



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

Test Number 1328
Booklet Number _____

Business Administration Core Exam

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

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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1. A coworker asks you, "What did I miss in yesterday's meeting?" What type of question is this?
 - A. Leading
 - B. Inappropriate
 - C. Closed
 - D. Open
2. If you are considering the possible consequences of each decision you could make, you are
 - A. staying calm.
 - B. focusing on creativity.
 - C. practicing mindfulness.
 - D. assessing risk.
3. A private student loan differs from a federal student loan in that private student loans
 - A. can be made by banks and credit unions.
 - B. are made by the government.
 - C. are less expensive than federal student loans.
 - D. have terms and conditions set by the law.
4. When challenging the status quo, which of the following should you expect to receive from others affected by the change:
 - A. Support
 - B. Resistance
 - C. Respect
 - D. Acceptance
5. Which of the following are examples of ownership investments:
 - A. Savings accounts and stocks
 - B. Stocks and bonds
 - C. Certificates of deposit and bonds
 - D. Collectibles and real estate
6. When reconciling bank statements, it is important to consider
 - A. checks that have not cleared.
 - B. the number of transactions.
 - C. the types of payroll deposits.
 - D. services not available online.
7. Todd created a graphic organizer to illustrate his business's quality-control processes. He used a combination of pictures, graphs, and simple statements to sequentially present the information. What did Todd develop?
 - A. Outline
 - B. Proposal
 - C. Draft
 - D. Storyboard

8. Which of the following is an effective strategy to use before beginning to read:
- A. Consult a glossary.
 - B. Take notes.
 - C. Think about what you want to learn.
 - D. Summarize the information.
9. It is appropriate for an employee to report their employer's noncompliance with health and safety regulations to the appropriate government agency when
- A. the employer does not take steps to correct the issue.
 - B. the housekeeping staff disposes of the company's hazardous materials.
 - C. a vendor does not have a ventilation system that meets code.
 - D. a coworker blocks the fire escape route with boxes of old files.
10. Which of the following can have a negative effect on your health:
- A. Standing up straight
 - B. Using relaxation techniques
 - C. Getting insufficient calories
 - D. Moving your body
11. Melissa writes checks to pay for her rent, utilities, and groceries, and she keeps a record of all these transactions in her check register. Keeping an accurate check register helps Melissa
- A. determine when she needs to add funds to her savings account.
 - B. track the amount of money she has spent.
 - C. understand the checking account's restrictions and fees.
 - D. decide when to order new checks.
12. Which of the following situations best demonstrates why businesses should retain their records:
- A. A business is planning to send anniversary cards to employees on the date of their employment.
 - B. A business is planning to send press releases to the local newspaper.
 - C. A business is planning to sell out to another company.
 - D. A business is planning to use webinars for employee training.
13. An incident report form used by a business would include information about the
- A. frequency of this type of incident.
 - B. accident history of the employee.
 - C. medical costs incurred.
 - D. location of the incident.
14. Which of the following is fiat money:
- A. A \$20 bill
 - B. Gold
 - C. A credit card
 - D. A check

15. Which of the following is an example of a noneconomic want:
- A. Part-time job
 - B. Warm, sunny day
 - C. Haircut
 - D. Ticket to a rock concert
16. Camille is conducting research for a report about the mercury levels in fish. Which of the following is the most reliable source for Camille to use:
- A. A newsletter from a nonprofit organization that studies the effects of air pollution
 - B. An online article that was written last month by a well-known marine biologist
 - C. A recent blog entry that was written by Dr. Harold Corning, a retired brain surgeon
 - D. A chapter from a high school physics textbook that was published in 2001
17. Zack receives a question that he does not understand from a customer. Zack should
- A. answer the question as best he can.
 - B. transfer the question to a colleague.
 - C. ignore the question and change the subject.
 - D. paraphrase the question and repeat it back to the customer.
18. Should a job applicant let the interviewer know at the end of an initial job interview that they would like to have the job?
- A. Yes, the applicant should say that they would really like to be hired.
 - B. No, the applicant should wait for the interviewer to offer the job.
 - C. Yes, the applicant can expect to be hired during the interview.
 - D. No, the applicant will seem to be too anxious to find a job.
19. What type of economic resource is being described in the following situations: salespeople waiting on customers, managers instructing employees, and insurance agents selling policies?
- A. Limited
 - B. Human
 - C. Capital
 - D. Natural
20. Which of the following is an effective way for employees to use the internet to help reinforce their employers' brand and goals:
- A. Post embarrassing stories about their employers on job listing sites
 - B. Share company news and updates on their personal social media accounts
 - C. Avoid mentioning their employers on their personal social media accounts
 - D. Write bad reviews of their employers on job listing sites
21. Due to a slump in sales, the RLT Company has decided to lay off 45 workers. Walter, an RLT manager, must choose three employees from within his department to let go. Walter must base his decision regarding the layoffs strictly on facts and data. Walter must be able to defend his decision
- A. subjectively.
 - B. quarterly.
 - C. objectively.
 - D. inductively.

22. Where can you find information about the work, schedule, and resources for a project?
- A. A mission statement
 - B. A project plan
 - C. A code of conduct
 - D. A marketing plan
23. What is a major interpersonal reason that people lose their jobs?
- A. They struggle with self-esteem.
 - B. They cannot carry out job tasks.
 - C. They are unable to get along with others.
 - D. They lack technical knowledge.
24. What is one way to develop commitment to your team?
- A. Split up tasks between group members.
 - B. Collaborate on team guidelines, goals, and expectations.
 - C. Pay attention to teammates' facial expressions.
 - D. Prepare for any unexpected changes.
25. An effective technique in conducting a job search is writing to personnel directors and
- A. asking them to respond immediately.
 - B. inviting them to lunch.
 - C. requesting salary information.
 - D. addressing them by name.
26. Employees who arrive at work on time and direct their own work-related activities during the course of the day usually possess positive _____ skills.
- A. self-conceptual
 - B. inner-qualitative
 - C. self-management
 - D. personal-orientation
27. Patrick is having trouble working with one of his coworkers on a company project. He isn't sure what's wrong, but he knows that his coworker isn't contributing quality work to the project. If Patrick wants to solve this problem, what is the first step he should take?
- A. Involve another coworker
 - B. Fix the problem
 - C. Ignore the problem
 - D. Define the problem
28. After replacing a light bulb in a ceiling fixture above the selling floor, an employee should immediately
- A. dispose of the old bulb.
 - B. determine their next assignment.
 - C. put away the ladder.
 - D. answer their phone.

29. Stephanie is leading change at work by organizing a drive to benefit the local food bank. It is the first time her business has undertaken a task like this. Stephanie is using her interpersonal relationships with coworkers to get them excited and involved in the project. Which characteristic of a change leader is Stephanie displaying in this situation?
- A. Sense of urgency
 - B. Not afraid to "go for it"
 - C. Relates to others in a positive way
 - D. Loves to learn new things
30. An employee who comments, "Rules are made to be broken; don't worry about completing those forms correctly," is exhibiting a(n) _____ attitude.
- A. progressive
 - B. negative
 - C. assertive
 - D. creative
31. Gabriel decides to take a class that will teach him a new skill. He is showing initiative by preparing for
- A. detachment.
 - B. retirement.
 - C. advancement.
 - D. unemployment.
32. Rashida has many obligations that fill her schedule every day. She is often running from event to event and rarely has time to complete her work to the best of her ability. Rashida is
- A. prioritized.
 - B. a goal setter.
 - C. a perfectionist.
 - D. overcommitted.
33. Failing to pay credit card bills on time will likely result in
- A. no penalties or consequences.
 - B. late fees and interest charges.
 - C. an increase in credit score.
 - D. being fired from your job.
34. An increase in the amount of income tax people must pay is a change brought about by
- A. government.
 - B. individuals.
 - C. technology.
 - D. society.

35. While reviewing financial information, Troy noted that the company earned \$245,956 in January, \$248,122 in February, and \$252,878 in March. Which of the following most likely summarizes the company's financial situation:
- A. Capital assets are depreciating at a slower rate.
 - B. Sales are steadily increasing.
 - C. Accounts receivable exceed accounts payable.
 - D. Cash flow continues to be tight.
36. Determining your personal net worth means finding out how much money you would have if you
- A. earned twice as much money as you made this year.
 - B. paid all of your debts and purchased more assets.
 - C. sold all of your assets and paid off all your debts.
 - D. sold all of your assets and took on more debts.
37. What is an important consideration when giving employees verbal directions for completing a task?
- A. It is unnecessary to use demonstrations to support verbal content.
 - B. Employees usually ask questions when they are confused.
 - C. Employees process information differently.
 - D. It is best to present information in reverse order.
38. Failing to manage information properly is most likely to cause a business to
- A. be unprepared for a disaster.
 - B. declare corporate bankruptcy.
 - C. save money on technology costs.
 - D. be shut down by the government.
39. Trayvon wants to change the word "develop" to the word "create" in several places throughout his document. The quickest way to make these changes is by using the _____ function.
- A. styles and formatting
 - B. find and replace
 - C. cut and paste
 - D. header and footer
40. How do producers benefit from the exchanges that result from marketing?
- A. By gaining repeat business
 - B. By increasing charitable contributions
 - C. By controlling their costs
 - D. By obtaining unlimited resources
41. Because Emma wants to excel in her job, she talks with her manager to get suggestions for ways in which she can improve her efficiency and work quality. Emma is exhibiting an achievement orientation by
- A. being patient.
 - B. taking risks.
 - C. soliciting feedback.
 - D. setting goals.

