

Insurance Math

Use the following formula to determine how much life insurance coverage each individual should take out: $\text{Desired} \times \text{Number of Years of Expected Support} + \text{Number of Children} \times \$200,000 \text{ for College} + \text{Debts} + \text{Funeral Expense} - \text{Liquid Assets} = \text{Desired Coverage}$

| Category | Trishy | Nathan | Dawn | Gabby |
|---------------------------|----------|-----------|-----------|-----------|
| Income | \$35,000 | \$50,000 | \$75,000 | \$100,000 |
| Number of Children | 1 | 2 | 3 | 4 |
| Debts | \$75,000 | \$100,000 | \$180,000 | \$100,000 |
| Est. Funeral Exp. | \$5,000 | \$7,000 | \$9,000 | \$10,000 |
| Expected Years of Support | 10 | 15 | 10 | 20 |
| Liquid Assets | \$30,000 | \$57,000 | \$59,000 | \$310,000 |
| Desired Coverage | | | | |

8. Why do you think no more than a 20 year term was selected for these individuals?

9. Why might an individual choose not to use these coverage amounts when purchasing a term life insurance policy?

10. What assumptions are made when calculating college expenses for children? Why might it vary?

11. Imagine that Caleb earns \$50,000 gross pay and \$40,000 net pay. Caleb takes out a long-term disability insurance policy with post-tax dollars to replace 60% of his pay. How much will Caleb receive per month if he becomes disabled? What is the advantage of using after-tax dollars to purchase the policy?

12. Josie is planning to start a family in three years and is debating taking out a short-term disability insurance policy or saving up in an emergency fund for her time on maternity leave. The short-term disability policy has a monthly premium of 3% of her \$35,000 income for a \$1,200 benefit per month for a disabling event. Her maternity leave would last 6 weeks. Calculate which is the better option money-wise and explain which you would choose regardless of cost.

Virtual Business Insurance Math Quiz Answers

Candace S. Gulko



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Real Estate Math Express Stephen Mettling, Ryan Mettling, 2023-07-07 Real Estate Math Express is a concise easy to study test preparation guide to help real estate students improve their real estate math scores to pass the state licensing test The primary feature of Real Estate Math Express is that it contains all necessary formulas and practice questions in 100 pages This enables you to truly cram for the math portion of your state s licensure test memorize key formulas and walk into the exam site having all the essential material in your short term memory You simply cannot accomplish this using competing lengthy exam prep books If you want a truly rapid review resource Real Estate Math Express is for you No frills no lengthy explanations just key formulas definitions corresponding examples and practice questions Real Estate Math Express can be broken down into 6 major units Basic Math Primer Real Property Applications Valuation Applications Finance Applications Investment Applications and Tax Closing Applications Each unit introduces each major real estate math topic and its corresponding formula s After each unit is a practice quiz to ensure mastery of each critical formula Immediately after each quiz is an answer key with step by step rationales Once the math formulas have been mastered there are 110 sample questions for you to practice with Each practice exam question has both an answer and an explanation of the correct answer at the end of the book For additional real estate exam prep materials please check out Performance Programs Company s Principles of Real Estate Practice and Real Estate License Exam Prep RELEP Series [Data Sources](#) ,2000 [Career Development for Health Professionals](#) Lee Haroun, 2015-07-28 Master the skills you need to succeed in the classroom and as a health care professional Filled with tips and strategies Career Development for Health Professionals 4th Edition provides the skills required to achieve four important goals 1 complete your educational program 2 think like a health care professional 3 find the right jobs and 4 attain long term career success This edition includes a new chapter on professionalism and online activities challenging you to apply what you ve learned Written by respected educator Lee Haroun this practical resource helps you maximize your potential and grow into a competent caring well rounded member of the health care team Self paced format with interactive exercises stop and think review and end of chapter quizzes allows you to work through the text independently Conversational easy to read style helps you understand concepts and skills by delivering information in small easily absorbed chunks Chapter objectives and key terms at the beginning of each chapter preview the material to be learned while reading the chapter UPDATED on the job strategies and Success Tips focus on professional certification exams the use of social media general job requirements online classroom learning employment laws and necessary skills and National Health Care Skill Standards Prescriptions for Success and Resume Building Blocks emphasize the importance of a resume and how it is a work in progress from the first day of a student s education Prescription for Success exercises let you apply what you ve learned to on the job situations Useful Spanish Phrases appendix provides a quick reference for translations that will prove valuable in today s workplace Student resources on the Evolve companion

