



Competency-Based
Competitive Events
Written Exam
for State/Province Use

Test Number 1315
Booklet Number _____

Business Administration Core Exam

PBM – Principles of Business Management and Administration Event
PEN – Principles of Entrepreneurship Event
PFN – Principles of Finance Event
PHT – Principles of Hospitality and Tourism Event
PMK – Principles of Marketing Event

INSTRUCTIONS: This is a timed, comprehensive exam for the occupational area identified above. Do not open this booklet until instructed to do so by the testing monitor. You will have _____ minutes to complete all questions.

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This comprehensive exam was developed by MBA Research exclusively for DECA's 2024-2025 Competitive Events Program. Items have been randomly selected from the MBA Research Test-Item Bank and represent a variety of instructional areas. Performance indicators for this exam are at the prerequisite and career-sustaining levels. A descriptive test key, including question sources and answer rationale, has been provided to the DECA chartered association advisor.



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1. Hazel is organizing her company's unpaid invoices. She orders them by date, starting with the earliest unpaid invoice and ending with the most recent. Hazel is organizing the invoices
 - A. deductively.
 - B. by order of importance.
 - C. chronologically.
 - D. geographically.
2. Determine whether the following statement is true or false: Companies without an HR department do not participate in HR management activities.
 - A. False; in companies without HR departments, all employees participate in HR management activities.
 - B. False; in companies without HR departments, other managers and supervisors participate in HR management activities.
 - C. True; smaller companies have no need for HR management.
 - D. True; only HR managers can complete these activities.
3. What is the most appropriate closing to include in a response to a customer's email inquiry for product information?
 - A. The model 2CR is available in three colors: red, black, and white. Reply by email with the color that you want.
 - B. On behalf of LVN Industries, thank you for your order. Your confirmation number is 243597.
 - C. We apologize for the inconvenience and will send a corrected invoice to you within 24 hours.
 - D. Thank you for your interest in XWQ products. Please let me know if you have any additional questions.
4. One of the benefits of buying whole-life insurance is that over time
 - A. the face value increases.
 - B. the deductible decreases.
 - C. it pays high interest.
 - D. it builds up cash value.
5. Which of the following adds meaning to the words a speaker uses:
 - A. Economy of speech
 - B. Accuracy
 - C. Tone of voice
 - D. Tempo
6. One of Boris's coworkers at a deli cuts himself on the meat slicer. What should Boris do to help his coworker?
 - A. Attempt to treat the wound.
 - B. Stay as calm as possible.
 - C. Evacuate the room.
 - D. Allow his emotions to take over.
7. One way to effectively contribute to a group discussion when you don't know much about the topic being discussed is to
 - A. ask questions to clarify what someone else is saying.
 - B. let the more informed group members handle the conversation.
 - C. quickly form an opinion to share with the group.
 - D. bring up a different topic that you know more about.

8. Which of the following is an example of an ethical principle:
- A. Accountability
 - B. Humor
 - C. Charisma
 - D. Intelligence
9. Which of the following leaders is most likely to inspire their employees to achieve:
- A. Nick gives specific instructions on how to perform work.
 - B. Joon regularly sets high goals for team members to work toward.
 - C. Jose encourages his employees to use and develop their talents.
 - D. Yamini works independently without the help of others.
10. If a leader wants people to believe what they say and follow them, they must demonstrate
- A. self-awareness.
 - B. competence.
 - C. the ability to share a vision.
 - D. decisiveness.
11. What is one of the identifying characteristics of private enterprise?
- A. Freedom in the marketplace
 - B. Little competition
 - C. Unlimited government control
 - D. Equality in income
12. Which of the following is a technique that can help you determine what your values are:
- A. Brainstorming
 - B. Deducting
 - C. Guessing
 - D. Listening
13. Cypress wants to find out the estimated growth potential for marketing professionals over the next 10 years. Which of the following sources will provide Cypress with the most relevant and up-to-date statistics:
- A. Social media webinar
 - B. Career textbook
 - C. News magazine
 - D. Government website
14. Paul prepared a job resume that addressed how his background and qualifications would meet the specific requirements of the job he wanted. Paul's resume is an example of a _____ resume.
- A. generalized
 - B. chronological
 - C. targeted
 - D. traditional

15. Ava is proud of her culture, but she doesn't assume that other cultures are inferior to hers. She avoids showing
- A. subcultures.
 - B. globalization.
 - C. ethnocentrism.
 - D. cultural sensitivity.
16. Businesses often use presentation software to develop computerized training materials that contain interactive buttons, which allow employees to
- A. test themselves.
 - B. conduct research.
 - C. study together.
 - D. access databases.
17. What is one of the main reasons why small businesses are strongly promoted and supported by local government?
- A. They are important to the economy.
 - B. They serve only their local communities.
 - C. They may become a big business.
 - D. They are owned by one person.
18. One of the most effective methods of locating job leads is asking for tips from
- A. retirees.
 - B. nonworkers.
 - C. friends.
 - D. minors.
19. Romaiza is looking at her monthly bank statement for her checking account. For the month, she had two separate withdrawals for \$4.75 each, a \$125 deposit, another \$9 withdrawal, a \$744 deposit, and a \$378 withdrawal. Romaiza started the month with \$1,049 in her account. What should the balance of Romaiza's statement be at the end of the month?
- A. \$1,521.50
 - B. \$1,539.50
 - C. \$1,526.25
 - D. \$1,516.75
20. Which of the following activities is part of accounting:
- A. Making decisions based on financial information
 - B. Developing marketing campaigns based on financial information
 - C. Creating financial information
 - D. Gathering financial information
21. A manager wants to inform her employees that there is free coffee in the common area. Which of the following communication channels would be most appropriate for her message:
- A. A Zoom call
 - B. A business memo
 - C. An in-person announcement
 - D. A formal letter

22. One of the ways that a business can increase its profits is by
- A. hiring more workers.
 - B. charging higher prices.
 - C. extending working hours.
 - D. increasing worker efficiency.
23. Expressing empathy and being willing to help others are the aspects of emotional intelligence that relate to
- A. self-management.
 - B. relationship management.
 - C. self-awareness.
 - D. social awareness.
24. Marlena is feeling overwhelmed at work because she has so many different tasks to work on. Some are due the next day, while some are due over the next few weeks. What's the first thing she should do to figure out how her tasks should be prioritized?
- A. Start anywhere—getting something done is better than nothing.
 - B. Ask her boss if she can delegate her work to someone else.
 - C. Complete the easiest task first.
 - D. Make a list of her tasks and determine what's most urgent.
25. What might an employee receive from a business for routinely helping customers with their problems and satisfying their needs?
- A. A promotion
 - B. An honorarium
 - C. A gratuity
 - D. A suspension
26. If an individual wants to purchase a good or service using money directly from their bank account, they should pay using
- A. a bond.
 - B. cash.
 - C. a credit card.
 - D. a debit card.
27. Riverbrook High School's student government has a rule that members cannot discuss plans with anyone outside of the organization until they have been released to the whole school. This rule is related to
- A. conflicts of interest.
 - B. health and safety.
 - C. confidentiality.
 - D. use of property.
28. Which of the following is an example of a variable expense:
- A. Gasoline
 - B. Rent
 - C. Car payment
 - D. Gym membership

29. A person of honesty and integrity who cannot pay a debt when it is due should
- A. wait for a call from the creditor.
 - B. consult a collection agency.
 - C. explain the situation to the creditor.
 - D. ask to have the bill reduced.
30. Technological advancements have made it possible for some entrepreneurs to
- A. reduce the need for maintaining financial records.
 - B. run their businesses with fewer computer skills.
 - C. operate their businesses entirely from their computers.
 - D. eliminate the need to pay income and Social Security taxes.
31. Employees should use the find-and-replace function in a word-processing program to
- A. track the changes made to the document.
 - B. verify that the document is free of spelling and punctuation errors.
 - C. change the default language in the document to another language.
 - D. change a phrase that appears several times in a long document to another phrase.
32. Antonio is giving a presentation on his company's annual budget that involves complicated financial information. What could he do to present this information in a more understandable way?
- A. Provide the audience with detailed financial reports
 - B. Fit as much text as possible on his presentation slides
 - C. Use a visual aid such as a pie chart or bar graph
 - D. Start his presentation with an accounting lesson
33. Determine whether the following statement is true or false: "As the United States grew and expanded, government's role in business grew as well."
- A. False, government involvement increased as the government grew.
 - B. True, as businesses grew, the country grew, and the government had to grow to keep up.
 - C. False, the growth of businesses and their activities forced the government to get more involved.
 - D. True, as the country grew, there were more businesses, and the government had to increase its involvement with business.
34. Individuals can improve their chances of making a good first impression on others by
- A. using street slang in conversation.
 - B. doing all the talking.
 - C. wearing dressy clothes at all times.
 - D. sitting up straight.
35. Recently, Miranda met with a Brazilian entrepreneur to sign a business contract. When Miranda smiled and gave the entrepreneur the "OK" sign after the contract was signed, the entrepreneur frowned in disbelief and immediately left the room. Later, Miranda learned that Brazilians view the "OK" sign as an offensive gesture. Miranda could have avoided the embarrassing breach of etiquette by
- A. conducting research about the country's culture before her meeting.
 - B. touring the Brazilian embassy to obtain information about the country's regulations.
 - C. learning to speak in the country's official language fluently.
 - D. taking courses about Brazilian literature and history.