42. People are free to make major economic decisions in a _____ economic system.
- A. traditional
 - B. market
 - C. communist command
 - D. socialist command
43. While attending a staff meeting and listening to a coworker present information on the legal use of copyrighted images, Darrell realizes some of the information may not be accurate. What should he do?
- A. Ask questions to clarify the information
 - B. Don't say anything because it would embarrass his coworker
 - C. Ask for permission to bring the company's attorney to the meeting
 - D. Explain that the information is incorrect
44. Businesspeople often use the calendar app on their mobile devices to
- A. send text messages to clients.
 - B. track their appointments.
 - C. check their email.
 - D. obtain driving directions.
45. When dealing with disagreeable customers, a helpful guideline is to _____ the customer.
- A. agree completely with
 - B. listen carefully to
 - C. press for a decision from
 - D. postpone helping
46. Which of the following is an aspect of any team project that you should monitor during the course of the project:
- A. The planning process
 - B. Team members' friendships
 - C. Emails
 - D. Team members' performance
47. A patron asks the server, "Which special do you recommend?" The server has a chance to demonstrate enthusiasm toward
- A. the product.
 - B. their duties.
 - C. the patron.
 - D. their goals.
48. It is important for employees to follow the rules of conduct established by management to
- A. maintain a consistent and fair work environment.
 - B. reduce the need for professional development.
 - C. prevent workplace conflict.
 - D. ensure that everyone is compensated the same way.

49. While George is unable to work because of a back injury, he receives a check every week for 60% of his usual salary. George's check is a benefit of his _____ insurance.
- A. disability
 - B. bodily injury
 - C. cash-value
 - D. liability
50. Aisha wants to buy new ovens for her bakery. They'll be expensive, but she has some money saved up that she can use for the purchase. Aisha plans to finance her new equipment using
- A. dividends.
 - B. equity.
 - C. accounts receivable.
 - D. debt.
51. Orderly and systematic behavior is usually logical and directed toward certain
- A. rules.
 - B. barriers.
 - C. goals.
 - D. people.
52. Which of the following is a true statement about saving and investing:
- A. A key factor to long-term financial well-being is to start saving and investing early on.
 - B. The need to save and invest is unrelated to the impact of inflation.
 - C. You typically earn more interest on savings accounts than long-term investments.
 - D. Your spending habits have a minimal impact on the amount of money that you save.
53. Typically, as price increases, supply goes _____ and demand goes _____.
- A. up; down
 - B. down; up
 - C. up; up
 - D. down; down
54. Rahul and Samantha worked with their attorney to create a will just after they got married. Now, two years later, they have a new baby daughter. Which of the following will need to be added to their will:
- A. A guardian
 - B. A power of attorney
 - C. A probate court judge
 - D. An executor
55. Which of the following is affected by consumers' decisions to buy or not to buy:
- A. State of democracy
 - B. Level of government
 - C. Condition of society
 - D. Health of economy

56. Managers often ask their employees to help orient new workers. One advantage to involving veteran staff members in the orientation process is that
- A. veteran staff members are more knowledgeable about compensation than their managers.
 - B. veteran staff members are more likely to require new hires to develop performance goals.
 - C. managers don't have to meet with new hires if veteran staff members orient them.
 - D. new hires often have questions that they feel uncomfortable asking their managers.
57. During taste tests, consumers preferred flavored, naturally sweetened water over the taste of flavored, artificially sweetened water. However, sales data show that consumers predominately purchase flavored water that is artificially sweetened. What can a company correctly conclude from the taste test results and the sales data?
- A. Consumers purchase artificially sweetened water to avoid excess calories.
 - B. Consumers prefer the taste of flavored, naturally sweetened water.
 - C. Consumers actually prefer the taste of flavored, artificially sweetened water.
 - D. Consumers don't like to drink flavored, sweetened water.
58. Which of the following is a disadvantage of solving problems in a group:
- A. Reduced bias
 - B. Increased risk taking
 - C. Conformity
 - D. Greater output
59. Which of the following would be considered a short-term objective:
- A. Becoming fluent in a foreign language
 - B. Finishing a six-week computer-software course
 - C. Paying off a twenty-five year mortgage
 - D. Becoming president of a large corporation
60. Because Kevin worked late Tuesday evening to complete a report, he was the last employee to leave the building. What procedure does Kevin need to perform to protect the building from unlawful entry?
- A. Lock the filing cabinet drawers
 - B. Turn off the lights
 - C. Set the security alarm
 - D. Log off the computer
61. Troy just accepted a job transfer. As a result, he'll be starting a new job soon in another state. What type of situation requiring adaptability is he facing?
- A. Unfamiliar conditions
 - B. Resource issue
 - C. Personal interaction
 - D. Emergency
62. Which of the following is a formatting characteristic of a full-block business letter:
- A. Double-spacing within the paragraph
 - B. Indented first paragraph
 - C. No paragraph indents
 - D. Paragraphs using right justification

63. Aidan is conducting online research for a marketing project at work. What web-based tool will help Aidan save and organize the websites that contain the relevant information he needs for his final report?
- A. Notebook with color-coded dividers
 - B. Browser bookmarking applications
 - C. Personal intranet connection
 - D. Word-processing memo template
64. A distinguishing characteristic of credit unions is that they
- A. offer only credit card services.
 - B. operate as cooperative financial institutions.
 - C. are unions for people in the banking industry.
 - D. provide more services than banks.
65. What kind of utility is being created when a producer makes clothing from fabric?
- A. Form
 - B. Time
 - C. Possession
 - D. Place
66. Certain health and safety regulations require many types of businesses to
- A. install security cameras.
 - B. purchase new machinery.
 - C. routinely inspect equipment.
 - D. offer exercise programs.
67. When creating web pages, a business should be sure to include a _____ the home page.
- A. summary of
 - B. reason for
 - C. link to
 - D. picture on
68. A business can protect its confidential computer information from unauthorized users by
- A. classifying business data.
 - B. encrypting computer files.
 - C. conducting annual virus scans.
 - D. developing internet message boards.
69. If you exceeded your project budget, you should
- A. find a way to increase revenue.
 - B. charge team members for their expenses.
 - C. start the project all over again.
 - D. determine why and whether or not it was worth it.

70. Which of the following is a way to show others that you're dependable:
- A. Relate to the feelings of others.
 - B. Speak up about your feelings.
 - C. Blame others for your mistakes.
 - D. Do what you say you'll do.
71. When something goes wrong, responsible people
- A. blame other people.
 - B. downplay it so no one will notice.
 - C. hope for the best.
 - D. take the blame for their own decisions and actions.
72. Which of the following is a positive nonverbal cue:
- A. Limiting eye contact
 - B. Slouching in a chair
 - C. Nodding your head
 - D. Crossing your arms
73. Avery and Jim were standing in line to be seated at a local restaurant when another couple cut in line in front of them. Avery let the hostess know that the other couple had cut in the line ahead of her and Jim. Avery was demonstrating which kind of behavior?
- A. Assertive
 - B. Responsible
 - C. Aggressive
 - D. Passive
74. Manuel is preparing his job resume, but he has never held a paying job. He has only worked for his father and done some volunteer work in the community. What should Manuel do about the work experience section of his job resume?
- A. He should describe the kind of job he'd like to have.
 - B. He should list his family job and volunteer work.
 - C. He should explain that he hasn't had a real job.
 - D. He should not include a work-experience section.
75. A business converts inputs into outputs through its _____ activities.
- A. management
 - B. marketing
 - C. production
 - D. accounting
76. People who get a lot done and do it well are considered to be
- A. inefficient.
 - B. high achievers.
 - C. unrealistic.
 - D. low producers.

77. To handle customer inquiries about the location of goods throughout the business, the salesperson should know the location of all
- A. colors.
 - B. departments.
 - C. offices.
 - D. sizes.
78. Businesses that interpret their policies to customers in an effective manner are better able to
- A. eliminate questions.
 - B. understand customers.
 - C. control expenses.
 - D. build a clientele.
79. One way to show empathy toward another person is to
- A. resist involvement.
 - B. share your own experiences.
 - C. be frank at all times.
 - D. keep your distance.
80. Nashville has experienced several weeks of extremely hot and humid weather. The market for air conditioners in Nashville is likely to be a _____ market.
- A. seller's
 - B. regulated
 - C. monopolistic
 - D. buyer's
81. When posting on your company's social media page, it is important to
- A. say whatever is on your mind at the current moment.
 - B. ensure your message aligns with company values.
 - C. make aggressive attacks on your competitors' products.
 - D. avoid posting any content that is new or interesting.
82. Rosa is writing a business letter to Alex Smith, whom she has never met. Which of the following salutations should Rosa use:
- A. To Whom It May Concern
 - B. Dear Alex
 - C. Good morning, Mr. Smith
 - D. Dear Alex Smith
83. A company that wants to present an image of professionalism can help reinforce the image by requiring employees to
- A. be friendly and helpful.
 - B. park in designated areas.
 - C. maintain accurate timesheets.
 - D. dress and act professionally.

