



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

Test Number 1277  
Booklet Number \_\_\_\_\_

# Business Administration Core Exam

PBM – Principles of Business Management and Administration Event

PFN – Principles of Finance Event

PHT – Principles of Hospitality and Tourism Event

PMK – Principles of Marketing Event

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

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1. Which type of business ownership would help a small business by taxing its owners as individuals?
  - A. General partnership
  - B. Open corporation
  - C. Franchise
  - D. Subchapter "S" corporation
  
2. Which of the following messages is written in a style that focuses on the receiver of the message:
  - A. Because we want to create a better product, we're sending out this evaluation form.
  - B. Please complete this form so that product improvements can be made based on your needs.
  - C. Simply fill out this form and return it to us—it's easy!
  - D. We are requiring all customers to complete this form so we can make changes.
  
3. It's appropriate to write a letter of inquiry when
  - A. requesting more information about a company.
  - B. summarizing a lengthy business report.
  - C. informing employees of a payroll change.
  - D. thanking a potential employer for an interview.
  
4. What is an advantage to a business of encouraging employees to participate in group discussions?
  - A. Many opinions increase the chances of developing useful recommendations.
  - B. It makes it easier to reach a unanimous decision.
  - C. Less conflict is likely to occur when discussing controversial issues.
  - D. The participants' input usually helps the business to resolve problems quickly.
  
5. Sam is working on a final paper for his science class. He has been instructed to research photosynthesis and its importance for human life. Which of the following sources would provide Sam with the most valid, relevant, and up-to-date information for his report:
  - A. Scientific journals
  - B. Student research reports
  - C. Government publications
  - D. Eco-activist blogs
  
6. Which of the following is a company resource that employees often analyze to learn policies and procedures:
  - A. Research documents
  - B. Training materials
  - C. Sales reports
  - D. Promotional brochures
  
7. While conducting a staff meeting, the speaker noticed that Colin was texting on his smartphone. Colin's nonverbal behavior indicates that he was
  - A. interested in the topic.
  - B. annoyed.
  - C. listening to the speaker.
  - D. distracted.

8. Paul is responding to an inquiry he received in the mail. His response includes some good news and some bad news. How should he structure his response in light of the bad news?
- A. Give more space to bad news than good news to emphasize urgency.
  - B. Place the bad news at the beginning and the good news in the closing paragraph.
  - C. Place the good news at the beginning and the bad news in secondary position(s).
  - D. Place the bad news in the post-script (P.S.) section of the response.
9. Why is it important to use communication styles that are appropriate to the target audience?
- A. To analyze feedback
  - B. To effectively convey information
  - C. To quickly establish control
  - D. To organize presentations
10. When taking notes during a seminar, a businessperson should write down
- A. inaccurate statements.
  - B. information of interest.
  - C. all details.
  - D. key points.
11. Which of the following is an example of organizing business information by location:
- A. Elizabeth structures a national insurance company's financial reports by branch.
  - B. Jacob structures a research report by providing the most important information in the first section of the document.
  - C. Corinne prepares a real estate guide that lists homes for sale in ascending order by selling price.
  - D. Ben creates a timeline to illustrate his family's immigration from Ireland.
12. Which of the following is the most likely reason why salespeople often include visual or graphic aids in their sales presentations:
- A. So that they don't have to talk as much
  - B. So that they don't have to worry about what they wear
  - C. To overcome communication barriers
  - D. To help establish that the presentation is factual
13. While reading over her writing, Danielle noticed that a sentence seemed out of place, so she moved it to a new paragraph. This is part of the \_\_\_\_\_ process.
- A. revising
  - B. planning
  - C. editing
  - D. studying
14. Which of the following is an effective subject line for a professional email:
- A. Can I ask you a question?
  - B. Hello!
  - C. Meeting Monday at noon
  - D. FYI