website include activities providing a chance to use critical thinking skills and apply content to health care jobs NEW

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Accounting, Business, and Finance Candace S. Gulko,2010 This book offers a step by step process for assessing your personal skills and experience and applying them to accounting business and finance

Education Amanda Kirk,2009 Providing readers with the tools necessary for a successful career change Education features self assessment questions further resources and notes from the field for those interested in a career in education This new resource also offers a comprehensive overview of the field as well as helpful tips for career changers Careers profiled include College instructor Guidance counselor or school counselor Language or ESL teacher Librarian Private or public school teacher Special education teacher Tutor University administrator

Science Angela Libal,2010 Presents a guide to help you examine job possibilities while on your way to a new career in the science industry Includes a self assessment quiz

Human Services Scott Gillam,2010 This book offers a step by step process for assessing your personal skills and experience and applying them to human services

Sports Industry John Greenwald,2009 Presents a guide to help you examine job possibilities while on your way to a new career in the sports industry Includes a self assessment quiz

Arts and Entertainment S. J. Stratford,2009 Arts and Entertainment is a guide designed to help those interested in jobs in the arts and entertainment This book helps readers explore jobs in the arts and entertainment industry

Film and Television S. J. Stratford,2009 Explains the steps to starting a career in the film and television industry with suggestions on how to market and hone existing skills and advice on issues that face different age groups

Health Care S. J. Stratford,2009 Health care is one of the fastest growing career areas with many available employment opportunities Ideal for those in search of a new career Health Care introduces readers to many of the jobs in this rewarding industry and helps them reach their career goals with useful tips and advice from professionals in the field A list of further information and trade organizations is also included as well as a section helping readers to identify important skills or qualities needed to succeed in the health care field Careers profiled include Chiropractor Dental hygienist Genetic counselor Nurse Optician Osteopath Pharmacist Physical therapist Physician assistant Veterinary technician

Real Estate Rowan Riley,2010 Discusses careers in the real estate industry describing a variety of positions the recommended education training and skills required the salary range and the job market outlook

Hospitality and Personal Care Adrienne Friedberg,2010 Presents a

guide to help you examine job possibilities while on your way to a new career in the hospitality and personal care industry Includes a self assessment quiz Food and Culinary Arts Ken Mondschein,2009 A detailed field guide to launching a new career in the food and culinary arts field that offers advice in assessing personal skills and experience identifying strengths and weaknesses and choosing the right career path **The Software Encyclopedia 2001** ,2001 **Public Safety and Law Enforcement** Alyson Forbes,2010 Public Safety and Law Enforcement guides readers to various career possibilities in this interesting field Featuring invaluable tips and practical advice from professionals this new book offers an overview of jobs in public safety and law enforcement as well as ways to map out career goals for the future **Law and Justice** Scott Gillam,2010 Presents a guide to help you examine job possibilities while on your way to a new career in the law and justice industry Includes a self assessment quiz *Travel and Transportation* Jessica Cohn,2010 Complete with interviews with industry professionals and lists of further resources and relevant trade organizations the Field Guides to Finding a New Career *Travel and Transportation* is a must have resouce Book Jacket **Nonprofits and Government** Amanda Kirk,2010-06-23 Provides a brief overview and the tools necessary to transition into a career in non profits and government Career profiles include communications manager fundraiser grant administrator publicist and more Advertising, Sales, and Marketing Ken Mondschein,2010-06-23 Guide for pursuing a career in the advertising field

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