84. Why should a business inform employees that their email will be monitored?
- A. To respect their privacy
 - B. To control operating costs
 - C. To communicate policies
 - D. To reduce its liability
85. The Walt Disney Company pledges to provide "quality entertainment for the whole family." This is an example of a company's
- A. ad campaign.
 - B. brand strategy.
 - C. touch point.
 - D. brand promise.
86. Building relationships based on respect and trust at work is a good way to overcome problems involving
- A. issues at home.
 - B. office politics.
 - C. company image.
 - D. financial anxiety.
87. What type of accounting would most likely be used by a small-business owner who does not offer credit?
- A. Accrual method
 - B. Cash method
 - C. COD method
 - D. Check method
88. Trina is preparing a report for her boss on the importance of diversity in the workplace. Which of the following sources would be the best for her to use:
- A. Academic journal article
 - B. A college student's thesis paper
 - C. Wikipedia article
 - D. A blog post on LinkedIn
89. During a weekly team meeting at work, team members share updates with each other about the status of their project activities for the week. What style of communication does this situation exemplify?
- A. Informal, vertical
 - B. Formal, upward
 - C. Formal, horizontal
 - D. Informal, downward
90. Ms. Richard is a supervisor who practices a democratic style of leadership. Which of the following would she be most likely to do when managing her employees:
- A. Permit employees to function independently
 - B. Seldom ask employees for their ideas
 - C. Handle all major work-related problems and decision making
 - D. Talk over possible solutions to work-related problems with employees

91. One way to protect yourself against identity theft is to
- A. limit the number of credit cards you have.
 - B. give out your bank account number by phone.
 - C. carry your passport and birth certificate with you.
 - D. open every email you have been sent.
92. Special mirrors, electronic sensors, closed-circuit television, and security personnel are methods used by businesses to prevent
- A. hostile takeovers.
 - B. credit card fraud.
 - C. employee and customer theft.
 - D. personal-check fraud.
93. Which of the following should you do when preparing your cover letter:
- A. Repeat everything that is on your resume.
 - B. Mention any mutual contacts you have.
 - C. Proofread quickly so you can send the letter sooner.
 - D. Write a letter that is at least one page long.
94. Ed forgot to take an important piece of mail to the post office. Which of the following is an appropriate response for Ed to make when his supervisor criticizes him:
- A. "I'm sorry; I don't know how I overlooked it."
 - B. "I'm sorry, but someone should have told me."
 - C. "I thought I picked up all the mail."
 - D. "I picked up all of the mail that I saw."
95. When a leader keeps trying in spite of setbacks, they are demonstrating which of the following characteristics of emotional intelligence:
- A. Confidence
 - B. Positive working relationships
 - C. Proactive behavior
 - D. Perseverance
96. Joan has been manager for Lydia's Dress Shop for five years, but she wants to be her own boss. Joan has experience, cash, and a strong desire for independence. Which type of business ownership is most appropriate for Joan?
- A. Partnership
 - B. Sole proprietorship
 - C. Franchise
 - D. Corporation

97. Stephanie is leading a team project and needs to submit a progress report to her supervisor, who wants to see what actions the team has taken over the past couple weeks. What organizational method would make most sense for Stephanie's report?
- A. Chronological order
 - B. Compare and contrast
 - C. Most important to least important
 - D. Inductive order
98. Quinn is responsible for maintenance and repair costs for her residence, and she has less mobility. These factors are
- A. disadvantages of homeownership.
 - B. disadvantages of renting.
 - C. advantages of homeownership.
 - D. advantages of renting.
99. When filling out a job application form, you are asked to identify the job for which you are applying. What response should you write on the application form?
- A. Open
 - B. Job name
 - C. Unknown
 - D. Anything
100. Which of the following is the most effective way to use text in a PowerPoint presentation:
- A. Include full paragraphs to provide context.
 - B. Use bullet points organized by topic.
 - C. Use a rainbow of colors as well as text.
 - D. Include every word you plan to say.

1. D

Open. Open questions typically begin with "what," "why," or "how." They aren't answered with a simple "yes" or "no." Open questions ask for someone's opinion, knowledge, or feelings. Closed questions are considered "yes or no" questions. It is not likely to be inappropriate for your coworker to ask about yesterday's meeting. Leading questions are usually closed questions that try to "lead" someone to one answer.

SOURCE: CO:058 Ask relevant questions

SOURCE: Mind Tools. (2025). *Questioning techniques: Asking questions effectively*. Retrieved October 8, 2025, from http://www.mindtools.com/pages/article/newTMC_88.htm

2. D

Assessing risk. Assessing risk means focusing on the possible consequences and outcomes associated with your decisions and actions. Staying calm, focusing on creativity, and practicing mindfulness are not specifically related to considering the possible consequences of each decision you could make.

SOURCE: EI:092 Develop tolerance for ambiguity

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

3. A

Can be made by banks and credit unions. Private student loans are loans made by private organizations such as banks, credit unions, and state-based or state-affiliated organizations. Private student loans have terms and conditions that are set by the lender. Private student loans are generally more expensive than federal student loans, which are made by the government and have terms and conditions set by the law.

SOURCE: FI:831 Discuss options for financing a college education

SOURCE: Federal Student Aid. (n.d.). *When it comes to paying for college, career school, or graduate school, federal student loans can offer several advantages over private student loans*. Retrieved October 8, 2025, from <https://studentaid.gov/understand-aid/types/loans/federal-vs-private>

4. B

Resistance. When the status quo is challenged, resistance should be expected because people do not like change and usually reject or oppose it. Support and respect cannot be expected from people who will be affected by change.

SOURCE: EI:134 Challenge the status quo

SOURCE: LAP-EI-134—Unfollow the Crowd (Challenging the Status Quo)

5. D

Collectibles and real estate. Ownership investments are those in which an individual purchases a portion or all of an item. Collectibles (e.g., coins and antiques), real estate (e.g., buildings and land), and stocks (shares of a corporation) are types of ownership investments. With a lending investment, you allow someone to borrow your money for a period of time. In return, you earn a fee or interest on the amount that you lend. Examples of lending investments are savings accounts, money market accounts, certificates of deposit, and bonds.

SOURCE: FI:077 Explain types of investments

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

6. A

Checks that have not cleared. Reconciling bank statements involves comparing the entries in a checkbook with the entries listed on the bank statement. In many cases, the balance will be different because checks have been written that have not cleared the bank. Therefore, these amounts will not appear on the bank statement. To verify the actual amount in the account, it is necessary to subtract the checks that have not cleared from the balance listed on the bank statement. When reconciling bank statements, it is not necessary to consider the number of transactions, services not available online, or the types of payroll deposits.

SOURCE: FI:070 Balance a bank account

SOURCE: Francis, K. (2019, March 11). *Steps to manually reconcile a bank statement*. Retrieved October 8, 2025, from <http://smallbusiness.chron.com/reconcile-bank-statement-1641.html>

7. D

Storyboard. Business professionals sometimes use graphic organizers to illustrate certain processes or to describe a problem and its solution. A storyboard uses a combination of pictures, graphs, and simple statements to present information in a sequential order. An outline is a general plan giving only the main points of a topic. A draft is the preliminary version of a piece of writing. A proposal is a plan or suggestion. Outlines, drafts, and proposals are not graphic organizers.

SOURCE: NF:080 Apply information to accomplish a task

SOURCE: Miro. (2025). *What is a storyboard and how to make one*. Retrieved October 8, 2025, from <https://miro.com/storyboard/what-is-a-storyboard/>

8. C

Think about what you want to learn. Before beginning to read, it is important to know what you are hoping to learn from reading the text and what you will hope to know after you complete your reading. This will help guide your reading and increase your comprehension. Taking notes is an active reading strategy that you should use while reading, rather than before. Consulting a glossary is a strategy that you can use while reading to increase your understanding of technical or challenging vocabulary. Finally, summarizing is a tactic that can help with comprehension and retention after you have finished reading.

SOURCE: CO:055 Extract relevant information from written materials

SOURCE: Princeton University. (2025). *Active reading strategies: Remember and analyze what you read*. Retrieved October 8, 2025, from <https://mcgraw.princeton.edu/undergraduates/resources/resource-library/active-reading-strategies>

9. A

The employer does not take steps to correct the issue. Businesses must follow certain health and safety regulations to ensure a safe working environment for employees. When employers do not follow regulations, it is important to take action to correct the situation. In many situations, the issue can be resolved easily. For example, an employee might notice that boxes are blocking an exit and tell his/her supervisor about the infraction. Then, the supervisor can take steps to ensure the boxes are moved to an appropriate location. When the employer does not take steps to correct the issue, employees should report the infraction to the appropriate government agency. There is not enough information provided to determine if housekeeping personnel are violating the regulations that govern the way businesses must dispose of hazardous materials. The vendor is not the employee's employer.

SOURCE: OP:005 Report noncompliance with business health and safety regulations

SOURCE: Henderson, K. (n.d.). *Employee duties regarding OSHA*. Retrieved October 8, 2025, from <https://smallbusiness.chron.com/employee-duties-regarding-osh-1305.html>

10. C

Getting insufficient calories. Humans need to consume enough calories and nutrients to live a healthy life. Eating the right types and amounts of food can help you feel better and stay healthier. Getting insufficient calories can have a negative effect on your health. Standing up straight, using relaxation techniques, and moving your body are all habits that will likely have positive effects on your health.

SOURCE: PD:002 Maintain appropriate personal appearance

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

11. B

Track the amount of money she has spent. A check is a negotiable instrument or bank draft made payable to a specific party for a specific amount of money. A check serves as a written promise to the check bearer that money is available in the issuer's bank account. Checks are a common form of financial exchange. Both individuals and businesses use checks to pay for goods and services such as rent, utilities, food, and supplies. When writing a check, an individual or business keeps a check register that records information about the transaction. This information includes the date the check is written, to whom the check is made payable, the amount of the check, and the check number. The register is a central location to record and track all of the checks written and the amount of money spent. Check registers do not help the check issuers determine when to add funds to a savings account, understand the checking account's restrictions and fees, or decide when to order new checks.

SOURCE: FI:069 Maintain financial records

SOURCE: Mycreditunion.gov. (2018, June 29). *Understanding a check and balancing a checkbook*. Retrieved October 8, 2025, from <https://www.mycreditunion.gov/life-events/checking-credit-cards/checking/balancing-checkbook>

12. C

A business is planning to sell out to another company. When businesses merge or sell out to other companies, they need to provide records to prove their value to the other companies. Although businesses might retain documentation of employee anniversaries, press releases, and training plans, these records have less significance than records needed to provide proof of a business's income, expenses, and capital investments.

