

# 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	Dana	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

**Jessica Cohn**



## **Virtual Business Insurance Math Quiz Answers:**

**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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