36. While conducting research, it is important to understand and be able to recognize the difference between factual information and opinions. Which of the following statements best represents factual information:
- A. It cannot be verified.
 - B. It is discovered.
 - C. It is created.
 - D. It is subjective.
37. Midnight is interested in working with a financial institution that provides financial advice and helps with buying and selling stocks and bonds. Midnight is looking for a(n)
- A. savings and loan association.
 - B. brokerage firm.
 - C. insurance company.
 - D. credit union.
38. Which of the following is a primary characteristic of individuals with a high tolerance for ambiguity:
- A. Detail-oriented
 - B. Optimistic
 - C. Emotional
 - D. Routine-oriented
39. When an employee searches online using a keyword and obtains 578 responses, the next logical step would be to
- A. start from #578 and work backwards until the best one is found.
 - B. use more words for descriptors or a more precise keyword.
 - C. open all 578 responses looking for the best one.
 - D. go to another search engine and see if it works better.
40. What is an example of a job title in corporate finance?
- A. Product manager
 - B. Accountant
 - C. Salesperson
 - D. Credit analyst
41. What type of law is based on past rulings and precedents set by the judicial system?
- A. Civil law
 - B. Administrative law
 - C. Criminal law
 - D. Common law
42. Robert and Martha are an elderly couple with three children and nine grandchildren. When they pass away, their three children will each inherit one third of Robert and Martha's assets. In other words, the couple's children are _____ of their parents' will.
- A. beneficiaries
 - B. directors
 - C. executors
 - D. arbitrators

43. Individuals are more likely to reach their personal goals if they have
- A. put their goals in writing.
 - B. analyzed their dreams.
 - C. avoided making the goals too specific.
 - D. had help from coworkers in setting the goals.
44. Which of the following are types of careers in business:
- A. Surveyor and administrative assistant
 - B. Auditor and conservationist
 - C. Electrician and public relations specialist
 - D. Accountant and sales manager
45. Althea just received her first paycheck at work. She's excited, but as she looks at her pay stub, she gets confused. She wants to know how much money she made in this pay period, but there are so many different numbers. If Althea wants to know how much money will actually be deposited in her bank account, she should look at the
- A. federal income tax.
 - B. gross pay.
 - C. net pay.
 - D. state tax.
46. What type of business policy is designed to attract customers by making the purchasing experience more convenient for them?
- A. Flexible
 - B. Employee
 - C. Service
 - D. Product
47. Monica is shopping for a new car. Car A costs \$15,000, and Car B costs \$17,000. Monica can deduce that Car B is more valuable by using money as a(n)
- A. incentive.
 - B. medium of exchange.
 - C. store of value.
 - D. unit of measure.
48. Due to obsolescence, the format in which a business stores its information must often be
- A. archived.
 - B. summarized.
 - C. processed.
 - D. updated.
49. Which of the following statements about the Cornell note-taking system is true:
- A. The Cornell note-taking process requires extensive preparation prior to writing down any notes.
 - B. The Cornell note-taking process involves dividing each page of notes into two sections: a title and the main ideas.
 - C. Notetakers using the Cornell note-taking process should use long sentences when writing the main ideas.
 - D. An important step in the Cornell note-taking process involves writing a summary of each page of notes.

50. Health and safety regulations in business usually require businesses to
- A. hold regular safety meetings.
 - B. purchase fireproof supplies.
 - C. report workplace accidents.
 - D. stay open 24/7.
51. What might businesses lose if their employees are injured on the job and are unable to work?
- A. Sales
 - B. Goods
 - C. Assets
 - D. Benefits
52. When a business uses computer technology to manage its money and move it among different accounts, it is taking advantage of
- A. electronic data interchange.
 - B. electronic transfer of funds.
 - C. expert systems.
 - D. hardware.
53. Projects need to be _____ to their stakeholders so that those individuals will want to work with you again.
- A. on schedule
 - B. interesting
 - C. challenging
 - D. meaningful
54. Compounding can be described as
- A. earning interest upon interest.
 - B. avoiding inflation.
 - C. risking the stock market.
 - D. meeting financial needs.
55. Written communication is less effective when readers must
- A. work to understand what the communication means.
 - B. find the information they need within the communication.
 - C. follow the writer's logical train of thought.
 - D. spend a minimum amount of time reading the communication.
56. Which of the following statements is true about determining your personal vision for the future:
- A. It depends more on emotion than logic.
 - B. It is risk free and time bound.
 - C. It involves following a step-by-step plan.
 - D. It requires facts and concrete goals.

57. A disadvantage of problem-solving in groups is that it
- A. decreases risk-taking.
 - B. hinders communication.
 - C. takes more time.
 - D. decreases conformity.
58. Major Company decided to use a loss-prevention technique that would monitor employee activity in the business to detect theft as it takes place. What type of security device should Major Company implement?
- A. Closed-circuit television
 - B. Undercover shoppers
 - C. Electronic sensors
 - D. Convex, one-way, and two-way mirrors
59. The preparation of income statements and balance sheets is usually the responsibility of the business's _____ department.
- A. marketing
 - B. accounting
 - C. purchasing
 - D. human resources
60. At school, everyone teased a student about being scared when the business's power went out while they were on the job. When you related how scared you were when the same thing happened to you, you were demonstrating _____ behavior.
- A. indifferent
 - B. unique
 - C. empathetic
 - D. callous
61. Sometimes, the ability to follow directions is a skill that is necessary for survival. This is known as a(n) _____ skill.
- A. academic
 - B. social
 - C. life
 - D. cultural
62. Why should a purchasing specialist evaluate supplier performance?
- A. To develop a purchase contract
 - B. To determine whether they should use the supplier again
 - C. To purchase items to sell to wholesalers and retailers
 - D. To assist in new product development
63. Which of the following statements about change is true:
- A. People tend to respond well to personal change.
 - B. It is the only thing that is constant in our lives.
 - C. It rarely causes problems for many businesses.
 - D. People tend to feel threatened by change.

64. To maintain workplace security and minimize breaches, you must be
- A. friendly.
 - B. observant.
 - C. distracted.
 - D. a team player.
65. Which of the following things should senders (speakers) and receivers (listeners) do to ensure that their nonverbal communications are positive and effective:
- A. Speak very softly
 - B. Make consistent eye contact
 - C. Avoid using any facial expressions
 - D. Slouch or hunch over
66. The three types of rules that companies implement fall into which of the following categories:
- A. Prohibitions, protocols, and procedures
 - B. Policies, procedures, and protocols
 - C. Policies, prohibitions, and procedures
 - D. Protocols, prohibitions, and policies
67. Tim wrote a letter to thank an interviewer for meeting with him to discuss a job opening with the Cortland Company. What type of letter did Tim write?
- A. Application
 - B. Cover
 - C. Follow-up
 - D. Inquiry
68. Making both buyers and sellers feel they are getting good value is part of the _____ function of marketing.
- A. pricing
 - B. financing
 - C. promotion
 - D. purchasing
69. A major characteristic of a market economy is _____ ownership of property.
- A. monopolistic
 - B. limited
 - C. government
 - D. private
70. Financial planning is important because it can help you
- A. meet needs and wants.
 - B. understand economics and finance.
 - C. predict the future.
 - D. increase your income.

71. Which of the following is a reason why someone might have trouble adapting to new circumstances:
- A. Objectivity
 - B. Empathy
 - C. Missed opportunities
 - D. Contentment
72. When sending an email message to a group of customers, what should you do to protect the privacy of each individual?
- A. Enter email addresses in the Cc field
 - B. Copy and paste the message text into a separate email for each customer
 - C. Send an initial email to each customer asking permission to send them a group message
 - D. Enter email addresses in the Bcc field
73. Which of the following is an example of a lending investment:
- A. Stocks
 - B. Bonds
 - C. Antiques
 - D. Homes
74. The things that people buy to satisfy their economic wants are known as
- A. free goods.
 - B. economic goods and services.
 - C. economic votes.
 - D. tangible objects.
75. Giving yourself a pat on the back and a “good job” when you know you’ve done well is an example of
- A. pessimism.
 - B. positive self-talk.
 - C. thought stopping.
 - D. flexibility.
76. Matthew and Miranda are equal partners in a small consulting firm. They have allocated 8% of last year's profits to make business improvements. Matthew wants to purchase a new copy machine, while Miranda would rather paint the building and make it look more inviting to their clients. What is the reason for Matthew and Miranda's conflict?
- A. Authority
 - B. Inconsistent behavior
 - C. Limited resources
 - D. Unclear boundaries
77. Which of the following is a situation where acting responsibly is mandated by law:
- A. You must decide whether or not to lie to your parents about breaking curfew.
 - B. You must decide whether or not to drink with friends at a party.
 - C. You must decide whether or not to turn in the money you found on the ground.
 - D. You must decide whether or not to cheat on your chemistry test.

78. A marketing class was asked to close their eyes and imagine themselves in possession of a present or desired strength. This activity is an example of which of the following:
- A. Self-concept
 - B. Affirmation
 - C. Visualization
 - D. Self-esteem
79. How can you keep stakeholders engaged throughout the planning process?
- A. Develop quality standards.
 - B. Obtain feedback from your team.
 - C. Identify project risks.
 - D. Define the project scope.
80. One reason why it is important for a business to correctly fill out information about credit terms and shipping instructions when ordering goods is because the purchase order is a
- A. legal contract.
 - B. receiving document.
 - C. delivery form.
 - D. payment record.
81. Because front desk clerks give out information to callers, it is very important for them to have
- A. good body-language skills.
 - B. a professional appearance.
 - C. excellent verbal skills.
 - D. a wide range of experience.
82. The Blue Shark Company needs a way to allow employees to share messages and files securely. They should create a(n)
- A. intranet.
 - B. Facebook page.
 - C. public website.
 - D. internet.
83. Three-way light bulbs are all made with the same size base. This is an example of a production process that uses _____ parts.
- A. branded
 - B. standardized
 - C. graded
 - D. segmented
84. Information usually comes in either physical form or _____ form.
- A. verbal
 - B. note card
 - C. book
 - D. electronic

85. Devin and five of her coworkers formed a temporary team to plan a staff picnic. What type of team did they most likely create?
- A. Ad hoc committee
 - B. Quality circle
 - C. Cross-functional team
 - D. Standing committee
86. Leslie and her siblings have been fighting over household chores. Leslie points out that the conflict exists because their parents haven't made specific chore assignments. Which step of problem-solving does this situation illustrate?
- A. State and check your assumptions
 - B. Evaluate the solution
 - C. Define the problem
 - D. Collect information
87. Which of the following situations best demonstrates the justice view of fairness:
- A. The soccer captain lets their best friend skip practice.
 - B. Every member of the Spanish Club has to fundraise \$100.
 - C. All students must finish their exams in the same amount of time.
 - D. An employee with a back injury is given a special chair.
88. What is a primary consideration when evaluating the time value of money?
- A. Credit limit
 - B. Premiums
 - C. Interest rate
 - D. Tariffs
89. The set of computer programs that manages the hardware and software of a computer is the
- A. operating system.
 - B. electronic resource.
 - C. digital connection.
 - D. transfer protocol.
90. The office photocopier is jammed again! Fortunately, there is an instruction manual to guide you through the process of removing the jammed paper. What is the best way to use the manual to clear the photocopier?
- A. Read the entire manual in sequential order, and then perform all steps in reverse order to remove the jammed paper.
 - B. Read step one and then perform step one. Repeat this process in sequential order until all steps are completed and you have removed the paper.
 - C. Perform the first step, and then verify that you have performed it correctly in the manual. Repeat this process in sequential order until all steps are completed.
 - D. Briefly skim the manual in reverse order, and then follow the steps in sequential order to remove the jammed paper.