SOURCE: NF:081 Store information for future use

SOURCE: GovOS. (2021, December 17). *What is records retention?* Retrieved October 8, 2025, from <https://govos.com/blog/what-is-records-retention>

13. D

Location of the incident. An incident report form is completed by employees and/or supervisors to report specific details of workplace accidents. Incident frequency and employee history are information that can be obtained by reviewing a file of incident report forms. Medical costs would not be known at the time that the report is completed, but they are important considerations for insurance claims.

SOURCE: OP:009 Explain procedures for handling accidents

SOURCE: Henderson, K. (n.d.). *Employee duties regarding OSHA*. Retrieved October 8, 2025, from <https://smallbusiness.chron.com/employee-duties-regarding-osh-1305.html>

14. A

A \$20 bill. Fiat money is money that has no intrinsic value. Instead, its value comes from government backing. Paper currency such as a \$20 bill is an example of fiat money. A check is not fiat money because its value is not backed by the government. Gold has intrinsic value and is a commodity rather than fiat money. A credit card's value is also not backed by the government.

SOURCE: FI:059 Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.)

SOURCE: Investopedia. (2023, December 2). *Fiat vs. representative money: What's the difference?* Retrieved October 7, 2025, from <https://www.investopedia.com/ask/answers/041615/what-difference-between-fiat-money-and-representative-money.asp?ad=dirN&qo>

15. B

Warm, sunny day. A noneconomic want is the desire for something that can be obtained without money. A warm, sunny day does not involve the exchange of money and is considered a free good. A ticket to a rock concert, part-time job, and haircut are examples of economic wants—items that can be valued in monetary terms.

SOURCE: EC:001 Describe the concepts of economics and economic activities

SOURCE: LAP-EC-901—Are You Satisfied? (Economics and Economic Activities)

16. B

An online article that was written last month by a well-known marine biologist. An important consideration when evaluating the usefulness, validity, and timeliness of written information is the topic at hand and the author's expertise. A marine biologist studies aquatic life forms, so an article written by this individual is more likely to contain information about fish than a physics textbook, a retired brain surgeon's blog entry, or a newsletter from an organization that studies the effects of air pollution.

SOURCE: NF:079 Evaluate quality and source of information

SOURCE: Harvard University. (2025). *Evaluating sources*. Retrieved October 7, 2025, from <https://usingsources.fas.harvard.edu/evaluating-sources-0>

17. D

Paraphrase the question and repeat it back to the customer. If Zack does not understand a question, he should restate the question and verify that he understands in order to provide the best legitimate response to the question. Zack should not ignore the question and change the subject because the customer will be dissatisfied. Though Zack should eventually answer the question as best he can, he should first try to clarify. Finally, transferring the question to another colleague might not be possible and should only be used if the misunderstanding cannot be resolved through other means.

SOURCE: CO:060 Provide legitimate responses to inquiries

SOURCE: Indeed. (2025, June 9) *How to respond to questions effectively*. Retrieved October 7, 2025, from <https://www.indeed.com/career-advice/interviewing/respond-to-questions>

18. A

Yes, the applicant should say that they would really like to be hired. Job applicants who know that they would like to have the job for which they are being interviewed should let the interviewer know this, usually at the conclusion of the interview. Applicants are seldom hired at an initial job interview, but it helps the interviewer during the selection process to know which applicants seemed most interested in working for the company. The applicant will not seem over anxious, especially if it is phrased in a low-key manner.

SOURCE: PD:028 Interview for a job

SOURCE: Indeed. (2025, June 9). *12 job searching strategies that work*. Retrieved October 8, 2025, from <https://www.indeed.com/career-advice/finding-a-job/job-searching-strategies>

19. B

Human. Human resources are people who work to produce goods and services. Natural resources are found in nature and are used to produce goods and services. Capital goods are manufactured or constructed items that are used in the production of goods and services. Resources are considered limited because there are not enough available to satisfy all the people who desire them.

SOURCE: EC:003 Explain the concept of economic resources

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

20. B

Share company news and updates on their personal social media accounts. Employees can use the Internet in a number of different ways to reinforce their employers' brand and goals. Some methods for employees to positively impact organizational goals include sharing company news, updates, and job opportunities on their personal media accounts and writing favorable reviews of their employers on job listing sites. Posting bad reviews of and embarrassing stories about employers on job listing sites is likely to hinder organizational goals. If employees don't mention their employers on their personal social media accounts, then they can't help reinforce employers' brand and goals.

SOURCE: CO:205 Describe the impact of a person's social media brand on the achievement of organizational objectives

SOURCE: Lybrand, S. (2023, August 14). *What is employer branding and how can it grow your business?* Retrieved October 7, 2025, from <https://business.linkedin.com/talent-solutions/blog/employer-brand/2018/employer-branding>

21. C

Objectively. Rather than allowing his feelings (positive or negative) for his employees to influence his choice of workers to lay off, Walter must base his decision strictly on facts and accurate data. In other words, Walter must be able to justify and defend his decision, if necessary. Whenever a person uses facts rather than emotions to defend her/his decision or idea, that person is defending his/her decision or idea objectively. Because Walter can defend his ideas objectively, no one can accuse him or his company of playing favorites or choosing to keep a particular worker simply because Walter likes that employee, or because the worker's family has no other income. Subjective ideas are based on emotion, not on fact. There is no indication that Walter will be defending his decision inductively or on a quarterly basis.

SOURCE: CO:061 Defend ideas objectively

SOURCE: Lotich, P. (2020, May 13). *6 tips for managing employee layoffs*. Retrieved October 7, 2025, from <http://thethrivingsmallbusiness.com/6-tips-in-managing-employee-layoffs/>

22. B

A project plan. The compilation of the work, schedule, and assigned resources creates an overall project plan. A code of conduct is a set of rules and standards that govern the expected practices, decisions, procedures, and systems within an organization. A mission statement is a formal summary of the aims and values of a company, organization, or individual. A marketing plan is a set of procedures or strategies for attracting the target customer to a business.

SOURCE: OP:519 Plan project

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

23. C

They are unable to get along with others. Many people lose their jobs because they are simply not able to get along well with others. You must be able to relate to, and deal effectively with supervisors, coworkers, and customers if you are to keep your job. You can learn how to carry out job tasks, improve self-esteem, and increase technical information, which are not related to interpersonal skills.

SOURCE: EI:037 Foster positive working relationships

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

24. B

Collaborate on team guidelines, goals, and expectations. To reach their goals, team members must be committed to one another and to the team's purpose. One way to ensure that you stay committed is to create a team mission statement or a set of guidelines upon which all members must agree. If you have a say in the expectations and goals, you will be more likely to follow through and remain committed to the team throughout the process. Preparing for any unexpected changes, paying attention to teammates' facial expressions, and splitting up tasks between group members do not necessarily help develop commitment to your team.

SOURCE: EI:045 Participate as a team member

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

25. D

Addressing them by name. Addressing personnel directors by their names is an effective technique because the directors often feel that the job seekers are more interested in the positions because they have taken the time to find out the directors' names. Also, letters addressed to a specific person are more likely to be read by that person than letters that are addressed to a general title or office. Usually, it is not appropriate for a job applicant to invite a prospective employer to lunch, ask for an immediate response to an inquiry, or request salary information.

SOURCE: PD:026 Utilize job-search strategies

SOURCE: Indeed. (2025, June 9). *12 job searching strategies that work*. Retrieved October 8, 2025, from <https://www.indeed.com/career-advice/finding-a-job/job-searching-strategies>

26. C

Self-management. The ability to control one's own activities, behaviors, and attitudes in the workplace is often referred to as self-management. Employees who make a conscious effort to get to work on time each day are engaging in positive self-management skills. Other activities that employees can control in the workplace might include their ability to perform and produce quality work in a given time, willingness to learn new activities, level of flexibility, and degree of workplace socializing. Self-concept refers to how one views him/herself. Inner-qualitative and personal-orientation are not terms frequently used to describe self-control issues as they relate to the workplace.

SOURCE: PD:020 Analyze employer expectations in the business environment

SOURCE: Downing, S., & Brennan, J. (2018). *On course: Strategies for success in college, career, and life* (9th ed.) [Lesson 4-5]. Boston, MA: Cengage Learning, Inc.

27. D

Define the problem. When trying to solve a problem, it's important to be sure you know what the problem truly is. For example, Patrick's coworker isn't contributing quality work to their project, but that is actually a symptom of the problem. The true problem could be that Patrick isn't clearly communicating the project's goals, that the coworker is overwhelmed, that the coworker needs more training, etc. Patrick cannot fix his problem until he clearly defines it. Patrick should not ignore the problem or involve another coworker.

SOURCE: PD:077 Demonstrate problem-solving skills

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

28. C

Put away the ladder. Anything left on the selling floor is dangerous for both customers and store personnel. This includes boxes, hand trucks, or supplies. The other alternatives are activities that might occur after the light bulb is replaced.

SOURCE: OP:007 Follow safety precautions

SOURCE: Henderson, K. (n.d.). *Employee duties regarding OSHA*. Retrieved October 8, 2025, from <https://smallbusiness.chron.com/employee-duties-regarding-osh-1305.html>

29. C

Relates to others in a positive way. By using her interpersonal relationships with coworkers to get them involved in change, Stephanie is showing that she can relate to others in a positive way. Change leaders have a sense of urgency, are not afraid to “go for it,” and love to learn new things, but these are not the characteristics Stephanie is displaying in this situation.

SOURCE: EI:005 Lead change

SOURCE: LAP-EI-005—Start the Revolution (Leading Change)

30. B

Negative. Employees who disregard company policies are exhibiting negative attitudes that should be avoided. The other alternatives are desirable attitudes. Individuals who are progressive like to keep up-to-date. Assertive individuals can stand up for their own rights without infringing on the rights of others. Creative people have original thoughts and ideas.