15. Employees should answer the phone in a businesslike manner to
- A. handle a lot of calls at one time.
  - B. project the image of the business.
  - C. be a candidate for a promotion.
  - D. reflect the importance of the job.
16. When your parents tell you to vacuum the living room, you are receiving
- A. nonverbal directions.
  - B. written directions.
  - C. oral directions.
  - D. social directions.
17. Your friend wants to copy your homework, but you refuse because you know that cheating is wrong. In this situation, you are being guided by
- A. behavior.
  - B. ethics.
  - C. laws.
  - D. attention.
18. Abram works in a business's customer relations department. Which of the following is most likely to be his job title:
- A. Customer service representative
  - B. Consumer safety officer
  - C. Shipping and receiving clerk
  - D. Public relations specialist
19. What is the most effective way for an employee to communicate interest in providing good service to customers?
- A. Closing statements
  - B. Informal product demonstration
  - C. Social status
  - D. Body language
20. How does solving difficult-customer situations benefit your company?
- A. It can generate repeat business.
  - B. The difficult customers won't bother you again.
  - C. You will get a promotion.
  - D. All the employees will get promotions.
21. Customer complaints and returns can increase the business's costs by
- A. increasing interest payments.
  - B. decreasing functional discounts.
  - C. increasing list prices.
  - D. decreasing trade discounts.

22. Why is it important for businesses to monitor customer purchases?
- A. To classify their products
  - B. To satisfy consumers' needs and wants
  - C. To block consumers' economic votes
  - D. To promote slow-selling merchandise
23. Encouraging senior citizens to apply for jobs previously filled by young people is an example of
- A. paying higher prices for resources.
  - B. finding new sources of human resources.
  - C. increasing the use of automation.
  - D. locating alternative natural resources.
24. Which of the following types of utility occurs during the manufacturing process:
- A. Time
  - B. Form
  - C. Possession
  - D. Place
25. When the demand price of a popular smartphone increased, many consumers could no longer afford the phone—and instead purchased a different model. As a result, demand for the cheaper model increased. This is an example of
- A. excess demand.
  - B. the equilibrium price.
  - C. excess supply.
  - D. the substitution effect.
26. A family produces pottery bowls using a production method taught by the oldest member of the group. The family produces 10 bowls per week and trades them for items produced by other families. This situation would occur in a \_\_\_\_\_ economic system.
- A. traditional
  - B. market
  - C. communist command
  - D. socialist command
27. In a private enterprise economic system, the interaction of supply and demand primarily determines
- A. economic choices.
  - B. the extent of pollution.
  - C. government regulation.
  - D. product prices.
28. Financial loss from investing time and money to comply with accounting standards is an example of which strategic risk?
- A. Changing customer needs
  - B. Obsolescence
  - C. Regulatory and political issues
  - D. Reputation damage

29. When we face difficult people, emotional intelligence helps us
- A. respond on the same negative level as them.
  - B. control someone else's emotions.
  - C. see the reasons people behave the way they do.
  - D. stand our ground and not give in.
30. Which of the following is necessary for a person to accept criticism and turn it into a helpful tool:
- A. Recognizing that all people make mistakes
  - B. Being satisfied with ourselves
  - C. Maintaining resistance to critical comments
  - D. Remaining skeptical of suggestions for improvement
31. The product John sells does not have the features his customer needs. John explains this to the customer and recommends a competitor's product. What is John demonstrating?
- A. Enlightened self-interest
  - B. Low self-esteem
  - C. Social responsibility
  - D. Ethical behavior
32. When showing why change is necessary, change leaders should
- A. provide evidence.
  - B. avoid giving too many details.
  - C. speak only to coworkers.
  - D. create charts and graphs.
33. When you have the ability to communicate appropriately with teachers, work supervisors, and family members at different times, you are demonstrating adaptability in situations related to
- A. personal interactions.
  - B. unfamiliar conditions.
  - C. resource availability.
  - D. planned changes.
34. Just as Ryan is leaving work to get dinner with friends, his coworker asks for help with a project that needs to be finished immediately. Ryan agrees to help his coworker, even though this means he'll be late to meet his friends. Ryan is behaving
- A. passively.
  - B. aggressively.
  - C. assertively.
  - D. forcefully.
35. Octavian can see that a disagreement between two of his employees is making it difficult for them to work together on a special project. Octavian hopes that by acting as a neutral third party, he can help the two resolve their conflict. Octavian's intervention in the conflict is an example of
- A. yielding.
  - B. mediation.
  - C. cooperation.
  - D. brainstorming.

36. An employee who is always ready and willing to work is showing

- A. industriousness.
- B. creativity.
- C. initiative.
- D. empathy.