91. The sales at the ABC Company have fallen recently because a similar company recently opened across the street. What could the ABC Company do to remain competitive and gain new customers?
- A. Relocate
 - B. Mark up prices
 - C. Reduce the number of products offered
 - D. Offer credit
92. When writing a business letter in block format, what information follows the date?
- A. Body of letter
 - B. Sender's name and address
 - C. Recipient's name and address
 - D. Salutation/Greeting
93. Which of the following is an effective way to respond to constructive criticism:
- A. Treating the criticism as simply a misunderstanding
 - B. Joking and attempting to find common ground with your supervisor
 - C. Making eye contact and asking clarifying questions
 - D. Asking for detailed examples and blaming your coworker
94. For her new job, Tasha has been asked to write a report. She has found a website with information regarding her topic. Which of the following would help her identify whether the information on this site is accurate:
- A. A date of modification less than one year old
 - B. A bibliography
 - C. A professional-looking website design
 - D. A table of contents
95. When a customer sees a news story on TV about a certain company or brand, it's an example of a(n)
- A. slogan.
 - B. advertisement.
 - C. touchpoint.
 - D. brand promise.
96. The supervisor who exercises very little or no control over employees is using the _____ style of leadership.
- A. democratic
 - B. authoritarian
 - C. laissez-faire
 - D. subordinate
97. Which of the following is often the best way for a salesperson to handle the slow/methodical type of difficult customer:
- A. Summarize benefits
 - B. Be brief
 - C. Let the customer do the talking
 - D. Ask their advice

98. What is the importance of the computer hard drive in a computer system?
- A. It facilitates the computer's audio transmissions.
 - B. It permanently stores the computer program files and data.
 - C. It allows the user to view the computer data.
 - D. It transmits power to other computer devices.
99. When a producer changes from an expensive resource to one that is less expensive, this is an example of
- A. conserving a resource.
 - B. finding an alternative resource.
 - C. finding another source.
 - D. paying a higher price for a resource.
100. Which of the following is a basic belief necessary to the development of assertiveness:
- A. I have the right to pressure you into changing your mind.
 - B. I have the right to decide how others will respond to me.
 - C. I have the right to express my feelings and opinions in any way I choose.
 - D. I have the right to ask others to respond to my needs.



KEY

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1. C

Chronologically. Chronological order is a way of organizing that puts information in sequence according to time. When Hazel organizes her company's invoices from the earliest date to the most recent, she is organizing them chronologically. The invoices are not organized by order of importance or geographically. Deductive organizing begins with a general recommendation or statement, then includes information that backs it up.

SOURCE: CO:086 Organize information

SOURCE: Burke, A. (2024). *Examples of methods of organization*. Retrieved October 1, 2024, from <https://smallbusiness.chron.com/examples-methods-organization-18982.html>

2. B

False; in companies without HR departments, other managers and supervisors participate in HR management activities. Human resources management is a function of business as well as a department. In other words, bigger companies may have a great number of employees dedicated solely to managing human resources, but in small businesses without an official "HR department," this important function still remains. And, even in big companies, human resources management is not contained solely within the HR department—supervisors and managers across the organization also take some part in managing human resources, although their level of involvement varies from business to business. Smaller companies need HR management as much as bigger ones, and HR managers aren't the only ones who can complete these activities. Not all employees will participate in HR activities, however.

SOURCE: HR:410 Discuss the nature of human resources management

SOURCE: LAP-HR-410—People Pusher (Nature of Human Resources Management)

3. D

Thank you for your interest in XWQ products. Please let me know if you have any additional questions. The purpose of an inquiry is to obtain information. Because businesses receive inquiries from customers, vendors, and business associates on a regular basis, employees must be prepared to respond in an accurate, prompt, and courteous manner. When closing an email message, it is courteous to thank customers for asking about the business and its products. And, by encouraging the customer to ask additional questions, the employee is indicating their interest in the customer. There is not enough information in the example to determine if the customer placed an order, had a problem with an invoice, or requested product color information. The sentence, "Reply by email with the color that you want," could be interpreted as rude and unprofessional.

SOURCE: CO:060 Provide legitimate responses to inquiries

SOURCE: Indeed. (2024, August 15). *How to respond to an email*. Retrieved October 1, 2024, from <https://www.indeed.com/career-advice/career-development/response-email>

4. D

It builds up cash value. Whole-life insurance is also called ordinary or straight life insurance. One of the benefits of whole-life insurance is that as the policyholder pays premiums, the cash value of the policy increases. If necessary, they can cash in the policy for its cash value or borrow money against the cash value. The interest paid on the premiums is not usually high. Whole-life premiums increase as the policyholder gets older, but the face value of the policy stays the same. Life insurance policies do not have deductibles.

SOURCE: FI:081 Describe the concept of insurance

SOURCE: Billingsley, R., Gitman, L.J., & Joehnk, M.D. (2020). *PFIN* (7th ed.) [pp. 208-211]. Boston, MA: Cengage Learning, Inc.

5. C

Tone of voice. People can change the meaning of their words by changing their tone of voice. For example, the same words can be a request or a command depending upon the tone used to deliver them. Tempo is the rate of speed or rhythm the speaker uses. Economy of speech is using as few words as possible to express an idea. Accuracy refers to the correctness of the message.

SOURCE: CO:147 Explain the nature of effective verbal communications

SOURCE: Convirza. (2022, September 19). *10 verbal communication skills you should master*. Retrieved October 2, 2024, from <https://www.linkedin.com/pulse/10-verbal-communication-skills-you-should-master-convirza>

6. B

Stay as calm as possible. When facing an emergency situation, it's critical to remain as calm as possible. Allowing emotions to take over can lead to hasty actions that may harm the situation, not help it. Boris should not attempt to treat the wound himself. Instead, he should call for emergency assistance and allow someone with medical training to clean the wound. There is no need to evacuate the room in the case of an injury.

SOURCE: OP:010 Handle and report emergency situations

SOURCE: Idaho Medical Academy. (2024, March 26). *How to keep your cool in an emergency*. Retrieved October 3, 2024, from <https://www.idahomedicalacademy.com/how-to-keep-your-cool-in-an-emergency>

7. A

Ask questions to clarify what someone else is saying. If you don't know much about the topic at hand, you might feel that you have very little to contribute. But, one way to participate even if you're not an expert in the subject is to use a questioning technique to clarify what someone else is saying. You might ask a question that rephrases or builds on another person's statement. You shouldn't bring up another topic that you know more about—it's important to remember the purpose of the discussion. Although the people who know the most (or have the most experience) naturally tend to lead the conversation, that doesn't mean you should completely check out. Focus on paying attention so that you can ask clarifying questions when appropriate. You may be eager to contribute, but that doesn't mean you should voice an uninformed opinion. You might say something inaccurate, which wouldn't help the overall purpose of your conversation.

SOURCE: CO:053 Participate in group discussions

SOURCE: Rabinowitz, P. (2024). *Techniques for leading group discussions*. Retrieved October 1, 2024, from <https://ctb.ku.edu/en/table-of-contents/leadership/group-facilitation/group-discussions/main>

8. A

Accountability. Ethical principles are standards that govern behavior and help people determine what is right and wrong. Accountability, which is accepting responsibility for your decisions and actions, is an ethical trait. Intelligence, humor, and charisma are characteristics, but they are not necessarily related to ethics.

SOURCE: EI:132 Model ethical behavior

SOURCE: LAP-EI-132—Practice What You Preach (Modeling Ethical Behavior)

9. C

Jose encourages his employees to use and develop their talents. Inspirational leaders inspire others to work toward their goals and achieve their maximum potential. Setting high goals for team members to work toward may help improve performance but does not provide inspiration. The ability to work independently is a trait of good leaders but does not actively inspire others to achieve. Giving specific instructions on how to perform work provides direction and leadership, not inspiration.

SOURCE: EI:133 Inspire others

SOURCE: LAP-EI-133—A Force for Good (Inspiring Others)

10. B

Competence. For a leader to be considered credible (having people believe what they say and follow them), they must demonstrate competence, which means capability, or the ability to do what needs to be done. Basic competence is demonstrated by giving and receiving clear directions, by identifying and using resources, and by planning and managing projects. Good leaders have the ability to share a vision, are self-aware, and demonstrate decisiveness, but being competent is a specific way to prove credibility.

SOURCE: EI:009 Explain the concept of leadership

SOURCE: LAP-EI-909—Lead the Way (Concept of Leadership)

11. A

Freedom in the marketplace. Freedom in the marketplace is one of the characteristics of private enterprise. Consumers and producers are free to decide what to buy or produce. Unlimited government control, little competition, and equality in income are characteristics of a socialistic or communistic government.