SOURCE: EI:019 Exhibit a positive attitude

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

31. C

Advancement. People with initiative, like Gabriel, seek to further their education/training to prepare themselves for personal advancement. For example, it's often necessary for employees to learn new skills if they want to advance in their companies. Retirement requires a different kind of planning. Most employees do not plan for unemployment or detachment from the business.

SOURCE: EI:024 Explain the importance of demonstrating initiative

SOURCE: LAP-EI-024—Hustle! (Taking Initiative)

32. D

Overcommitted. Being overcommitted means committing to more than what is possible, necessary, or desirable. People who are overcommitted have countless obligations, events, and tasks each day. Their calendars are stuffed to the brim, and they rarely have any free time. A perfectionist is someone who refuses to accept any standard short of perfection. Determining the order of completion based on importance is prioritizing. Goal setting is the ability to visualize, set, and focus on achieving objectives. Rashida is not necessarily demonstrating perfectionism, prioritization, or goal setting.

SOURCE: EI:077 Manage commitments in a timely manner

SOURCE: LAP-EI-077—Commit to It! (Managing Commitments in a Timely Manner)

33. B

Late fees and interest charges. It is important to pay your credit card bills in full each month because interest charges and fees can quickly accumulate if you pay late. There are penalties and consequences of failing to pay your credit card bills on time; you will receive interest charges and/or late fees, and your credit score may decrease. It is unlikely that you would be fired from your job because you failed to pay your credit card bills on time, since employers do not have access to your credit information.

SOURCE: FI:565 Pay bills

SOURCE: Credit Karma. (2025, July 18). *How late payments can affect your credit*. Retrieved October 8, 2025, from <https://www.creditkarma.com/credit-cards/i/late-payments-affect-credit-score/>

34. A

Government. New or revised laws, regulations, policies, public services, leadership, etc., are all types of change brought about by government. They are often the result of economic changes. Changes brought about by individuals are changes concerning their bodies, lifestyles, minds, etc. Changes in society are brought about by shifts in people's values, tastes, habits, etc. Changes brought about by technology are developments, breakthroughs, and discoveries in the fields of science, engineering, etc.

SOURCE: EI:026 Adjust to change

SOURCE: Kagan, J. (2025, August 22). *Understanding income tax*. Retrieved October 7, 2025, from <https://www.investopedia.com/terms/i/incometax.asp>

35. B

Sales are steadily increasing. One reason that businesses analyze financial information is to identify trends. In the example, the company's income has been steadily increasing for three months. Businesses generate income in a number of ways, and product sales are usually the greatest source of income for a business. If sales are increasing, the company may be able to expand or increase the employees' salaries. With the information provided, it cannot be determined if cash flow continues to be tight for the business, if accounts receivable exceeds accounts payable, or if the depreciation rate of capital assets is slower.

SOURCE: FI:579 Describe the need for financial information

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

36. C

Sold all of your assets and paid off all your debts. Net worth is a single amount representing how much money you would have if you sold all of your assets and paid off all your debts. Net worth does not represent how much money you would have if you paid all of your debts and purchased more assets, earned twice as much money as you made this year, or sold all of your assets and took on more debts.

SOURCE: FI:562 Determine personal net worth

SOURCE: McGrath, J. (2025). *How to determine your net worth*. Retrieved October 8, 2025, from <http://money.howstuffworks.com/personal-finance/financial-planning/net-worth.htm>

37. C

Employees process information differently. Because there are different ways that people process information, it is important to consider those differences when providing employees with verbal directions. For example, audio learners are more comfortable with sound and dialogue, so when giving directions, it is beneficial to speak clearly and use terminology that the listeners can relate to. Sometimes this involves using a metaphor or simile to make a point. Diagrams and pictures are often useful when providing directions to visual learners. For learners who are motion-oriented, demonstrating the activity often reinforces the verbal explanation and makes it easier for employees to understand. This might include an actual demonstration or a video of a demonstration. It's always a good idea to ask the employees if they understand the directions because they may be too embarrassed to ask questions—even if they are confused. Presenting the directions in reverse order may confuse the employees.

SOURCE: CO:083 Give verbal directions

SOURCE: Harvard University. (2024, January 8). *8 ways you can improve your communication skills*. Retrieved October 7, 2025, from <https://professional.dce.harvard.edu/blog/8-ways-you-can-improve-your-communication-skills/>

38. A

Be unprepared for a disaster. Failing to manage information properly is most likely to cause a business to be unprepared for a disaster, whether it's a natural disaster, such as an earthquake, or a technological disaster, such as a system failure. Failing to manage information properly is detrimental to a business, but it doesn't necessarily mean that the business will declare bankruptcy or be shut down by the government. A business may or may not save money on technology costs by neglecting proper information management.

SOURCE: NF:110 Discuss the nature of information management

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

39. B

Find and replace. 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 cut function allows a computer user to remove text or graphics from the document. The paste function allows a computer user to place cut or copied text or graphics in the document. Although the cut and paste functions allow users to change words, they are not as quick as the find and replace function, which is one step. The header and footer function allows a computer user to place document names and page numbers into a document. The styles and formatting function allows a computer user to organize the document's contents in a standard or consistent manner.

SOURCE: NF:007 Demonstrate basic word processing skills

SOURCE: Microsoft. (2025). *Find and replace text in Word*. Retrieved October 8, 2025, from <https://support.office.com/en-us/article/Find-and-replace-text-and-other-data-in-a-Word-document-c6728c16-469e-43cd-afe4-7708c6c779b7>

40. A

By gaining repeat business. The primary goal of most businesses is to make a profit by gaining and keeping customers. Marketing helps producers to achieve that goal by helping them to effectively plan, price, promote, and distribute their goods and services. Marketing does not always enable producers to increase their charitable contributions or to control costs. All resources are limited.

SOURCE: MK:001 Explain marketing and its importance in a global economy

SOURCE: LAP-MK-901—Have It Your Way! (Nature of Marketing)

41. C

Soliciting feedback. Achievement orientation is a drive to accomplish one's goals and to meet or exceed a high standard of success. Achievement-oriented people often want to do things better or more efficiently than they have been done in the past. To find better ways to do things, achievement-oriented people solicit feedback from others—coworkers, managers, etc. Emma is not setting goals, taking risks, or being patient.

SOURCE: EI:027 Develop an achievement orientation

SOURCE: LAP-EI-027—High Hopes (Developing an Achievement Orientation)

42. B

Market. A market economy is characterized by limited government control, freedom of choice, private property, freedom of enterprise, profit incentive, and competition. Communist command systems are characterized by government ownership of the means of production and distribution. Socialist command systems combine government and private ownership. Traditional economies produce only what people need, and no major economic decisions are needed.

SOURCE: EC:007 Explain the types of economic systems

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

43. A

Ask questions to clarify the information. It is better to ask a question to clarify information than to point out that someone is wrong. Besides, Darrell may not be aware of recent changes in copyright law. Inviting another person to a meeting to prove his point would be considered rude, and others might doubt his ability to trust their judgment or support them in the future. It's important to avoid embarrassing coworkers, but if Darrell has valid concerns, politely sharing them is the best course of action.

SOURCE: CO:063 Participate in a staff meeting

SOURCE: Milano, S. (n.d.). *Six tips on how to participate in a meeting*. Retrieved October 7, 2025, from <http://work.chron.com/six-tips-participate-meeting-2014.html>

44. B

Track their appointments. Most mobile devices have calendar and scheduling applications that allow users to set and track their tasks and appointments. Mobile devices also include Internet access to check email, text-messaging functions to send text messages to clients, and global positioning systems (GPS), which are navigational tools that help users obtain driving directions.

SOURCE: NF:005 Demonstrate personal information management/productivity applications

SOURCE: LinkedIn. (2024, July 30). *What do you do if you're an executive needing to stay organized and productive on-the-go?* Retrieved October 8, 2025, from <https://www.linkedin.com/advice/0/what-do-you-youre-executive-needing-stay-organized-as5rc>

45. B

Listen carefully to. Disagreeable customers are often calmed by employees who remain positive and pleasant, are sincere and respectful, and who listen carefully to what the customer says. It is best to serve these customers as promptly as possible and refrain from pressing them to make a decision. It is not necessary to agree with customers completely and doing so may not make dealing with disagreeable customers easier.

SOURCE: CR:009 Handle difficult customers

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

46. D

Team members' performance. The specific criteria that you monitor will depend on the nature of your project. However, there are some general aspects of any project that require your attention. While some projects might be individual efforts, most are done by teams, or at the very least include a couple of other people. People are important resources for the success of your project. As a project leader, you'll need to check in on team members' performance. You should not necessarily monitor emails or your team members' friendships; these are not necessarily relevant to your project's success. The planning process happens before the project begins.

SOURCE: OP:520 Monitor projects and take corrective actions

SOURCE: LAP-OP-520—Check Your (Project) Pulse (Monitoring Projects and Taking Corrective Actions)

47. A

The product. A high level of enthusiasm for the products they sell is important to marketing employees. It should be part of their goals to exhibit this enthusiasm to patrons in the process of carrying out their duties.

SOURCE: EI:020 Demonstrate interest and enthusiasm

SOURCE: U.S. Department of Labor. (n.d.). *Enthusiasm and attitude*. Retrieved October 8, 2025, from <https://www.dol.gov/sites/dolgov/files/odep/topics/youth/softskills/enthusiasm.pdf>

48. A

Maintain a consistent and fair work environment. A firm's rules of conduct outline its policies and expectations regarding employees' behavior in the workplace. The purpose of the rules is to provide consistent behavior among employees, which facilitates a fair work environment. For example, suppose the business expects its employees to be at work by 8:00 a.m., and one employee consistently comes in late. If the late employee is not reprimanded for tardiness, it is not fair to the employees who are following the rules and being responsible. This can create more problems if the responsible employees who arrive on time must pick up the slack for the late employee. Rules of conduct do not ensure that employees are compensated in the same way, nor do the rules of conduct prevent conflict or reduce the need for professional development.