37. Which of the following is characteristic of a negative attitude:

- A. Acceptance
- B. Defeatism
- C. Indifference
- D. Optimism

38. Which of the following is a good way to show initiative at work:

- A. Volunteering to stay late to finish a project
- B. Dressing in appropriate clothing
- C. Being friendly and courteous to coworkers
- D. Using free time to surf the web

39. A manufacturer who advertises its line of swimsuits by showing models wearing them might need to change its advertising so that it is not revealing or suggestive in countries where modesty is preferred or mandated. This illustrates the concept of

- A. promotion adaptation.
- B. globalization.
- C. global myopia.
- D. customization.

40. Which of the following is a true statement concerning harassment:

- A. Harassment has a positive effect on coworkers.
- B. Workers should use harassment whenever possible.
- C. Workers should recognize and avoid harassment.
- D. Harassment makes other people feel accepted.

41. Which of the following is one of the most common reasons for job termination:

- A. Adequate job performance
- B. Inability to get along with coworkers
- C. Willingness to generate ideas
- D. Incompatible sales goals

42. Which of the following best describes the nature of coaching:

- A. Coaching always involves athletics.
- B. Coaching is enabling others to reach their potential.
- C. There is only one way to coach.
- D. Coaching is about telling others how to improve.

43. The manager of TAV Corporation used a spreadsheet to calculate the average sales for the previous six months as follows: January \$1,250; February \$1,100; March \$1,800; April \$2,350; May \$2,110; and June \$1,924. Determine the average sales per month for the six-month period.
- A. \$1,823.76
  - B. \$1,755.67
  - C. \$1,919.50
  - D. \$1,665.00
44. Jeff is a stock clerk in a department store, and his friend Eric is a server in a restaurant. Which of the following statements is true about their safety at work:
- A. They are exposed to the same safety hazards.
  - B. They are exposed to different safety hazards.
  - C. Jeff's job has fewer safety hazards than Eric's.
  - D. Jeff's job has more safety hazards than Eric's.
45. Mario decided to attend an out-of-state college 500 miles from home. Mario's father is upset when the holidays arrive because Mario is unable to spend them at home. When Mario made his decision, he forgot to consider the risk to his
- A. career.
  - B. family.
  - C. finances.
  - D. future.
46. How can you show respect for a person you're speaking with?
- A. Be polite and maintain eye contact.
  - B. Start an argument when you don't agree.
  - C. Avoid listening to their opinions.
  - D. Interrupt when you have a point.
47. You want to get straight As and impress your teachers, so you consider cheating on tests to make sure you do well. You're facing an ethical dilemma because of
- A. pressure from others.
  - B. bad role models.
  - C. conflicting values.
  - D. the desire to prove yourself.
48. Which of the following is a way to prevent bias:
- A. Refrain from discussing differences
  - B. Make decisions based on intuition
  - C. Be aware of when you have gaps in knowledge
  - D. Intervene when you witness unfairness
49. Ivy could steal money from the cash register at work when no one's watching, but she doesn't. Ivy demonstrates
- A. transparency.
  - B. consistency.
  - C. integrity.
  - D. empathy.

50. Richard is giving a presentation at a conference in his industry. He fails to adequately prepare, shows up late for his presentation, and doesn't do a good job. What effect will his poor performance have on his company?
- A. It will reflect poorly on his company's image.
  - B. It will only reflect on Richard's image.
  - C. It will reflect positively on the company.
  - D. It will not have any effect on the company.
51. A distinguishing characteristic of credit unions is that they
- A. offer only credit card services.
  - B. operate as cooperative financial institutions.
  - C. provide more services than banks.
  - D. are unions for people in the banking industry.
52. Which of the following would be the most appropriate item to purchase with a credit card:
- A. Pack of gum
  - B. Magazine
  - C. Airline ticket
  - D. Small pizza
53. Which of the following currencies is considered decentralized:
- A. The euro
  - B. Cryptocurrency
  - C. Swiss franc
  - D. U.S. dollar
54. The first step in setting up a budget is to
- A. cut fixed expenses.
  - B. invest in retirement.
  - C. add up your income.
  - D. maintain a spending log.
55. Your goal is to become a national sales manager within five years after your hiring at a large company. This goal would be classified as a \_\_\_\_\_ goal.
- A. long-term educational
  - B. short-term social
  - C. long-term career
  - D. short-term financial
56. Alex earns \$2,850.70 every two weeks after taxes are taken out of her paycheck. The \$2,850.70 is Alex's \_\_\_\_\_ per pay period.
- A. deduction
  - B. gross pay
  - C. discount
  - D. net pay

57. What are you doing when you compare your bank statement with your checkbook register?

- A. Reconciling your checking account
- B. Managing your mutual funds
- C. Reviewing your credit card balances
- D. Endorsing your paycheck

58. How can a consumer find evidence of fraudulent credit accounts opened in their name?

- A. Review credit card statements for unauthorized activity.
- B. Obtain their credit score from a credit bureau.
- C. Review credit reports for the creation of unauthorized credit accounts.
- D. Contact their credit card company and ask if fraud has been detected.