SOURCE: EC:009 Explain the concept of private enterprise

SOURCE: LAP-EC-909—People Power (The Private Enterprise System)

12. A

Brainstorming. Brainstorming is a creative-thinking technique that involves identifying as many different ideas as possible during a certain time frame. Brainstorming is a good way to build a list of everything that is important to you that will lead you to your values. Guessing, listening, and deducting are not necessarily techniques for determining what your values are.

SOURCE: EI:126 Assess personal behavior and values

SOURCE: LAP-EI-126—Assess Yourself (Assessing Your Personal Behavior and Values)

13. D

Government website. Governments at all levels publish current career statistical information on their websites. The U.S. government posts the *Occupational Outlook Handbook* online, which provides information about employment trends in the United States. The handbook includes information about salary ranges, the number of workers currently working in a particular field, job responsibilities, employment outlook, etc. The Canadian government also posts employment trends in Canada (Job Futures). Career textbooks, news magazines, and social media webinars may not have the most current or relevant information Cypress is looking for.

SOURCE: PD:022 Identify sources of career information

SOURCE: Doyle, A. (2020, September 17). *What is the occupational outlook handbook?* Retrieved October 3, 2024, from <https://www.thebalancemoney.com/what-is-the-occupational-outlook-handbook-2058465>

14. C

Targeted. Some jobs have certain requirements that applicants should respond to by preparing resumes that provide specific information about the applicant's qualifications. For example, a person applying for a sales position might mention experience in the restaurant business if the job was related to selling supplies to restaurants. Writing the resume to target specific types of jobs might give an applicant an advantage over someone who provided a general resume. A chronological resume lists an applicant's education and experience in order according to date, beginning with the most recent. A functional resume emphasizes major accomplishments according to importance rather than date. A generalized resume contains broad, general information rather than specific information. Generalized, chronological, and functional resumes are frequently used resume formats.

SOURCE: PD:031 Prepare a resume

SOURCE: Indeed. (2024, March 31). *How to write a targeted resume: Tips and example.* Retrieved October 3, 2024, from <https://www.indeed.com/career-advice/resumes-cover-letters/how-to-write-a-targeted-resume>

15. C

Ethnocentrism. Ethnocentrism is the belief that your culture is naturally better than other cultures. When Ava doesn't assume that other cultures are inferior to hers, she avoids showing ethnocentrism. Ava is showing cultural sensitivity. Globalization is the rapid and unimpeded flow of capital, labor, and ideas across national borders. A subculture is a secondary group within a dominant culture.

SOURCE: EI:033 Exhibit cultural sensitivity

SOURCE: LAP-EI-033—Getting to Know You (Cultural Sensitivity)

16. A

Test themselves. Presentation software enables businesses to develop materials that contain interactive buttons. This allows employees to test themselves on their knowledge and understanding of the material. Businesses often develop this type of computerized training material because it allows employees to learn at their own pace, test themselves, and review the material if necessary. Employees can read a question or view an action on a computer screen and respond by clicking on an interactive button. The computer quickly processes the information and advises the employees if their answers are correct. Businesses do not develop computerized training materials that contain interactive buttons to allow employees to study together, access databases, or conduct research.

SOURCE: NF:008 Demonstrate basic presentation applications

SOURCE: Russell, W. (2023, February 9). *What is Microsoft PowerPoint and how do I use it?* Retrieved October 3, 2024, from <https://www.lifewire.com/how-do-i-use-powerpoint-2767371>

17. A

They are important to the economy. Small businesses account for the majority of all businesses. Therefore, they are an extremely important part of the economy. Without small businesses, the economy would not prosper and grow. Small businesses may be owned by one person or several people.

SOURCE: EC:065 Identify the impact of small business/entrepreneurship on market economies

SOURCE: Main, K. (2024, January 31). *Small business statistics of 2024*. Retrieved October 2, 2024, from <https://www.forbes.com/advisor/business/small-business-statistics>

18. C

Friends. Letting friends and acquaintances know that you are looking for a job is one of the most effective methods of locating job leads. These people often will be willing to pass on information about new openings, resignations, and retirements they learn about. Retirees, nonworkers, and minors usually are out of the mainstream of the employment scene and would not have information concerning job leads.

SOURCE: PD:026 Utilize job-search strategies

SOURCE: Indeed. (2023, August 6). *14 job search tips to help you find the right job*. Retrieved October 3, 2024, from <https://ca.indeed.com/career-advice/finding-a-job/job-search-tips>

19. A

\$1,521.50. To determine what Romaiza's balance should be at the end of the month, first add together her deposits ($\$125 + \$744 = \$869$). Then, add together her withdrawals ($\$4.75 + \$4.75 + \$9 + \$378 = \$396.50$). Add her total deposits to her starting balance ($\$1,049 + \$869 = \$1,918$). Lastly, subtract the total withdrawals from that sum to find her remaining balance ($\$1,918 - \$396.50 = \$1,521.50$).

SOURCE: FI:070 Balance a bank account

SOURCE: Burnette, M. (2022, May 10). *What is a bank statement?* Retrieved October 3, 2024, from <https://www.nerdwallet.com/article/banking/checking/what-is-a-bank-statement>

20. D

Gathering financial information. Accounting is the process of gathering, recording, organizing, and reporting financial data. Accountants do not create the data they gather, nor do they make decisions based on the data—they simply gather, record, organize, and report it. Marketers develop marketing campaigns, not accountants.

SOURCE: FI:579 Describe the need for financial information

SOURCE: LAP-FI-579—By the Numbers (The Need for Financial Information)

21. C

An in-person announcement. For a message as casual as "free coffee," the most appropriate method of communication would be a simple in-person announcement. A memo, a Zoom call, and a formal letter would all be inappropriate for this type of announcement. A memo is generally used to disseminate important information, not casual announcements. A Zoom call would likely disrupt employees' work flow, and a letter would be too formal for this message.

SOURCE: CO:092 Choose and use appropriate channel for workplace communication

SOURCE: Fenell, Z. (2017, September 26). *Importance of communication channels in business*. Retrieved October 2, 2024, from <https://bizfluent.com/about-6511827-importance-communication-channels-business.html>

22. D

Increasing worker efficiency. Efficiency is the ability to use minimum amounts of resources to the best advantage. Increasing worker efficiency results in greater production and a lower cost for each unit sold. This leads to more profit. Hiring more workers and extending working hours could reduce profits by causing higher unit costs. Higher prices might lower demand for the product and result in an even lower profit.

SOURCE: EC:010 Identify factors affecting a business's profit

SOURCE: LAP-EC-910—Risk Rewarded (Factors Affecting Profit)

23. D

Social awareness. Social awareness, self-awareness, self-management, and relationship management are the four primary areas of emotional intelligence. The aspect of emotional intelligence in which you know and understand the emotions of others is called social awareness. Being socially aware involves the ability to "step into another person's shoes" (expressing empathy) and being willing to help or serve others. It also involves the ability to see the bigger picture, which is organizational awareness. Self-awareness refers to knowing your own emotions. Self-management is the ability to manage your own emotions. Relationship management is the ability to manage the emotions of others.

SOURCE: EI:001 Describe the nature of emotional intelligence

SOURCE: LAP-EI-001—EQ and You (Emotional Intelligence)

24. D

Make a list of her tasks and determine what's most urgent. Marlena should start by making a list of all her tasks, then determining which of those tasks is the most urgent. Her most urgent tasks, not the easiest task, should be completed first. Starting anywhere is not an example of prioritizing work. Marlena should not delegate work to someone else until she has prioritized her tasks.

SOURCE: OP:228 Organize and prioritize work

SOURCE: For Dummies. (2016, March 26). *How to manage time by prioritizing daily tasks*. Retrieved October 3, 2024, from <https://www.dummies.com/article/business-careers-money/business/general-business/how-to-manage-time-by-prioritizing-daily-tasks-193146>

25. A

A promotion. A benefit to employees of being customer oriented is that their careers are advanced. Employees who regularly provide good customer service might receive promotions or raises. Promotions are one way for businesses to acknowledge and reward employees' customer service skills. Honorarium is a payment given to a professional person for services for which fees are not required. A gratuity is a tip. A suspension is a temporary removal from a position or a job.

SOURCE: CR:004 Demonstrate a customer service mindset

SOURCE: Kenton, W. (2024, August 29). *What is a promotion?* Retrieved October 2, 2024, from <https://www.investopedia.com/terms/p/promotion.asp>

26. D

A debit card. Debit cards are issued by banks or credit unions and are directly linked to an individual's checking account. If an individual wants to purchase a good or service using money directly from their bank account, they should pay using a debit card—not cash, which is tangible money, a credit card, which is borrowed money, or a bond, which is a type of investment.

SOURCE: FI:058 Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.)

SOURCE: Consumer.gov. (n.d.). *Using debit cards*. Retrieved October 2, 2024, from <https://consumer.gov/managing-your-money/using-debit-cards>

27. C

Confidentiality. Confidentiality is the practice of keeping information secret or private. In this situation, the student government members must keep their plans secret from those outside of the organization. This example does not relate to health and safety, use of property, or conflicts of interest.

SOURCE: PD:251 Follow rules of conduct

SOURCE: LAP-PD-251—Know the Code (Following Rules of Conduct)

28. A

Gasoline. Variable expenses are costs that typically fluctuate each month. Examples of variable expenses include gasoline, clothing, entertainment, and groceries, because all those items will likely not cost the same each month. Fixed expenses are costs that do not change month to month, such as rent, car payments, and gym memberships.