SOURCE: PD:251 Follow rules of conduct

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

49. A

Disability. Disability insurance is sometimes called loss-of-income insurance because it pays a percentage of a worker's normal wages to the worker when s/he cannot work because of an illness or injury. It is often purchased through or by an employer. Cash-value is a type of life insurance that pays out the stated value of the policy at the time of death. Liability insurance protects property owners if someone else is injured on or by their property. Bodily injury is a type of liability insurance that protects vehicle owners when they cause injury to others.

SOURCE: FI:081 Describe the concept of insurance

SOURCE: Kagan, J. (2025, August 7). *What is insurance?* Retrieved October 8, 2025, from <http://www.investopedia.com/university/insurance/insurance5.asp>

50. B

Equity. Assets a company already owns and can use to finance a new venture are known as equity. Aisha's using equity when she purchases new ovens with money she already has saved up. Dividends are sums of money paid to investors or stockholders as earnings on investments. Debt refers to taking out a loan from a bank or other lending institution. Since Aisha already has her money, she doesn't have to go into debt to buy the new ovens. Accounts receivable refers to all the money owed to the business by others.

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

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

51. C

Goals. If you are an organized and logical person, you set personal and career goals for yourself. You may be guided by specific rules, encounter barriers, or interact with other people; but your behavior will still be directed toward your goals.

SOURCE: PD:009 Demonstrate systematic behavior

SOURCE: NSLS. (2025). *Goal-setting techniques and strategies you can use now for future success*.

Retrieved October 8, 2025, from <https://www.nsls.org/goal-setting-techniques>

52. A

A key factor to long-term financial well-being is to start saving and investing early on. Getting started early is the key to successful investing. The sooner you begin to take advantage of the compounding growth of the stock market, the more money you will have long-term. Inflation is an increase in the cost of goods and services. Over the years, the value of money declines. If you begin to save and invest when you are young, your interest compounds more, making the overall impact of inflation less dramatic. If you have extravagant spending habits, you will not have as much money to save and invest. Investments tend to yield higher returns than interest earned on a savings account.

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

SOURCE: Kagan, J. (2025, April 17). *What are savings?* Retrieved October 8, 2025,

from <https://www.investopedia.com/terms/s/savings.asp>

53. A

Up; down. Supply interacts with demand to determine prices. Supply indicates the quantities of an item offered at different possible prices during a specific period of time. Usually, the higher the price of an item, the more of it that will be offered for sale. Likewise, the lower the price of an item, the less of it that will be offered for sale. Demand, on the other hand, reflects the quantities that consumers are willing and able to buy at various possible prices during the same period. Typically, the lower the price of something, the more of it that will be purchased. Also, the higher the price of something, the less of it that will be purchased. Put simply, as price increases, supply goes up and demand goes down. As price decreases, supply goes down and demand goes up.

SOURCE: EC:006 Describe the functions of prices in markets

SOURCE: LAP-EC-906—When More Is Less (Functions of Prices)

54. A

A guardian. A person who has children under 18 years of age should designate a legal guardian to care for them in the event of the death of both parents. Since they already have a will, Rahul and Samantha would already have identified an executor (the person in charge of handling the estate). A power of attorney assigns someone the right to act on a person's behalf. It does not designate a person to care for a child. There is no need to designate a probate court judge in a will.

SOURCE: FI:572 Explain the nature of estate planning

SOURCE: Fidelity. (1998-2025). *Estate planning basics*. Retrieved October 8, 2025,

from <https://www.fidelity.com/life-events/estate-planning/basics>

55. D

Health of economy. The decisions of consumers to buy or not to buy determine the health of the economy. When consumers fail to buy, jobs are lost in retail and wholesale businesses. This forces producers to lay off workers. Consumers who lose their jobs are able to satisfy fewer wants because of decreased income. When consumers buy, the economy grows and prospers. Consumers' buying decisions do not affect the condition of society, the level of government, or the state of democracy.

SOURCE: EC:002 Distinguish between economic goods and services

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

56. D

New hires often have questions that they feel uncomfortable asking their managers. New employees are often embarrassed to ask their managers questions such as "Where do employees usually eat lunch?" "Are these shoes appropriate for work?" etc. When given the opportunity to spend time with veteran staff members who are not part of management, though, new hires feel much more comfortable asking those questions. Managers, not regular staff members, are usually more knowledgeable about compensation. Managers are also more likely to require new hires to develop performance goals. Even if other employees help orient new hires, managers are still expected to meet with the new workers.

SOURCE: HR:360 Orient new employees

SOURCE: Indeed. (2024, October 31). *New employee training: Do's and don'ts for every manager*. Retrieved October 8, 2025, from <https://www.indeed.com/hire/c/info/new-employee-training>

57. B

Consumers prefer the taste of flavored, naturally sweetened water. Based on a taste test, a company can conclude that consumers prefer the taste of flavored, naturally sweetened water. However, sales data cannot accurately conclude consumers' actual taste preferences or buying motivations because sales data do not consider purchasing factors like price, availability, and brand awareness that can affect buying behavior.

SOURCE: NF:278 Draw conclusions based on information analysis

SOURCE: Khan Academy. (2025). *Data collection and conclusions*. [Video]. Retrieved October 8, 2025, from <https://www.khanacademy.org/test-prep/v2-sat-math/x0fcc98a58ba3bea7:problem-solving-and-data-analysis-easier/x0fcc98a58ba3bea7:evaluating-statistical-claims-easier/v/sat-math-q10-easier>

58. C

Conformity. When solving problems in groups, there is often a tendency for individuals to want to conform to the consensus. Because of this, people may be less inclined to share ideas that differ from the group. As a result, ideas can be generated and chosen quickly without exploring all other possibilities. Reduced bias, increased risk taking, and greater output are each advantages to solving problems in a group. Bias is often reduced in a group setting because there are many different perspectives. Typically, individual biases can be challenged by other group members and force the individual to acknowledge their biases. Shared responsibility tends to make people more willing to take risks. Output is often greater in a group setting simply due to the number of people involved. The more people you have in a group, the more experience, knowledge, points of view, and ideas.

SOURCE: CO:067 Participate in problem-solving groups

SOURCE: Its Education Asia. (2005-2024). *Solving problems using a group - Advantages and disadvantages*. Retrieved October 7, 2025, from <http://www.itseducation.asia/article/solving-problems-using-a-group-advantages-and-disadvantages>

59. B

Finishing a six-week computer-software course. An objective is a goal, and a short-term goal is one that takes less than a year to achieve. A six-week course is only a small part of a year. Becoming president of a large corporation, becoming fluent in a foreign language, or paying off a twenty-five year mortgage are long-term goals.

SOURCE: PD:018 Set personal goals

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

60. C

Set the security alarm. To reduce the risk of theft, businesses develop procedures for their employees to follow when closing a facility at the end of a work shift. The two most important actions that employees must follow are setting the security alarm and locking the doors. Logging off the computer, locking filing cabinet drawers, and turning off the lights will not protect the building from thieves and burglars.

SOURCE: OP:152 Follow established security procedures/policies

SOURCE: Baltimore Police Department. (2025). *Commercial robbery prevention tips*. Retrieved October 8, 2025, from <http://www.police.ufl.edu/community-services/robbery-prevention-for-businesses/>

61. A

Unfamiliar conditions. Unfamiliar conditions and situations can be either expected or unforeseen. Troy can certainly plan for his new job and move, but it will still be somewhat unfamiliar to him, and he'll have to adapt to his new circumstances. Troy's situation would not be considered a resource issue, emergency, or personal interaction.

SOURCE: EI:006 Demonstrate adaptability

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

62. C

No paragraph indents. Many businesses use the full-block method to format business letters. All components of the letter (date, address, greeting, body, closing, signature block) use left justification, which means all text is aligned on the left margin. Writers using the full-block format do not indent the first sentence of each paragraph. Other formatting characteristics of full-block letters are the use of single-spacing within the paragraphs and the use of double-spacing between the paragraphs.

SOURCE: CO:088 Select and utilize appropriate formats for professional writing

SOURCE: Scribd. (2025). *Letter formats: Block, modified block, and semi-block*. Retrieved October 8, 2025, from <https://www.scribd.com/document/547025782/Document-1-Docx>

63. B

Browser bookmarking applications. Browsers are computer software that retrieve information from the internet. They have bookmarking applications that allow computer users to select websites and store their URLs on a personal computer for easy access in the future. Bookmarking applications allow users to organize sites by categories by placing them into folders on a computer. Notebooks are not online tools. An intranet is an internal network, similar to the internet, that is accessible only by authorized employees. A word-processing memo template formats a type of written message.

SOURCE: NF:006 Demonstrate basic web-search skills

SOURCE: Computer Hope. (2025, September 7). *Bookmark*. Retrieved October 8, 2025, from <https://www.computerhope.com/jargon/b/bookmark.htm>

64. B

Operate as cooperative financial institutions. Credit unions are nonprofit lending institutions owned by their members. They provide loans to members and may offer a variety of services, but they do not offer more services than banks. The members of a credit union could be individuals who work for the same company, are in the same profession, or belong to the same union.

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

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

65. A

Form. Form utility is usefulness created by altering or changing the form or shape of a good to make it more useful to the consumer. The producer of clothing creates form utility by making lengths of fabric into clothing that consumers can buy and wear. Time utility is usefulness created when products are made available at the time they are needed or wanted by consumers. Possession utility is usefulness created when ownership of a product is transferred from the seller to the user. Place utility is usefulness created by making sure that goods or services are available at the place where they are needed or wanted by consumers.

