finance, you can make more informed decisions about investments, loans, and other financial products, avoiding pitfalls and maximizing opportunities.

### **Teach Yourself German Complete Course Package: Comprehensive Guide by Paul Coggle**

Paul Coggle's "Teach Yourself German Complete Course Package" is a comprehensive language learning system designed for self-study. It covers all aspects of the German language, from basic grammar to advanced conversation skills.

#### **Q: What does the package include?**

A: The package includes a textbook, two audio CDs, and an online learning platform. The textbook provides detailed explanations of grammar, vocabulary, and pronunciation. The audio CDs feature native German speakers pronouncing words and phrases, aiding in your listening and speaking skills. The online platform offers interactive exercises, quizzes, and additional learning materials to reinforce your

understanding.

**Q: Who is this course suitable for?**

A: The course is designed for absolute beginners with no prior knowledge of German. It is also suitable for intermediate learners who want to refresh their skills or advance their proficiency.

**Q: What are the advantages of self-studying with this package?**

A: Self-studying with the "Teach Yourself German Complete Course Package" offers several advantages. It allows you to learn at your own pace and schedule, without the constraints of a classroom environment. The comprehensive materials provide a structured and engaging learning experience. Additionally, the online platform provides personalized feedback and interactive practice opportunities.

**Q: How effective is this course?**

A: The effectiveness of the course depends on your commitment and consistency. With regular practice and dedication, you can make significant progress in your German language skills. The course has received positive reviews from learners who appreciate its clear explanations, authentic materials, and gradual progression.

**Q: Where can I purchase the course package?**

A: The "Teach Yourself German Complete Course Package" is available for purchase online from various retailers, including Amazon and the Teach Yourself website. It is also available at select bookstores and libraries.

**What is the molecular embryology of plants?** 'Molecular Embryology of Flowering Plants is a scholarly, well-structured, and overwhelmingly referenced text that covers, in a developmental sequence of events, the various facets of plant embryology as traditionally defined. '

**What is the embryo development in flowering plants?** Plant embryonic development, also plant embryogenesis, is a process that occurs after the fertilization of an ovule to produce a fully developed plant embryo. This is a pertinent stage in the plant life cycle that is followed by dormancy and germination.

**What are the five stages of embryonic development in plants?** This is an important plant life cycle stage; germination and dormancy follow. The zygote formed after fertilisation divides and changes into a mature embryo. A mature embryo is made up of five major parts: the hypocotyl, shoot apical meristem, root meristem, root cap, and cotyledons.

## **Scholastic Success with Reading Tests: Grade 5**

### **What is the purpose of a reading test in Grade 5?**

Reading tests in Grade 5 assess students' reading comprehension, vocabulary, and fluency. These skills are essential for students to succeed in other subjects and in their future endeavors.

### **How can I help my child prepare for a reading test?**

There are several things you can do to help your child prepare for a reading test, including:

- **Read to your child often.** This will help them develop their vocabulary and comprehension skills.
- **Encourage your child to read independently.** This will help them build their fluency and stamina.
- **Talk to your child about what they're reading.** This will help them understand the text and make connections.
- **Help your child practice answering reading comprehension questions.** This will help them develop their critical thinking skills.

### **What are some tips for taking a reading test?**

Here are some tips for taking a reading test:

- **Read the instructions carefully.** Make sure you understand what you're being asked to do.
- **Read the passage carefully.** Take your time and make sure you understand the meaning of the text.

- **Answer the questions carefully.** Read each question carefully and make sure you answer it completely.
- **Check your work.** Make sure your answers are correct and that you have answered all of the questions.

### What are some resources that can help my child succeed on a reading test?

There are a variety of resources that can help your child succeed on a reading test, including:

- **Workbooks**
- **Tests**
- **Online resources**
- **Tutors**

### How can I find out more about reading tests in Grade 5?

You can find more information about reading tests in Grade 5 by talking to your child's teacher or by contacting your local school district.

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