SOURCE: FI:066 Develop personal budget

SOURCE: Bennett, K. (2024, July 1). *What's the difference between fixed and variable expenses?* Retrieved October 3, 2024, from <https://www.bankrate.com/banking/fixed-expenses-vs-variable-expenses>

29. C

Explain the situation to the creditor. Honest people pay what they owe when it is due. If some unexpected event makes it impossible for them to do so, they contact the creditor to explain. Often, some extended payment system can be arranged. This prevents the business from turning the debt over to a collection agency to be collected. Waiting for a call from the creditor indicates a lack of interest in paying the debt.

SOURCE: EI:022 Demonstrate honesty and integrity

SOURCE: LAP-EI-138—Sincerely Yours (Demonstrating Honesty and Integrity)

30. C

Operate their businesses entirely from their computers. Technological advancements and the internet have made starting a business much more accessible for would-be entrepreneurs. In fact, many of these businesses have no brick-and-mortar storefront at all—they're run entirely on the internet! More people own home-based businesses than ever before, and any business with an online presence can reach a large, often international, audience. Technological advancements do not reduce the need to maintain financial records or eliminate the need to pay taxes. Technological advancements do not help entrepreneurs run their businesses with fewer computer skills.

SOURCE: PD:066 Explain career opportunities in entrepreneurship

SOURCE: LAP-PD-066—Own Your Own (Career Opportunities in Entrepreneurship)

31. D

Change a phrase that appears several times in a long document to another phrase. The find-and-replace function allows computer users to make changes to their documents quickly. This function is beneficial when working with large documents that contain multiple words or phrases that need to be changed. The track-changes function enables computer users to track and record the changes that they make to a document. The spelling-and-grammar check scans the document to identify spelling and grammatical errors. The translate function translates the document's default language to another language, which appears in an adjacent window near the source document.

SOURCE: NF:007 Demonstrate basic word processing skills

SOURCE: Microsoft. (2024). *Find and replace text*. Retrieved October 3, 2024, from <https://support.microsoft.com/en-us/office/find-and-replace-text-c6728c16-469e-43cd-afe4-7708c6c779b7>

32. C

Use a visual aid such as a pie chart or bar graph. Visual aids help the audience interpret and understand complicated information, such as information regarding a company's finances. Providing the audience members with detailed financial reports would most likely confuse them and would not help them understand the complicated information. It would be inappropriate to start a professional presentation with an accounting lesson. Presentation slides should be clean and well-organized with minimal text. Too much text causes readers to feel overwhelmed.

SOURCE: CO:087 Select and use appropriate graphic aids

SOURCE: Brookins, M. (2024). *Visual aids to overcome barriers to communication*. Retrieved October 1, 2024, from <https://smallbusiness.chron.com/visual-aids-overcome-barriers-communication-10134.html>

33. D

True, as the country grew, there were more businesses, and the government had to increase its involvement with business. As the population grew, so did the need for more and different kinds of businesses. People also realized that the public had certain needs that business would not fill. The growth of businesses didn't create the growth of the country. The growth of the country created a need for additional businesses.

SOURCE: EC:008 Determine the relationship between government and business

SOURCE: LAP-EC-016—Regulate and Protect (Government and Business)

34. D

Sitting up straight. Individuals are frequently judged by others on the basis of first impressions or the image they project. Good posture has a positive effect on the image people project to others, and sitting up straight is an example of good posture. Using slang will not create a favorable impression. Wearing dressy clothes at all times is inappropriate and may indicate poor judgment. Not letting the other person talk makes a bad impression.

SOURCE: PD:002 Maintain appropriate personal appearance

SOURCE: LAP-PD-002—Look Good, Feel Good (Personal Appearance)

35. A

Conducting research about the country's culture before her meeting. Businesspeople should try to learn as much as they can about a client's culture, customs, and social values before interacting with them. By understanding and being aware of cultural differences, businesspeople can adapt their communication styles to make a positive impression on their clients and not offend them by using gestures that the culture finds offensive. Learning to speak basic phrases in the country's language and learning about the country's literature and history might be helpful and interesting; however, these actions would not have helped Miranda learn about the current cultural and social habits that differ from her native country. Also, touring the Brazilian embassy to learn about the country's regulations would not have helped Miranda understand that certain gestures should not be used while meeting with Brazilians.

SOURCE: CR:019 Adapt communication to the cultural and social differences among clients

SOURCE: Nicol, J. (2019). *Brazil business etiquette & culture*. Retrieved October 2, 2024, from <http://www.cyborlink.com/besite/brazil.htm>

36. B

It is discovered. A fact is a true statement. Factual information has several characteristics, including that it can be proven true or false, it is objective, it is discovered, it states reality, and it can be verified. An opinion is a person's point of view or belief about a topic. An opinion may or may not be backed up by facts and sometimes cannot be proven true or false. Other characteristics of opinions are that they are subjective, they are created, they interpret reality, and they cannot be verified.

SOURCE: NF:077 Assess information needs

SOURCE: Hoffman, B. (2024, May 17). *Facts and opinions: Half of Americans don't know the difference*. Retrieved October 3, 2024, from <https://www.forbes.com/sites/brycehoffman/2024/03/17/facts-and-opinions-half-of-americans-dont-know-the-difference>

37. B

Brokerage firm. Brokerages help with financial advice and with buying and selling securities like stocks, bonds, and mutual funds. Neither savings and loan associations, insurance companies, nor credit unions offer assistance with securities transactions.

SOURCE: FI:075 Describe types of financial-services providers

SOURCE: Donohoe, A. (2021, November 16). *What is a financial institution?* Retrieved October 3, 2024, from <https://www.thebalancemoney.com/what-is-a-financial-institution-5190896>

38. B

Optimistic. An individual with a high tolerance for ambiguity is willing to take action despite having incomplete information or a clear direction. This individual tends to be confident and optimistic that things will work out regardless of the amount of information that they have when making a decision. Flexibility is also a key characteristic of individuals with a high tolerance for ambiguity. Flexible people understand that they may need to make changes if it appears that a decision or course of action is not working. Routine-oriented people tend to be uncomfortable with change. Detail-oriented people tend to itemize things and want to have all of the information available before they take action. Emotions are feelings about a situation (e.g., joy, sorrow, love, anger).

SOURCE: EI:092 Develop tolerance for ambiguity

SOURCE: LAP-EI-092—Embrace the Unknown (Developing a Tolerance for Ambiguity)

39. B

Use more words for descriptors or a more precise keyword. Unless the search engine will only allow one word to be used, it is better to use exact wording to get to the site that has the needed information. For example, using "retail" as a keyword would very likely net several hundred or thousand sites, but if "grocery AND retailing AND Texas" is used, the search will be narrowed down tremendously. Opening all 578 responses is not practical. Starting at #578 is not effective because many search engines list the most popular sites related to the keyword first. Going to another search engine will probably net about the same number of results.

SOURCE: NF:006 Demonstrate basic web-search skills

SOURCE: Google. (2024). *How to search on Google*. Retrieved October 3, 2024, from <https://support.google.com/websearch/answer/134479>

40. D

Credit analyst. There are many types of careers in corporate finance. A credit analyst is an example of a job in corporate finance. Accountants, salespeople, and product managers are not roles that fall under corporate finance.

SOURCE: FI:354 Explain the role of finance in business

SOURCE: LAP-FI-354—Money Matters (Role of Finance)

41. D

Common law. Common law is created by court decisions rather than through written legislation. In a common law system, legal decisions are based on past rulings and the precedent set by higher courts. Civil law includes laws that deal with the rights and duties of private entities and disputes between them. Criminal law deals with crime and the legal punishment of criminal offenses. Administrative law pertains to the actions of government agencies.

SOURCE: BL:163 Comply with the spirit and intent of laws and regulations

SOURCE: LAP-BL-163—Laying Down the Law (Complying With the Spirit and Intent of Laws and Regulations)

42. A

Beneficiaries. The people or organizations chosen to receive an individual's assets after the individual dies are called beneficiaries. In this example, Robert and Martha's beneficiaries are their three children. The executor of a will is someone chosen to take care of a deceased person's financial obligations, such as paying bills and taxes and disposing of property. There is not enough information provided in this example to determine if Robert and Martha's children are the executors of their parents' will. There is no such thing as a director of a will or an arbitrator of a will.

SOURCE: FI:572 Explain the nature of estate planning

SOURCE: Kagan, J. (2024, May 28). *What is a beneficiary? How they work, types, and examples*. Retrieved October 3, 2024, from <https://www.investopedia.com/terms/b/beneficiary.asp>

43. A

Put their goals in writing. Goal setters should write down their goals. This helps to visualize the goals, to clarify them, and to plant them firmly in the mind. Goals should be in specific, measurable terms. They also should be personal goals, not goals someone else (e.g., coworker) has helped you to set. Analyzing dreams may help in setting goals but not in reaching them.

SOURCE: PD:018 Set personal goals

SOURCE: LAP-PD-918—Go for the Goal (Goal Setting)

44. D

Accountant and sales manager. An accountant is an individual who prepares, analyzes, and verifies a variety of financial data. Accountants are crucial to the success of a business, and those with accounting backgrounds can find many different roles in a company. Sales is a career that involves responding to customer needs and wants through planned, personalized communications intended to influence purchase decisions and ensure satisfaction. Without a sales component, many businesses would fail. Electricians, surveyors, and conservationists are jobs that fall in the science, not business, industry.

SOURCE: PD:025 Explain employment opportunities in business

SOURCE: Profita, M. (2022, December 5). *Best jobs for graduates with a business degree*. Retrieved October 3, 2024, from <https://www.thebalancemoney.com/best-jobs-for-business-majors-2059628>

45. C

Net pay. The net pay is the amount of money Althea will actually receive after all her withholdings have been taken out. This is the money that will be deposited in her bank account. The gross pay is the amount she earns before her withholdings are taken out. Federal income tax and state tax are money that Althea owes to the government.