SOURCE: EC:004 Determine economic utilities created by business activities

SOURCE: LAP-EC-904—Use It (Economic Utility)

66. C

Routinely inspect equipment. Some businesses operate equipment that may present a safety hazard if the equipment is not operating properly. As a result, certain health and safety regulations require these businesses to routinely inspect equipment to make sure it is safe. In some cases, government inspectors routinely visit the business to inspect equipment. If the inspectors find that the equipment is malfunctioning, they have the authority to force the business to stop using the equipment until it has been repaired and inspected again. Health and safety regulations do not require businesses to purchase new machinery, offer exercise programs, or install security cameras.

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

SOURCE: Canadian Centre for Occupational Health and Safety. (2025, August 28). *Prevention and control of hazards*. Retrieved October 8, 2025, from <http://www.ccohs.ca/oshanswers/prevention/effectiv.html>

67. C

Link to. A business's website usually contains several pages so specialized information can be explained in more detail. For example, many businesses have pages that describe the history of the company, list the key employees, explain products, offer customer service, etc. It is important that each page include a link to the home page so users can return to the main page easily. Users often want to access each page, and it is easier to do so if they can quickly link to the home page. It is not necessary to include a summary of the home page or a reason for the home page. Businesses often include illustrations or pictures on the home page, although that is not necessary.

SOURCE: NF:042 Create and post basic web page

SOURCE: Masoner, L. (2025, September 10). *How to make a website for your small business in 2025*. Retrieved October 7, 2025, from <https://www.forbes.com/advisor/business/how-to-make-a-website-for-your-business/>

68. B

Encrypting computer files. Encryption is the process of transforming information into a secret code so that only specified individuals can read it. By encrypting confidential computer files, the business protects the information from unauthorized access by internal and external sources. For optimal protection from computer viruses, businesses should conduct computer virus scans continuously rather than once a year. Activities such as classifying information and developing internet message boards do not protect the information from unauthorized users.

SOURCE: OP:153 Protect company information and intangibles

SOURCE: Gordon, W. (2022, March 11). *How to securely store and share sensitive files*. Retrieved October 8, 2025, from <https://www.popsoci.com/store-share-sensitive-files/>

69. D

Determine why and whether or not it was worth it. Evaluating your finances is one of the most important ways to know whether or not your project could be considered a success. If you exceeded the budget, you should determine why and whether or not it was worth it. You should not start the project all over again because this will only add expenses. Finding a way to increase revenue is not necessarily realistic when you are in the evaluation stage of your project. Charging team members for their expenses is not realistic or fair.

SOURCE: OP:521 Evaluate project success

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

70. D

Do what you say you'll do. Dependability involves doing what you say you'll do and being accountable for your actions. This means not blaming others for your mistakes. Relating to the feelings of others is part of empathy. Transparency involves speaking up about your feelings.

SOURCE: EI:128 Build trust in relationships

SOURCE: LAP-EI-128—Trust in Me (Building Trust in Relationships)

71. D

Take the blame for their own decisions and actions. When something goes wrong, responsible people admit to their part in it, taking the blame for their own decisions and actions. They don't look to blame other people or cover it up so no one will notice. They may hope for the best, but the most important thing they do is assume accountability for their decisions and actions.

SOURCE: EI:075 Take responsibility for decisions and actions

SOURCE: LAP-EI-075—It's Up to You (Taking Responsibility for Decisions and Actions)

72. C

Nodding your head. Nonverbal communication is communication that uses body language instead of words or to support words. Positive nonverbal cues include nodding your head, maintaining eye contact, demonstrating good posture, and a positive tone of voice. Crossing your arms, slouching in a chair, and limiting eye contact are examples of negative nonverbal cues.

SOURCE: CO:059 Interpret others' nonverbal cues

SOURCE: Young Entrepreneur Council. (2018, May 4). *14 negative body language signals and speech habits to avoid*. Retrieved October 7, 2025, from <https://www.forbes.com/sites/theyec/2018/05/04/14-negative-body-language-signals-and-speech-habits-to-avoid>

73. A

Assertive. Assertive behavior is conduct based on respect for your own rights and for the rights of others. Ami is asserting her right to maintain her place in line. Aggressive behavior is conduct based on a willingness to ignore the rights of others and to take advantage of them. Passive behavior is conduct in which people fail to exercise their own personal rights and to respect their own needs. Responsible behavior is words and actions associated with fulfilling one's obligations in a dependable, reliable manner.

SOURCE: EI:008 Use appropriate assertiveness

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

74. B

He should list his family job and volunteer work. Listing the work he has done for his father and his volunteer work will show the interviewer that Manuel is accustomed to carrying out certain responsibilities. This is a better choice than leaving out a section on work experience. The kind of job the individual would like to have would be included in the objectives section of the resume. It would not be necessary, or appropriate, to explain that he hasn't had a real job, as the interviewer will see that at a glance.

SOURCE: PD:031 Prepare a resume

SOURCE: Wroblewski, M. (2025). *What do you put in the employment experience if you have no work experience?* Retrieved October 8, 2025, from <http://work.chron.com/put-employment-experience-work-experience-4108.html>

75. C

Production. Production is the process or activity of producing goods and services. For example, a company uses raw materials, equipment, employees, and a building to produce radios for purchase by other businesses for use or for resale. Management is the process of coordinating resources in order to accomplish an organization's goals. Accounting is the process of keeping financial records. Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational objectives.

SOURCE: OP:017 Explain the concept of production

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

76. B

High achievers. These are people with high self-esteem who are realistic about their skills and efficient in their approach to work. Their belief in themselves helps them to accomplish more than they would otherwise be able to do.

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

SOURCE: Zucker, R. (2022, February 23). *Getting into the mindset of a top achiever*. Retrieved October 7, 2025, from <https://www.forbes.com/sites/rebeccazucker/2022/02/23/getting-into-the-mindset-of-a-top-achiever/>

77. B

Departments. A knowledge of the location of various departments will enable the salesperson to assist customers with the greatest amount of efficiency. Products would not be kept in offices. Within a department, they may be stocked by size or color.

SOURCE: CR:006 Respond to customer inquiries

SOURCE: Love, S. (2022, March 18). *How to respond to tricky customer questions*. Retrieved October 7, 2025, from <https://www.thryv.com/blog/respond-to-tricky-customer-questions>

78. D

Build a clientele. A main reason to interpret policies is to have satisfied customers. Satisfied customers are more likely to become loyal customers and to tell their friends and family about the business. Businesses often encourage their customers to ask questions. Interpreting policies effectively is not related to controlling expenses or understanding customers.

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

SOURCE: Indeed. (2025, September 29). *How to create customer service policies in 7 steps*. Retrieved October 7, 2025, from <https://www.indeed.com/career-advice/career-development/customer-services-policies>

79. B

Share your own experiences. In some situations, the best expression of empathy is to share your own experiences that are similar to or the same as the other person's. This lets the person you are talking to know that you really do understand how they feel. It is important to be honest, but honesty should be expressed tactfully rather than in total frankness. Resisting involvement or keeping your distance would prevent the expression of empathy.

SOURCE: EI:030 Show empathy for others

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

80. A

Seller's. A seller's market exists when demand is great and supply is small. Nashville consumers would be demanding air conditioners; however, since the weather has been continuously hot, the air conditioners would probably be in short supply. A buyer's market exists when there is a large supply and small demand. A monopolistic market exists when there is only one supplier or producer of a good/service and no substitutes are readily available. There would be no need for government regulation under these circumstances.

SOURCE: EC:005 Explain the principles of supply and demand

SOURCE: LAP-EC-905—It's the Law (Supply and Demand)

81. B

Ensure your message aligns with company values. The messages you post on your company's social media page should align with company values. If a message is posted that conflicts with organizational values, the company may face public backlash, legal action, or angry customers. People posting on company-run social media pages should not say whatever is on their mind or make aggressive attacks on competitors' products. Both actions would be inappropriate and potentially harmful to the company. It is important, however, to post content that is new and interesting on company-run social media pages.

SOURCE: CO:206 Distinguish between using social media for business and personal purposes

SOURCE: Zote, J. (2024, December 17). *The complete guide to social media for businesses*. Retrieved October 7, 2025, from <https://sproutsocial.com/insights/social-media-for-business/>

82. D

Dear Alex Smith:. Since Rosa hasn't met the person she's writing the letter to, she doesn't know Alex Smith's gender. For this reason, it's important for her to use the full name. If Alex Smith is a woman, she might be offended if Rosa uses "Dear Mr. Smith." "To Whom It May Concern" shouldn't ever be used. It's important to find out to whom to address the letter, even if it's just to a title, such as "Vice President." In Rosa's case, she knows the name of the recipient, so she should use that. "Dear Alex" is too informal for a business letter. It may be appropriate for a friend, but Rosa has never met Alex Smith.

SOURCE: CO:133 Write business letters

SOURCE: Purdue Online Writing Lab. (n.d.). *Writing the basic business letter*. Retrieved October 7, 2025, from https://owl.purdue.edu/owl/subject_specific_writing/professional_technical_writing/basic_business_letters/index.html

83. D

Dress and act professionally. When employees dress and act in a professional manner, it reflects back on the company and reinforces an image of professionalism. Professional behavior includes being friendly and helpful to customers and coworkers. Maintaining accurate timesheets and parking in designated areas are internal concerns that likely would not be noticed by customers.

SOURCE: CR:002 Determine ways of reinforcing the company's image through employee performance

SOURCE: University of Massachusetts Global. (2022, December 1). *Professionalism in the workplace: A guide for effective workplace etiquette*. Retrieved October 7, 2025, from <https://www.umassglobal.edu/news-and-events/blog/professionalism-and-workplace-etiquette>

84. A

To respect their privacy. Some businesses consider email to be corporate property and routinely monitor the messages that employees send and receive. If a business monitors email, it should inform its employees in order to respect their privacy. Employees have the right to know if someone in the business will read their email so that they can decide the type of information they will include. They might not want to send or receive personal messages if they know a manager might read their mail. A business that informs employees that their email will be monitored is communicating a policy. Businesses do not inform employees that their email will be monitored to reduce their liability or to control operating costs.