59. What is the first step you should take when selecting a banking institution?

- A. Use online reviews to identify the best bank.
- B. Find out the bank's loan interest rates.
- C. Find a bank that is conveniently located near you.
- D. Determine what your needs and goals are.

60. Marco doesn't like to leave much to chance, so when it comes to investing his money, he knows that he wants something relatively low risk. He decides to invest in a combination of stocks from different corporations in different industries because it is less risky than investing in just one stock. What type of investment does Marco select?

- A. Bond
- B. Mutual fund
- C. Money market account (MMA)
- D. Savings account

61. What is the recordkeeping process of financial management?

- A. Scheduling
- B. Accounting
- C. Reporting
- D. Budgeting

62. The administration of assets refers to decisions about

- A. investments.
- B. financing.
- C. accounting.
- D. spending.

63. For a school project, Megan needs to calculate her net worth. Using the following information, help Megan determine her net worth.

Car value = \$6,000

Savings account = \$250

Credit card debt = \$500

Computer value = \$100

- A. \$5,850
- B. \$5,150
- C. \$5,650
- D. -\$5,850

64. For financial information to be comparable, it must also be

- A. current.
- B. digital.
- C. private.
- D. consistent.

65. Jen has many goals. She wants to purchase a new car, redecorate her room, and save enough money to buy tickets to see her favorite band. However, she doesn't have the financial resources to make all of this happen right now. Jen needs to \_\_\_\_\_ her goals.

- A. forget about
- B. eliminate one of
- C. rearrange
- D. prioritize

66. Lucia, a business owner, just hired a new employee. What is one thing she should be sure to do on the employee's first day?

- A. Provide the new employee with all the details of every project they will be working on.
- B. Let the employee work on trivial tasks for a few days so that they can ease into working.
- C. Start the new employee on work right away so that they become accustomed to their job duties.
- D. Assign the new employee a mentor who can answer any questions they may have.

67. Why is it important for marketers to have efficient distribution systems?

- A. To control expenses
- B. To purchase supplies
- C. To regulate prices
- D. To sell benefits

68. When an employee uses a computer program to help manage bookkeeping tasks, they are using

- A. networking abilities.
- B. software.
- C. hardware.
- D. expert systems.

69. While typing a document using word processing software, Janice decided that she wanted to move a paragraph from the first page to the second page of her business report. What actions should Janice take to efficiently move the text?
- A. Delete the text and retype it in the new location
  - B. Delete the text and copy it into a text box in the new location
  - C. Cut and paste
  - D. Copy and paste
70. Which of the following is one way that businesses use database software programs:
- A. To maintain customer lists
  - B. To prepare annual reports
  - C. To design company stationery
  - D. To track operating expenses
71. To be effective members of a workplace team, individual workers should be
- A. experienced at working on a team.
  - B. skilled in avoiding conflict.
  - C. committed to personal career goals.
  - D. willing to do whatever is needed.
72. Two business employees in different locations having the ability to turn on their computers and access the same inventory status information to see if a product is in stock for a customer is an example of a(n) \_\_\_\_\_ application.
- A. electronic
  - B. audiovisual
  - C. groupware
  - D. spreadsheet
73. When developing a web page, it is best to
- A. incorporate a variety of fonts.
  - B. use short blocks of text.
  - C. avoid the use of graphics.
  - D. leave space for banner ads.
74. By assessing their information needs, businesses can determine the type of information needed to deal with
- A. specific problems.
  - B. ethical issues.
  - C. job applicants.
  - D. personal relationships.
75. Erin is viewing the results for an online search about the current economic situation in North America. Which of the following is going to provide Erin with the most reliable information:
- A. An article written by a Harvard economics professor that was published in a business magazine last month
  - B. A six-page report written in 2020 by a Canadore College student for an economics class
  - C. An excerpt from a second-edition high school economics textbook that was published in the fall of 2016
  - D. A two-day-old video clip of a CNN interview with a 16-year-old entrepreneur from Sheboygan, Wisconsin

76. What is one benefit that the internet provides consumers?

- A. Reduces information overload
- B. Provides a way to promote products
- C. Makes it easier to comparison shop
- D. Lessens the need for intermediaries

77. Companies are required to manage financial information in specific ways to

- A. enable employees to work remotely.
- B. lessen the effects of information overload.
- C. comply with government regulations.
- D. prioritize information in order of importance.

