

Auto Liability Limits (10)

Procedure

Read the following case study with your students. Students will then complete the activity. Wrap up the activity with class discussion.

Case Study

Stephanie has been driving for four years without any major auto accidents — until today. It was pouring rain when she left class, and within minutes of leaving, she was forced to make an evasive maneuver that caused her to go into a spin on the wet road. After traveling an expensive high-end luxury car down an embankment, Stephanie came to a stop by crashing into the side of a well-kept house.

She was found to be at fault in the accident, so let's look at the extent of the damage she caused.

Luxury car: This car was totaled at a value of \$85,000.

Rebate: This car will need \$5,000 in repairs.

Hospital bills: The driver of the luxury car had \$15,000 in medical bills for a broken arm, while his passenger had \$100,000 in medical bills for emergency surgery and recovery.

Like many Americans, Stephanie carries a 100/300/100 liability policy. Here's a hint to look at what that covers.

100/300/100

1 2 3

1 Bodily Injury Per Person

The most your insurance will pay (in thousands of dollars) for any injuries you cause per person.

2 Bodily Injury Per Accident

The maximum combined amount (in thousands of dollars) for any injuries you cause per accident.

3 Property Damage

The most your insurance will pay (in thousands of dollars) to repair or replace any vehicles or objects you damage during an accident.

Auto Liability Limits (10)

Questions

- Using the necessary of the accident, calculate the total dollar value of the property damage Stephanie caused.
- Does she have enough coverage to cover the property damage?
- How much per person and per accident will Stephanie's insurance pay for bodily injury that she caused?
 - Bodily Injury Per Person: _____
 - Bodily Injury Per Accident: _____
- Given the fact that Stephanie does not have an umbrella policy in place, how much of the remaining hospital bills for the passenger in the luxury car will she be held personally responsible for?

Personal Financial 11 Edition Chapter 3

**Kwok Ho,Chris Robinson,Jodi C.
Letkiewicz,Victoria Zaremba**



Personal Financial 11 Edition Chapter 3

Personal Financial Planning Kwok Ho, Chris Robinson, Jodi C. Letkiewicz, Victoria Zaremba, 2023 This text reference book is the most up to date integrated presentation of the field of personal financial planning This sixth edition has been thoroughly revised to incorporate changes in laws and professional requirements applicable to personal financial planning

Personal Finance Rachel S. Siegel, 2021 Personal Finance was written with two simple goals in mind to help students develop a strong sense of financial literacy and provide a wide range of pedagogical aids to keep them engaged and on track This book is a practical introduction that covers all of the fundamentals and introduces conceptual frameworks such as the life cycle of financial decisions and basic market dynamics in a way that students can easily grasp and readily use in their personal lives Provided by publisher

Personal Finance For Dummies Eric Tyson, 2006-08-28 Too many personal finance consultants offer financial advice that ignores the big picture and instead focuses on investing You need much more than that to plan your future You need a broader understanding of personal finance that includes all areas of your financial life in order to become financially sound Personal Finance for Dummies 5th Edition is full of detailed action oriented financial advice that will show you how to lower expenses and tame debts as well as invest wisely to achieve your financial goals Now in its 5th edition this up to date guide covers all the latest trends to ensure your financial stability Just some of the updates and revisions include Reviews of the new and revised tax laws and how to take advantage of them The latest scoop on Medicare and Social Security and what it means for you Updated investment advice on mutual funds and other managed investments Enhanced smart spending tips Coverage of new bankruptcy laws and how to eliminate consumer debt Smart ways to use credit and improve credit scores Expanded coverage on educational savings options This hands on straightforward guide features ways to survive life changes such as starting your first job getting married having children and retiring as well as helpful tactics for preventing identity theft and fraud With Personal Finance for Dummies 5th Edition you ll be able to achieve financial strength and start concentrating on the more important things in life

Model Rules of Professional Conduct American Bar Association. House of Delegates, Center for Professional Responsibility (American Bar Association), 2007 The Model Rules of Professional Conduct provides an up to date resource for information on legal ethics Federal state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases disciplinary actions disqualification issues sanctions questions and much more In this volume black letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule s purpose and provide suggestions for its practical application The Rules will help you identify proper conduct in a variety of given situations review those instances where discretionary action is possible and define the nature of the relationship between you and your clients colleagues and the courts

Basic Money Workbook: Ways to Help Reduce Personal Financial Stress Retired CPA James D

Bond,2023-09-25 Written for people younger to older who want to reduce personal financial stress by better managing their personal finances Based on 50 years of managing his household s finances the CPA author retired after 39 years uses common language and avoids technical terms The Basic Money Workbook provides practical examples to get started immediately The Basis Money Workbook helps manage monthly spending by offering proven ways to track recurring and non recurring monthly expenditures Over time these steps can reduce credit card debt Preparing a personal plan or budget is suggested as one way to decide if your spending is roughly in line with your priorities If you are interested in where you stand financially a simplified balance sheet example is suggested Other benefits are described The Basis Money Workbook is not intended to provide investment advice Instead it provides and illustrates ways to be more comfortable with your monthly spending and income Technology advances are discussed as they may apply to the suggestions in the Basis Money Workbook For people already comfortable with their personal finances this workbook may offer alternative ways to manage their personal finances And it may help people be more aware of services their hired professional may be providing

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Personal Financial Planning Joyce Nga,2023-03-21 This book is a comprehensive guide on personal financial planning tailored for the Malaysia context covering a wide range of relevant topics including consumer credit management tax planning bonds and shares unit trust real estate insurance estate planning and an overview of Islamic wealth management Whether you are an undergraduate student aspiring or experienced financial planner or just an average Malaysian looking for help to plan your finances this holistic manual will have all your personal financial planning needs covered

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