SOURCE: FI:068 Interpret a pay stub

SOURCE: Huggins, T. (2024, March 25). *How to read a pay stub*. Retrieved October 3, 2024, from <https://www.investopedia.com/how-to-read-your-paycheck-5094518>

46. C

Service. Service policies are guidelines affecting the kinds of special activities, such as delivery and installation, that businesses offer customers. Service policies are designed to attract customers away from the competition and to make the purchasing experience more convenient and enjoyable so that the customers will return again and again. Employee policies are guidelines explaining how employees are to act and how they are to deal with customers. Product policies are guidelines affecting the kinds of goods and services that businesses offer to customers. Flexible policies are rules or guidelines that can be easily changed or deleted.

SOURCE: CR:007 Interpret business policies to customers/clients

SOURCE: IBM. (2024, June 18). *Defining a service policy*. Retrieved October 2, 2024, from <https://www.ibm.com/docs/en/was-zos/9.0.5?topic=operations-defining-service-policy>

47. D

Unit of measure. Money is used as a unit of measure. This is an important function of money because it allows people to determine the worth of products. Functions of money also include being a store of value and a medium of exchange, but those functions are not demonstrated in this example. This is not an example of money being used as an incentive.

SOURCE: FI:060 Describe functions of money (medium of exchange, unit of measure, store of value)

SOURCE: CliffsNotes. (n.d.). *Functions of money*. Retrieved October 3, 2024, from <https://www.cliffsnotes.com/study-guides/economics/money-and-banking/functions-of-money>

48. D

Updated. Obsolescence occurs when something is outdated. Technology is always evolving, so computer systems and applications are always subject to obsolescence. Businesses must update the ways in which they store or archive their information because the format may not be usable in the future. For example, modern computers do not have outlets that read floppy disks, which were popular external storage devices several years ago. The way people summarize or process information is not related to the state of obsolescence.

SOURCE: NF:081 Store information for future use

SOURCE: Monson, K. (2017, April 5). *4 reasons to pay attention to technology obsolescence*. Retrieved October 3, 2024, from <https://www.csiweb.com/what-to-know/content-hub/blog/4-reasons-to-pay-attention-to-technology-obsolescence>

49. D

An important step in the Cornell note-taking process involves writing a summary of each page of notes. The Cornell note-taking system is considered by many to be the most effective method for taking notes during a lecture, seminar, or meeting. Preparation is minimal when using this system; notetakers simply divide each page of notes into four parts: a title, the main ideas, keywords and questions, and a summary. Notetakers using this method should use abbreviations and symbols whenever possible while writing down the main ideas, rather than using long sentences. After the lecture, seminar, or meeting, notetakers should compose a summary of each page and identify questions and keywords that would help clarify or remind notetakers of the main ideas.

SOURCE: CO:085 Utilize note-taking strategies

SOURCE: GoodNotes. (2024, June 3). *Cornell note taking—The best way to take notes, explained*. Retrieved October 1, 2024, from <https://www.goodnotes.com/blog/cornell-notes>

50. C

Report workplace accidents. Certain governmental agencies have developed health and safety regulations that businesses are expected to follow to provide employees with a safe work environment. These regulations usually require businesses to report workplace accidents to the appropriate agency. The purpose of this requirement is to identify and correct unsafe working conditions and to compensate workers who have been injured on the job. Health and safety regulations usually do not require businesses to stay open 24/7, hold regular safety meetings, or purchase fireproof supplies. However, safety-conscious businesses often hold regular safety meetings to keep employees informed.

SOURCE: OP:004 Describe health and safety regulations in business

SOURCE: Bodytrak. (2024). *A guide to health and safety regulations & legislation*. Retrieved October 3, 2024, from <https://bodytrak.co/en-us/news/health-and-safety-legislation-regulations-a-guide>

51. A

Sales. Businesses may lose the opportunity to make sales if injured employees cannot be present to carry out their duties. Lost sales usually result in less profit, which can be a serious problem for a business. Losing sales and income could eventually force a company out of business. Assets are anything of value that the business owns. Benefits are advantages obtained from using a good or service. Goods are tangible objects that can be manufactured or produced for resale.

SOURCE: OP:009 Explain procedures for handling accidents

SOURCE: OSHA. (n.d.). *Business case for safety and health*. Retrieved October 3, 2024, from <https://www.osha.gov/businesscase>

52. B

Electronic transfer of funds. When a business uses computer technology to manage its money and move it among different accounts, it is taking advantage of the electronic transfer of funds. This is the same technology you use at the ATM. Hardware refers to the physical components of a computer. Expert systems are software programs that mimic the knowledge of human experts. Electronic data interchange refers to documents rather than money.

SOURCE: NF:003 Identify ways that technology impacts business

SOURCE: LAP-NF-003—TECH-tastic (Technology's Impact on Business)

53. D

Meaningful. Beyond achieving goals, projects also must be meaningful to their stakeholders. If they are, those stakeholders will want to work with you again. Projects do not necessarily need to be challenging, on schedule, or interesting to ensure that stakeholders will want to work with you again.

SOURCE: OP:521 Evaluate project success

SOURCE: LAP-OP-521—Making the Grade (Evaluating Project Success)

54. A

Earning interest upon interest. Compounding can best be described as earning interest upon interest. There is no way to avoid inflation; one can only plan to overcome the effects of inflation with careful saving and investing. The compounding growth of the stock market is an excellent way to meet financial needs and goals, but meeting financial needs is not a description of compounding. Although there are risks in the stock market, risking the stock market does not describe compounding.

SOURCE: FI:270 Explain the need to save and invest

SOURCE: Fernando, J. (2024, February 28). *The power of compound interest: Calculations and examples*. Retrieved October 3, 2024, from <https://www.investopedia.com/terms/c/compoundinterest.asp>

55. A

Work to understand what the communication means. Effective written communication presents information in a clear, easy-to-read style so that readers do not have to try to figure out what the communication is all about. Readers should be able to grasp the communication's message in a minimum amount of reading time. Written communication should follow a logical train of thought, and readers should be able to find the information they need within the communication.

SOURCE: CO:016 Explain the nature of effective written communications

SOURCE: Mind Tools. (2024). *Writing skills*. Retrieved October 1, 2024, from <https://www.mindtools.com/ad0c91b/writing-skills>

56. A

It depends more on emotion than logic. A vision is the future you wish to create. Often, a vision begins with an abstract idea that is based on emotion rather than logic. Because a vision is abstract (indefinite), you must have or develop the tolerance for dealing with abstract terms and ideas rather than facts. For this reason, a step-by-step plan does not always work when a person is working toward a vision for the future. Working toward and achieving a vision requires the willingness to take risks over a long period of time.

SOURCE: EI:063 Determine personal vision

SOURCE: LAP-EI-063—Picture This! (Determining Personal Vision)

57. C

Takes more time. Group problem-solving takes more time than individual problem-solving because of conflicting schedules, differing opinions, and more discussion. Group problem-solving increases conformity and risk-taking, rather than decreasing them. Finally, group problem-solving increases communication rather than hindering it.

SOURCE: CO:067 Participate in problem-solving groups

SOURCE: Miller, K. (2024). *17 advantages and disadvantages of group decision making*. Retrieved October 1, 2024, from <https://futureofworking.com/5-advantages-and-disadvantages-of-group-decision-making>

58. A

Closed-circuit television. Major Company should implement closed-circuit television (CCTV) to monitor employees. CCTV is a device that managers and security personnel can use to monitor activities inside and outside of a business. Electronic sensors are security devices that are attached to goods. If someone leaves the building with an item while the tag is still attached, the sensor will set off an alarm at the exit. Convex, one way, and two-way mirrors are security devices that allow employees and security personnel to keep a close eye on customers. Undercover shoppers are security personnel hired by the business to pose as customers in order to detect employee dishonesty.

SOURCE: OP:013 Explain routine security precautions

SOURCE: Brick House Security. (2021, September 22). *What is CCTV?* Retrieved October 3, 2024, from <https://www.brickhousesecurity.com/security-cameras/cctv-primer>

59. B

Accounting. Accounting duties include the preparation of all financial records for the business. Marketing involves satisfying the needs and wants of consumers through an exchange process. Purchasing is a marketing function that involves the planning and procedures necessary to obtain goods and services for use in the operation of a business or for resale. A human resources department is responsible for various areas of staffing and personnel.

SOURCE: FI:085 Explain the concept of accounting

SOURCE: LAP-FI-085—Show Me the Money (Nature of Accounting)

60. C

Empathetic. Empathy is the ability to put yourself in another person's place. By being sensitive to the emotions of the other person and by sharing a similar situation or event from your own experience, you are demonstrating empathy. Unique behavior is behaving unlike others. Indifferent behavior would give no response at all. Callous, or unfeeling, behavior was demonstrated by the students who did the teasing.

SOURCE: EI:030 Show empathy for others

SOURCE: LAP-EI-030—Have a Heart (Showing Empathy for Others)

61. C

Life. Life skills are basic skills necessary to survive. Following directions, then, is not a skill you can afford to be without. Skills necessary for survival are not known as cultural skills, academic skills, or social skills.

SOURCE: CO:119 Follow oral directions

SOURCE: B&SC Blog Team. (2021, November 15). *Importance of following directions*. Retrieved October 2, 2024, from <https://www.bryantstratton.edu/blog/online-education/importance-following-instructions>

62. B

To determine whether they should use the supplier again. A purchasing specialist should evaluate supplier performance to determine whether they should use the supplier again and if there needs to be any changes next time. The purpose of evaluating supplier performance is not to assist in new product development, to purchase items to sell to wholesalers and retailers, or to develop a purchase contract.

SOURCE: OP:015 Explain the nature and scope of purchasing

SOURCE: LAP-OP-015—Buy Right (Purchasing)

63. B

It is the only thing that is constant in our lives. Things in life change for everyone. People go to different schools, accept new jobs and promotions, and move to different cities and homes. People get married and divorced. These situations all involve change. While many people embrace positive change, others have a difficult time adjusting to any type of change. Changes also can create many problems for business firms and make it necessary for them to make changes of their own.