78. Andre has trouble saying no when people ask him to take on new responsibilities and tasks. Andre is likely to be

- A. a perfectionist.
- B. disorganized.
- C. a leader.
- D. overcommitted.

79. What can managers do to ensure that their employees are following the business's safety procedures in the workplace?

- A. Install security equipment
- B. Include safety policies in the employee handbook
- C. Conduct safety inspections
- D. Monitor employees' computer usage

80. When a customer is injured in an accident at a place of business, employees should try to

- A. keep the incident to themselves.
- B. examine the injured customer.
- C. move the customer to a comfortable area.
- D. determine the severity of the injury.

81. Electronic sensors, closed-circuit television, locked display cases, and security guards are security devices used to help businesses prevent

- A. malpractice.
- B. burglary.
- C. shoplifting.
- D. fraud.

82. The function performed by a business in obtaining goods to be resold is

- A. exchange.
- B. credit.
- C. management.
- D. purchasing.

83. Popping Good Popcorn has been in business for more than 30 years, producing popcorn that is sold at county fairs and local supermarkets. To remain competitive without spending an excessive amount of money, Popping Good Popcorn can
- A. change production methods.
  - B. design new products.
  - C. produce more popcorn.
  - D. update the product.
84. Shia manages the day-to-day activities needed to produce and distribute smartphones for a worldwide company. Shia's job title is most likely
- A. sales manager.
  - B. quality inspector.
  - C. operations manager.
  - D. marketing manager.
85. Dexter must receive information from Isabelle before he can complete a task. After completing his work, Dexter prepares a form to send to Amy, so she can perform her tasks. The activities are coordinated in a way that the work must be completed
- A. randomly.
  - B. sequentially.
  - C. simultaneously.
  - D. quickly.
86. A hotel chain purchases towels and bedding from a linens company, soaps and shampoos from a toiletries distributor, and desks and chairs from a furniture manufacturer. The hotel chain, linens company, toiletries distributor, and furniture manufacturer are all parts of a
- A. logistics chain.
  - B. vendor agreement.
  - C. manufacturing flow.
  - D. supply chain.
87. When putting together all parts of his plan, Patrick realized that his quality standards did not line up with the project scope. This is an example of
- A. how quality cannot really be measured.
  - B. why developing a draft plan is important.
  - C. why quality is more important than scope.
  - D. how planning improves communication.
88. How can you be sure to learn from the mistakes made during the course of a project?
- A. Choose different team members.
  - B. Develop a project plan.
  - C. Increase your project budget.
  - D. Document all changes/corrections.

89. Which of the following can have a negative effect on your health:

- A. Using relaxation techniques
- B. Getting insufficient calories
- C. Standing up straight
- D. Moving your body

90. As you develop self-understanding, the things you learn about yourself will help you understand others. A positive result of this would be that you are able to

- A. get along well with others.
- B. get what you want from others.
- C. do what others want you to do.
- D. help others become mature.

91. A person who uses a decision-making model is able to

- A. use intuition to make accurate predictions.
- B. convince others their own views are correct.
- C. make decisions in an organized manner.
- D. ensure decisions will have the best result.

92. Riley is making a personal budget. While she is calculating her income and expenses, she remembers that she needs to account for taxes in her expense column. Her sources of income include her wages, tips, sick pay, and bonuses. These are all examples of \_\_\_\_\_ that are subject to taxation.

- A. unearned income
- B. royalties
- C. earned income
- D. dividends

93. The best way for people to obtain information about a variety of career fields and options is by

- A. joining social organizations.
- B. accessing online employment services.
- C. reading virtual textbooks.
- D. completing job applications.

94. Since he likes to help others accomplish their personal goals, Gabe should consider a career that involves working with

- A. data.
- B. nature.
- C. people.
- D. things.