SOURCE: EI:029 Respect the privacy of others

SOURCE: Lehman, C., Dufrene, D., & Walker, R. (2020). *BCOM* (10th ed.) [pp. 90-91]. Boston, MA: Cengage Learning, Inc.

85. D

Brand promise. The brand promise is a company's agreement (spoken or unspoken) with customers that it will consistently meet their expectations and deliver on its brand characteristics and values. Strategies are the activities the business uses to fulfill its brand promise and achieve its business objectives. Touch points are all of the opportunities that a business has to connect with its customers and reinforce its brand value. Disney uses many touch points to create "quality entertainment" experiences for its customers through its theme parks, films, and television shows. Advertising is a form of promotion to attract customers and reinforce the business's image or brand.

SOURCE: CR:001 Identify company's brand promise

SOURCE: The Walt Disney Company. (2025). *Company overview*. Retrieved October 6, 2025, from <http://corporate.disney.go.com/corporate/overview.html>

86. B

Office politics. Negative office politics can cause employees to feel insecure, frustrated, and even unsafe in their positions. To avoid many of the problems that arise from these types of "turf wars," employees should build relationships with their colleagues and managers that are based solely on respect and trust—not on deception and false flattery. Building positive relationships at work would not necessarily help someone overcome problems involving his/her home life, financial anxiety, or the company's image.

SOURCE: EI:095 Overcome problems and difficulties associated with office politics/turf wars

SOURCE: MindTools. (2025). *7 ways to use office politics positively*. Retrieved October 8, 2025, from https://www.mindtools.com/pages/article/newCDV_85.htm

87. B

Cash method. Many small businesses that do not offer credit use the cash method because it tracks the actual amount of cash that the business has on hand. With the cash accounting method, income and expenditures are recorded at the time the money changes hands. Expenses are not recorded when they are incurred but on the date that the bills for them are paid. The accrual method records the expense at the time it is incurred, even if a check is used to pay the bill. COD and check are methods of payment but not accounting methods.

SOURCE: FI:085 Explain the concept of accounting

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

88. A

Academic journal article. An academic journal article is a valid source for reference. Most are written by highly educated professors. Wikipedia is not a fully reliable source because anybody is able to add information on the site. A personal blog post is usually one person's opinion on a subject and does not have to be verified to post on social media sites. A college student's thesis paper is unreliable because it comes from a student that is currently learning the material, so there's no way to tell how correct s/he is.

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

SOURCE: Harvard University. (2025). *Evaluating sources*. Retrieved October 7, 2025, from <https://usingsources.fas.harvard.edu/evaluating-sources-0>

89. C

Formal, horizontal. Formal communications include regularly scheduled reports or meetings. A weekly team meeting would fall under this category because it has been planned and is a regular part of a project process. In contrast, informal communications might be impromptu or immediate conversations that are not planned in advance. Furthermore, horizontal discussions are those that take place among peers rather than up or down through the organization. Team members are considered peers, so this would be an example of horizontal communication. Vertical communication is any communication that flows in a hierarchical fashion. Downward conversations occur when communication flows hierarchically from the top of the chain to the bottom. Upward communications flow upward from the lower-level team members to the top.

SOURCE: CO:084 Employ communication styles appropriate to target audience

SOURCE: Lumen Learning. (n.d.). *Typical communication flows*. Retrieved October 7, 2025, from <https://courses.lumenlearning.com/suny-principlesmanagement/chapter/reading-barriers-to-effective-communication/>

90. D

Talk over possible solutions to work-related problems with employees. A supervisor who practices a democratic style of leadership exercises a moderate degree of control over the workers. These leaders are likely to involve all workers in decision-making processes and then to share authority. An authoritarian style leader would tend to handle all major work-related problems and seldom ask others for their ideas. A laissez-faire style leader would tend to permit employees to function independently.

SOURCE: EI:018 Identify desirable personality traits important to business

SOURCE: LAP-EI-918—You've Got Personality (Personality Traits in Business)

91. A

Limit the number of credit cards you have. One step you can take to avoid identity theft is to limit the number of credit cards you have. The fewer credit accounts you have in your name, the easier it will be for you to keep track of your activity—and to identify any suspicious purchases. It is unwise to give out your bank account number by phone unless you can absolutely verify that the call is legitimate. Similarly, you should not open emails unless you can verify who the sender is. Carrying personal documents around with you is not a good idea, since someone could easily steal them.

SOURCE: FI:073 Protect against identity theft

SOURCE: Roy, I. & Hisle, R. (2025, August 27). *11 ways to prevent identity theft*. Retrieved October 7, 2025, from <https://www.usnews.com/360-reviews/identity-theft-protection/10-ways-to-prevent-identity-theft>

92. C

Employee and customer theft. Businesses attempt to prevent theft of their property by using various procedures and security devices such as special mirrors and electronic sensors. Businesses often use check inspection, identification requirements, and an established check-acceptance system to prevent personal-check fraud. Businesses often use automatic credit card approval devices and signature verification to prevent credit card fraud. Hostile takeovers are attempts by one company to gain control of another company.

SOURCE: OP:013 Explain routine security precautions

SOURCE: Kimiecik, R. C., & Thomas, C. (2006). *Loss prevention in the retail business*. (pp. 2-5, 66-72). Hoboken, NJ: John Wiley & Sons.

93. B

Mention any mutual contacts you have. If you can, you should name someone you and the reader of your cover letter both know. Of course, this isn't always possible, but it's a great way to get attention. Your letter should not be more than a page long. You shouldn't repeat everything that's on your resume; your cover letter is intended to tell the reader things that aren't necessarily on the resume. You should always proofread carefully, not quickly. Your cover letter is often the first impression a company gets of you, so you want it to be perfect.

SOURCE: PD:030 Write a cover letter

SOURCE: Doyle, A. (2020, January 4). *How to write a cover letter in 5 easy steps*. Retrieved October 9, 2025, from <https://www.thebalancecareers.com/write-a-cover-letter-in-5-easy-steps-2060709>

94. A

"I'm sorry; I don't know how I overlooked it." In order to benefit from criticism, start by admitting you were wrong. This can be hard to do, or embarrassing, but you can learn to do it. Even when the criticism is justified, as it was in Ed's case, the person making the criticism will have more respect for you if you accept blame. All of the other alternatives are excuses.

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

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

95. D

Perseverance. Leaders are often the people who keep trying in spite of setbacks and seemingly impossible obstacles. This is perseverance. With characteristics from emotional intelligence, such as motivation, leaders learn to outlast disappointment and fatigue. Trying in spite of setbacks is not the same as proactive behavior—taking action before problems develop. It is also not the same as confidence or getting along with a wide variety of people (positive working relationships).

SOURCE: EI:001 Describe the nature of emotional intelligence

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

96. B

Sole proprietorship. A sole proprietorship is a form of business ownership in which the business is owned by one person. It is a form of ownership that appeals to individuals with business experience who want to be independent. A partnership is a form of business ownership in which the business is owned by two or more persons. A corporation is a form of business ownership owned by stockholders who have purchased stock. A franchise is an agreement between a parent company and a franchisee to distribute goods and services.

SOURCE: BL:003 Explain types of business ownership

SOURCE: LAP-BL-003—Own It Your Way (Types of Business Ownership)

97. A

Chronological order. Using a chronological organizational method involves sequencing events in the order in which they occurred. For example, Stephanie would use chronological order to show her supervisor how the team took actions over the course of several weeks in the order that those actions were taken. Most important to least important, inductive order, and compare and contrast are all methods of organization, but they would not work well for Stephanie's purpose and instead would be confusing ways to organize a progress report.

SOURCE: CO:086 Organize information

SOURCE: Burke, A. (2019, March 7). *Examples of methods of organization*. Retrieved October 7, 2025, from <https://smallbusiness.chron.com/examples-methods-organization-18982.html>

98. A

Disadvantages of homeownership. Quinn owns her home, which means she is responsible for maintenance and repair costs, and she has less mobility. These factors are disadvantages of homeownership. Advantages of homeownership include privacy, pride in ownership, tax incentives, and equity building. Advantages of renting include lower housing costs, shorter-term commitment, and minimal maintenance and repair costs. Disadvantages of renting include no tax incentives, no fixed housing costs, and no building of equity.

SOURCE: FI:783 Make responsible financial decisions

SOURCE: Morris, G. (2025, February 26). *Pros and cons of buying a house*. Retrieved October 8, 2025, from <https://www.incharge.org/housing/homebuyer-education/homeownership-guide/advantages-and-disadvantages-of-owning-a-home/>

99. B

Job name. You should be specific in identifying the job or position that is of interest to you. You want to give the employer the impression that you are qualified to perform a specific type of job. Writing "unknown," "anything," or "open" gives the impression that you are unsure of your qualifications.

SOURCE: PD:027 Complete a job application

SOURCE: Indeed. (2025, June 9). *12 job searching strategies that work*. Retrieved October 8, 2025, from <https://www.indeed.com/career-advice/finding-a-job/job-searching-strategies>

100. B

Use bullet points organized by topic. Best practices for using text in a PowerPoint presentation include using bullet points to indicate to the audience what the presentation's key points and ideas are. Full paragraphs or every word that a presenter wants to say would only confuse a person listening to a presenter. Using a rainbow of colors on each slide is likely to be distracting to the audience.

SOURCE: NF:008 Demonstrate basic presentation applications

SOURCE: Microsoft. (2025). *What is PowerPoint?* Retrieved October 7, 2025, from <https://support.microsoft.com/en-us/office/what-is-powerpoint-5f9cc860-d199-4d85-ad1b-4b74018acf5b>