SOURCE: EI:026 Adjust to change

SOURCE: Gillette, H. (2022, December 9). *Why change is the only constant and how to embrace it*. Retrieved October 2, 2024, from <https://psychcentral.com/lib/the-only-constant-is-change>

64. B

Observant. By staying alert, aware, and observant of your surroundings, you can help maintain workplace security. This means paying attention to customers in the store, making sure customers are visible, and being on the lookout for suspicious activity. Being distracted will heighten the risk of a robbery or other security breach. Being a team player and being friendly are both important workplace skills, but neither are helpful in this specific situation.

SOURCE: OP:152 Follow established security procedures/policies

SOURCE: Campbell, M. (2024). *How to: Protect your workplace from security breaches*. Retrieved October 3, 2024, from <https://www.swipedon.com/blog/how-to-protect-your-workplace-from-security-breaches>

65. B

Make consistent eye contact. Making eye contact shows interest and engagement in a conversation. It is disrespectful to avoid making eye contact, because doing so shows boredom and distraction. Slouching or hunching over, speaking very softly, and avoiding using facial expressions are all examples of what not to do in a conversation.

SOURCE: EI:007 Explain the nature of effective communications

SOURCE: LAP-EI-140—More Than Just Talk (Effective Communication)

66. B

Policies, procedures, and protocols. The rules that companies implement fall into three different categories: policies, procedures, and protocols. A policy is any guideline explaining how employees are to act. A procedure, on the other hand, is a step-by-step process that employees must follow while performing a specific task. A protocol is an established set of rules that govern behavior within an organization. Prohibitions are not generally considered one of the three types of guidelines that companies implement.

SOURCE: PD:250 Adhere to company protocols and policies

SOURCE: LAP-PD-250—Do You Follow? (Adhering to Company Protocols and Policies)

67. C

Follow-up. A job applicant should send a follow-up letter to the interviewer shortly after the interview. The purpose of writing and sending a follow-up letter is to thank the interviewer for the interview, restate the applicant's interest in the job, and reinforce the ways in which the applicant can positively impact the company, if hired. A letter of inquiry is a request for information. A cover letter is a letter of introduction that accompanies a resume or employment application.

SOURCE: PD:029 Write a follow-up letter after job interviews

SOURCE: Herrity, J. (2024, May 31). *Follow-up email after an interview: 4 examples and a template*. Retrieved October 3, 2024, from <https://www.indeed.com/career-advice/interviewing/follow-up-email-examples-after-interview>

68. A

Pricing. Pricing determines and adjusts what customers pay for products to maximize returns and meet customers' perceptions of value. Prices must be set so that both buyers and sellers feel that they are getting the most value. Purchasing is the planning and procedures necessary to obtain goods and services for use in the operation of a business. Promotion is the communication of information about goods, services, images, and/or ideas to achieve a desired outcome. Financing involves understanding the financial concepts used in making business decisions.

SOURCE: MK:002 Describe marketing functions and related activities

SOURCE: LAP-MK-002—Work the Big Seven (Marketing Functions)

69. D

Private. A market economy is an economic system in which the means of production and distribution are owned and controlled by individuals and businesses. This ownership is not limited except by the abilities of the individuals or businesses. Government ownership is a characteristic of a command economy. Monopolies in which markets are controlled by single suppliers do exist in market economies, but under controlled conditions.

SOURCE: EC:007 Explain the types of economic systems

SOURCE: LAP-EC-907—Who's the Boss? (Economic Systems)

70. A

Meet needs and wants. Financial planning helps you meet needs and wants by setting goals and working toward them. It does not help you understand economics and finance. It can help you plan for the future, but it does not help you predict it. Financial planning does not increase your income, but it does help you make the most of it.

SOURCE: FI:065 Set financial goals

SOURCE: Fontinelle, A. (2024, February 25). *How to set financial goals for your future*. Retrieved October 3, 2024, from <https://www.investopedia.com/articles/personal-finance/100516/setting-financial-goals>

71. D

Contentment. Being adaptable requires you to stretch, try new things, and get out of your comfort zone, which can be hard to do if you're content. Objectivity and empathy are characteristics of adaptable people; these traits make it easier for a person to adapt. Missed opportunities are a negative consequence of refusing to adapt.

SOURCE: EI:006 Demonstrate adaptability

SOURCE: LAP-EI-006—Go With the Flow (Demonstrating Adaptability)

72. D

Enter email addresses in the Bcc field. The Bcc field (short for “blind carbon copy”) sends each recipient an email that does not display the email addresses of any other recipients. This is commonly used when sending an email to a group of individuals while maintaining the privacy of the recipients. The Cc (carbon copy) field sends the same email to multiple recipients but displays the email addresses of the other recipients. Copying and pasting the same message into many individual emails is time consuming and does not accomplish any additional privacy measures than using the Bcc field. Due to the privacy protections inherent in the Bcc solution, there would be no need to contact each recipient ahead of time to request permission to include them in group messages.

SOURCE: CO:090 Write professional emails

SOURCE: Means, T. (2019). *Business communication* (3rd ed.) [Lesson 7.3]. Boston, MA: Cengage Learning, Inc.

73. B

Bonds. A lending investment is one in which a lender allows a borrower to use their money during a period of time for a specified fee or rate of interest. A bond is a type of lending investment in which individuals lend money to a government, municipality, or corporation to earn a set rate of interest for a specified time period. Homes, antiques, and stocks are ownership investments.

SOURCE: FI:077 Explain types of investments

SOURCE: LAP-FI-077—Invest for Success (Types of Investments)

74. B

Economic goods and services. People purchase both tangible objects (goods) and productive activities (services) to satisfy their economic wants. When consumers purchase one good rather than another, they are casting their dollar, or economic, votes for the item they purchased and against the items not purchased. Noneconomic wants are satisfied by free goods—items which can be obtained without spending money.

SOURCE: EC:002 Distinguish between economic goods and services

SOURCE: LAP-EC-902—Get the Goods on Goods and Services (Economic Goods and Services)

75. B

Positive self-talk. It's difficult to maintain your optimism if you're not thinking positive thoughts. One way to think positively and get rid of doubts is to use positive self-talk, giving yourself a pat on the back and a “good job” when you've succeeded. Thought stopping is another technique for maintaining a positive attitude. Thought stopping involves picturing a “STOP” sign whenever a negative thought enters your mind. Pessimistic people have a negative attitude and focus on what's bad. Maintaining flexibility is a component of practicing positivity.

SOURCE: EI:019 Exhibit a positive attitude

SOURCE: LAP-EI-019—Opt for Optimism (Positive Attitude)

76. C

Limited resources. In this situation, Matthew and Miranda were disagreeing about how to spend a set amount of money, which is a limited resource. Matthew and Miranda are equal partners in the firm, so the disagreement did not involve questioning or wanting authority. There is no indication of inconsistent or unclear boundaries.

SOURCE: EI:015 Use conflict-resolution skills

SOURCE: LAP-EI-915—Stop the Madness (Conflict Resolution)

77. B

You must decide whether or not to drink with friends at a party. According to the law, alcohol is only for people who are 21 and over. If you're under 21 and you drink, you're not only being irresponsible, you're also breaking the law. There are no laws telling you whether or not you should keep money you found, lie to your parents, or cheat on a test. These decisions are irresponsible but not illegal.

SOURCE: EI:021 Demonstrate responsible behavior

SOURCE: LAP-EI-021—Make the Honor Role (Acting Responsibly)

78. C

Visualization. Visualization is seeing yourself as you would like to be. Affirmation is a positive statement about a present or desired strength. Self-concept is your image of yourself. Self-esteem is how you feel about yourself at any given time.

SOURCE: EI:016 Explain the concept of self-esteem

SOURCE: Mind Tools. (2024). *Visualization*. Retrieved October 2, 2024, from <https://www.mindtools.com/a5ycdws/visualization>

79. B

Obtain feedback from your team. It is important to share your project plan with your team. Doing so will keep them engaged throughout the planning process. Identifying project risks, developing quality standards, and defining the project scope are not necessarily ways to keep stakeholders engaged throughout the planning process.

SOURCE: OP:519 Plan project

SOURCE: LAP-OP-519—Plan on It! (Planning Projects)

80. A

Legal contract. A purchase order is a form identifying the prices, discounts, dating, transportation, charges, etc., applicable to an order issued by a buyer to a seller. Once the order is signed and accepted by a vendor, it is a legal contract. Therefore, a business must fill out all the information correctly because the agreement is enforceable by law. If a business makes an error, such as listing a higher purchase price, the vendor has the right to charge that price. A purchase order is not a receiving document, a delivery form, or a payment record.

SOURCE: OP:016 Place orders/reorders

SOURCE: ContractsCounsel. (2024). *Purchase order: Definition, what's included, types*. Retrieved October 3, 2024, from <https://www.contractsounsel.com/t/us/purchase-order>

81. C

Excellent verbal skills. It is very important for front desk clerks to have excellent verbal skills because their jobs require handling a great many phone inquiries. Body-language skills can be used in face-to-face communication, but they cannot be used on the phone. A professional appearance and wide experience are assets on the job, but they are not essential to phone communication.

SOURCE: CO:114 Handle telephone calls in a businesslike manner

SOURCE: Indeed. (2024, August 15). *Front desk resume skills: Definitions and examples*. Retrieved October 2, 2024, from <https://www.indeed.com/career-advice/resumes-cover-letters/front-desk-resume-skills>

82. A

Intranet. An intranet is an internal network similar to the internet that is accessible only by authorized personnel and is used to access information and communicate with others within an organization. The internet is the only worldwide network of computers that enables users to access information and communicate with others. A Facebook page and a public website are not secure for sharing files and messages.