95. Tessa is responsible for recruiting, interviewing, and hiring new employees. In what area of business does Tessa work?

- A. General management
- B. Operations management
- C. Administrative services
- D. Human resource management

96. To present a positive impression during a job interview, the applicant should
- A. demonstrate selective hearing.
  - B. exhibit enthusiasm.
  - C. provide short answers.
  - D. wear business-casual clothing.
97. An employee is visiting the company's European office in an effort to obtain a transfer. The best way for the employee to obtain the transfer is to interview with the appropriate person and
- A. send a follow-up email.
  - B. provide a lengthy resume.
  - C. set up a dinner meeting.
  - D. show a slide presentation.
98. Wesley is a junior majoring in marketing. His college helps him gain on-the-job practice by setting up a work experience for him at a local marketing firm. He's able to receive class credit for working. Wesley is taking part in a(n)
- A. internship.
  - B. interview.
  - C. job shadowing day.
  - D. volunteer experience.
99. Manuel is a member of the drama club at school. Manuel is required to attend rehearsals every day, wear his costume during dress rehearsals, and sit quietly backstage when he is not performing. These requirements are examples of
- A. ethics principles.
  - B. conflicts of interest.
  - C. consequences.
  - D. rules of conduct.
100. Management is divided into major functions, two of which are
- A. organizing and producing.
  - B. staffing and supervising.
  - C. analyzing and planning.
  - D. controlling and directing.



KEY

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## 1. D

Subchapter "S" corporation. A subchapter "S," or "S," corporation is a state-chartered corporation developed to help small businesses by saving them money on taxes if they meet certain conditions. It is limited to 75 or fewer shareholders, has limited shareholder liability, and requires little financial reporting. An open corporation usually sells millions of shares of stock to many stockholders, pays corporate taxes, and must make its financial information available to the general public. A general partnership is an agreement in which all partners are liable for a business's losses. A franchise is a contractual 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)

## 2. B

Please complete this form so that product improvements can be made based on your needs. This informational message focuses on how the form benefits the receiver of the message. The three other alternatives focus more on the benefits the sender will receive from the completed forms.

SOURCE: CO:039 Write informational messages

SOURCE: PressBooks. (n.d.). *3.2 Communication models*. Retrieved October 4, 2022, from

<https://pressbooks.bccampus.ca/professionalcomms/chapter/3-2-the-communication-process-communication-in-the-real-world-an-introduction-to-communication-studies>

## 3. A

Requesting more information about a company. When you need to request information or ask a question, you send a letter of inquiry. Letters of inquiry can be written for many different reasons—to request more information about a company, to ask a question about a product, to inquire about a job opening, to ask for advice, to request paperwork, etc. A letter that thanks a potential employer for an interview is a follow-up letter, not a letter of inquiry. When informing employees of a payroll change, you'd likely write a memo. A business report summary is known as an executive summary. This is meant for people who don't have time to read the entire business report, and it's not the same thing as a letter of inquiry.

SOURCE: CO:040 Write inquiries

SOURCE: McMurrey, D.A. (n.d.). *Chapter 1: Business correspondence—Inquiry letters*. Retrieved October 22, 2022, from <http://w3.gel.ulaval.ca/~poussart/gel64324/McMurrey/texte/inquire.htm>

## 4. A

Many opinions increase the chances of developing useful recommendations. Many businesses encourage employees to participate in group discussions to analyze problems and find solutions. The advantage is that when employees share many different opinions, there is an increase in the chance of developing useful recommendations. However, the group leader needs to encourage participation and make all members feel comfortable so they will express their ideas and opinions. A disadvantage of group discussions is that conflict is more likely to occur when more people express different opinions, especially about controversial issues. Group discussions do not always lead to decisions in which all participants agree, nor do they always help the business solve problems quickly.

SOURCE: CO:053 Participate in group discussions

SOURCE: McQuerrey, L. (n.d.). *Advantages of employee focus group discussions*. Retrieved October 4, 2022, from <https://smallbusiness.chron.com/advantages-employee-focus-group-discussions-17997.html>

## 5. A

Scientific journals. To find the most valid, relevant, and up-to-date information for his research report, Sam should consult scientific journals. Scientific journals include official research findings, articles, and facts from professional scientists around the world. Government publications may reference scientific topics such as photosynthesis, but they would not likely provide the most valid, relevant, and up-to-date information. Student research reports may or may not contain accurate or reliable information. Eco-activist blogs may reference photosynthesis or related topics, but they would also not likely provide the most valid, relevant, and up-to-date information.