SOURCE: NF:083 Explain the role of information systems

SOURCE: Firstup. (2024, October 10). *What is an intranet, and is it still relevant to your organization?* Retrieved October 3, 2024, from <https://firstup.io/blog/what-is-an-intranet-and-is-it-still-relevant-to-your-organization>

83. B

Standardized. Some production processes, such as mass production, use standardized parts to make large quantities of similar products. Standardized parts are interchangeable. Grading is the process of rating products according to certain established standards or characteristics. Branding is the ongoing decision-making process about the use of brands. Segmenting divides people or things into sections according to certain criteria.

SOURCE: OP:017 Explain the concept of production

SOURCE: LAP-OP-017—Can You Make It? (Nature of Production)

84. D

Electronic. Information usually comes in either physical form (anything on paper) or electronic form (emails, videos, spreadsheets, social media posts, etc.). Book, note card, and verbal are not typical forms of information that a business must manage.

SOURCE: NF:110 Discuss the nature of information management

SOURCE: LAP-NF-110—In the Know (Nature of Information Management)

85. A

Ad hoc committee. An ad hoc or short-term committee is created for a particular or temporary reason such as planning a staff picnic, whereas a standing committee is one that exists and operates on a permanent basis. Cross-functional teams include team members from different areas of specialization who work together to complete a task. There is no indication that Devin and her coworkers are from different areas of specialization. A quality circle is a team of employees with similar roles who meet regularly to discuss issues and solve problems.

SOURCE: EI:045 Participate as a team member

SOURCE: LAP-EI-045—Team Up (Participating as a Team Member)

86. C

Define the problem. In this situation, the problem manifests itself in the fighting among the siblings, but at its core, the problem is a lack of structure in chore assignments for their household. By pointing this out, Leslie has defined the problem, and the family can begin to work on a solution. So far, she hasn't stated any assumptions, collected information, or evaluated the solution.

SOURCE: PD:077 Demonstrate problem-solving skills

SOURCE: LAP-PD-077—No Problem (Demonstrating Problem-Solving Skills)

87. D

An employee with a back injury is given a special chair. The justice approach to fairness includes treating others how they deserve to be treated according to an ethical understanding of what is right. Justice goes beyond treating people consistently. When you act with justice in mind, you are taking a person's unique needs into account when determining what is fair for that individual. If an employee has a unique circumstance such as a back injury that makes regular chairs uncomfortable, that employee should get a special chair, even if others do not. If the soccer captain lets their best friend skip practice, they are not being equal, but they are also not being just, because there is no indicated reason that their best friend needs to skip practice. If all students are required to finish their exams in the same amount of time, they are being treated equally without regard to individual differences. If every member of the Spanish Club has to fundraise \$100, they too are being treated equally without regard to individual differences.

SOURCE: EI:127 Demonstrate fairness

SOURCE: LAP-EI-127—Fair or Foul? (Demonstrating Fairness)

88. C

Interest rate. The time value of money is the difference between the money's current purchasing power in relation to its purchasing power at a future date. For example, when people place their money in a savings account, they earn interest on the amount (principal) that they put into the account. If bank A pays a higher interest rate than bank B, an individual's principal will be worth more in the future by placing it in bank A. Premiums are free items that businesses offer to buyers of particular products. A credit limit is the maximum amount of money that can be owed on a credit account. Tariffs or duties are taxes on imported goods.

SOURCE: FI:062 Explain the time value of money

SOURCE: Croome, S. (2024, January 30). *Understanding the time value of money*. Retrieved October 3, 2024, from <https://www.investopedia.com/articles/03/082703.asp>

89. A

Operating system. The operating system manages the hardware and software and makes the computer work. The system connects the software to the hardware and controls the overall operation of the computer. The set of computer programs that manages the hardware and software of a computer is not the digital connection, the transfer protocol, or the electronic resource.

SOURCE: NF:085 Use basic operating systems

SOURCE: Goodwill Community Foundation. (n.d.). *What is an operating system?* Retrieved October 3, 2024, from <https://edu.gcfglobal.org/en/computerbasics/understanding-operating-systems/1>

90. B

Read step one and then perform step one. Repeat this process in sequential order until all steps are completed and you have removed the paper. When assembling or fixing equipment, it is usually easier to understand directions by reading the step, performing the step, and then moving on to the next step in the sequence. By doing so, you are less likely to hurt yourself or the machine. You are more likely to make mistakes (and more likely to hurt yourself or the machine) if you briefly skim the manual, read the manual before performing the steps, perform the steps in reverse order, or perform the step before reading the instructions.

SOURCE: CO:056 Apply written directions to achieve tasks

SOURCE: Classroom. (2020). *How to follow written instructions*. Retrieved October 1, 2024, from <https://classroom.synonym.com/follow-written-instructions-2251998.html>

91. D

Offer credit. If two businesses offer similar products, one of those businesses may decide to offer credit as an added attraction to remain competitive and gain new customers. A business probably would not relocate due to the expense involved. By reducing the number of products offered, the business might lose current customers. Marking up prices might result in the loss of more customers.

SOURCE: FI:002 Explain the purposes and importance of credit

SOURCE: LAP-FI-002—Give Credit Where Credit Is Due (Credit and Its Importance)

92. C

Recipient's name and address. When writing a business letter in block format, the recipient's name and address will follow the date. Block format is the most common layout of a business letter, as it is left justified and single spaced except for a double space between paragraphs. In this format, the sender's name (if needed) and address go at the top, followed by the date on which the letter was written. After the date comes the recipient's name and address. This is followed by the salutation/greeting, the body of the letter, and the closing.

SOURCE: CO:133 Write business letters

SOURCE: Purdue Online Writing Lab. (2024). *Writing the basic business letter*. Retrieved October 2, 2024, from https://owl.purdue.edu/owl/subject_specific_writing/professional_technical_writing/basic_business_letters/index.html

93. C

Making eye contact and asking clarifying questions. Constructive criticism is a type of negative feedback that points out mistakes or weaknesses for the purpose of helping a person improve a specific behavior. Making eye contact and asking clarifying questions communicates that you are listening and taking the criticism seriously. Joking and attempting to find common ground with your supervisor gives the impression that you believe the conversation is a joke and could cost you your job. Treating the criticism as a misunderstanding can communicate that you don't understand the feedback or don't believe it is valid. Asking for detailed examples is a helpful way to clarify the criticism, but blaming your coworker means you aren't accepting responsibility for your mistakes.

SOURCE: EI:003 Explain the use of feedback for personal growth

SOURCE: LAP-EI-903—Grin and Bear It (Using Feedback for Personal Growth)

94. B

A bibliography. Citing sources verifies that a website is using accurate information in the same manner that citing sources in a written report confirms accuracy. A table of contents simply shows what is included in the site. It doesn't confirm the accuracy of the contents. A professional look to a website only confirms that the site is designed by a good designer. It does not guarantee that any of the content is accurate. While a recently updated website confirms that information is timely, it does not confirm that the information is accurate. Opinions expressed yesterday by one person are not necessarily accurate, even though they may be current.

SOURCE: CO:054 Identify sources that provide relevant, valid written material

SOURCE: Fleming, G. (2018, June 24). *What is a bibliography?* Retrieved October 1, 2024, from <https://www.thoughtco.com/what-is-a-bibliography-1856905>

95. C

Touchpoint. When a customer sees a news story on TV about a certain company or brand, it's an example of a touchpoint. A touchpoint is any interaction between a company and its customers or potential customers. This news story is a form of publicity—it's not a brand promise, an advertisement (which would be paid for by the company), or a slogan (advertising catchphrase).

SOURCE: CR:001 Identify company's brand promise

SOURCE: LAP-CR-001—Share the Promise (Identifying Brand Promise)

96. C

Laissez-faire. The laissez-faire leader offers only general guidance and permits employees to use their own initiative. Democratic leaders seek input from employees and exert moderate control. Authoritarian leaders rely on their own judgment and prefer total control. Subordinate is not a term widely used to describe a leadership style.

SOURCE: EI:037 Foster positive working relationships

SOURCE: LAP-EI-037—Can You Relate? (Fostering Positive Working Relationships)

97. A

Summarize benefits. Slow/Methodical customers need to have the salesperson draw out the needed information, to be treated patiently, and to have the benefits of the good/service summarized to guide them to a close. The other three approaches are aimed at the domineering/superior type, who need to do most of the talking, be complimented and praised, and allowed to sell themselves on the good/service.

SOURCE: CR:009 Handle difficult customers

SOURCE: LAP-CR-009—Making Mad Glad (Handling Difficult Customers)

98. B

It permanently stores the computer program files and data. The hard drive is the component of the computer's central processing unit (CPU) that stores the computer's program files and inputted data. A sound card is a device that transmits sound waves through the computer so the user can hear audio elements. A computer monitor allows the user to view the computer data. The power supply transmits power to other computer devices (e.g., printer) so they can operate.

SOURCE: NF:084 Discuss principles of computer systems

SOURCE: Lacoma, T. (2021, March 15). *What is a hard drive?* Retrieved October 3, 2024, from <https://www.digitaltrends.com/computing/what-is-a-hard-drive-your-guide-to-computer-storage>

99. B

Finding an alternative resource. Businesses that choose not to use one resource to produce goods must find an alternative to continue. This often occurs when the price of a resource rises, causing the costs of production to increase. If a resource is scarce, users may conserve it by decreasing the amount currently being utilized. The producer in this case is paying less for an alternative capital good, rather than trying to find another source at a better price.

SOURCE: EC:003 Explain the concept of economic resources

SOURCE: LAP-EC-903—Be Resourceful (Economic Resources)

100. D

I have the right to ask others to respond to my needs. Assertiveness is the ability to express yourself, communicate your point of view, and stand up for your rights, principles, and beliefs. People do have the right to ask others to meet their needs. To put pressure on another individual is considered aggressive behavior. Assertive people express their feelings and opinions freely but in a way that is not offensive to others. They also do not try to dictate what another person's response to them will be.

SOURCE: EI:008 Use appropriate assertiveness

SOURCE: LAP-EI-008—Assert Yourself (Assertiveness)