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

SOURCE: Purdue Online Writing Lab. (2022). *Types of sources*. Retrieved October 4, 2022, from  
[https://owl.purdue.edu/owl/research\\_and\\_citation/conducting\\_research/research\\_overview/sources.html](https://owl.purdue.edu/owl/research_and_citation/conducting_research/research_overview/sources.html)

## 6. B

Training materials. Employees are often expected to read a variety of company resources to learn about and understand policies and procedures. Training materials are a type of resource that companies often make available to employees. By analyzing the materials, employees learn about company structure, business strategies, operating policies and procedures, etc. The more employees know and understand about the company, the better able they are to perform effectively and advance in the organization. Sales reports, promotional brochures, and research documents usually do not contain information about company policies and procedures.

SOURCE: CO:057 Analyze company resources to ascertain policies and procedures

SOURCE: Moore, M. (n.d.). *Why have personnel policies & procedures?* Retrieved October 4, 2022, from  
<https://smallbusiness.chron.com/personnel-policies-procedures-1234.html>

## 7. D

Distracted. Nonverbal cues are the elements of communication that involve gestures and facial expressions rather than words. Nonverbal cues often express what the senders and recipients think about their messages. If Colin was interested in the meeting topic or was listening to the speaker, he would be directing his attention to the speaker. Since Colin was looking at his phone and texting, he was distracted and was probably not paying attention to what the speaker was saying. The speaker likely felt that Colin's nonverbal behavior was rude and inconsiderate. There is not enough information to determine if Colin was annoyed.

SOURCE: CO:059 Interpret others' nonverbal cues

SOURCE: Indeed. (2019, December 12). *9 examples of nonverbal communication in the workplace*. Retrieved October 4, 2022, from <https://www.indeed.com/career-advice/career-development/nonverbal-communication-examples>

## 8. C

Place the good news at the beginning and the bad news in secondary position(s). Bad news stands out, and so while he needs to honestly share bad news, it should be handled with care or else it will eclipse the good news. To do this, good news should always be used at the beginning and be allocated more space than bad news. If a postscript is used, it should contain good news since it will be the last impression for the reader. Negative or bad information is not always urgent.

SOURCE: CO:060 Provide legitimate responses to inquiries

SOURCE: Nordquist, R. (2019, July 28). *Effective bad-news messages in business writing*. Retrieved October 4, 2022, from <https://www.thoughtco.com/bad-news-message-business-writing-1689018>

9. B

To effectively convey information. Certain communication styles are more appropriate for some audiences than for others. It is important to understand the target audience to use the style that will most effectively convey information. For example, the communication style that is effective when speaking to coworkers on the same level is probably not the same style that will be effective when speaking to a group of managers or customers. Feedback is a response to a certain behavior or attitude. Organizing presentations involves gathering information and developing visuals. It is not important to use communication styles to establish control.

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

SOURCE: University of Pittsburgh. (2022). *Approaching the speaking situation: Audience, occasion, purpose*.

Retrieved October 4, 2022, from <https://www.comm.pitt.edu/approaching-speaking-situation-audience-occasion-purpose>

10. D

Key points. Effective note-taking involves writing down the most important information or key points for future reference. A person generally speaks faster than another person writes, so it would be difficult for a person to write down every detail or word the speaker says. The key points cited during a seminar may or may not be of interest to the businessperson. Inaccurate statements should not be cited during a seminar.

SOURCE: CO:085 Utilize note-taking strategies

SOURCE: Laoyan, S. (2021, August 27). *9 tips for taking better meeting notes*. Retrieved October 4, 2022, from <https://asana.com/resources/meeting-notes-tips>

11. A

Elizabeth structures a national insurance company's financial reports by branch. Geographical order puts information in order based on the geographic location, such as business region or branch. When a business wants to evaluate or compare the financial performance of each business location, the geographic organizational approach is appropriate to use. Ben is organizing information for school rather than business and is using a chronological format for his timeline. The chronological format involves placing information in sequence according to time. Corinne is organizing information by value because she is listing homes by selling price. Jacob is using the deductive approach to organize his research report. The deductive approach involves presenting the main ideas, recommendations, and most important information in the first part of the report.

SOURCE: CO:086 Organize information

SOURCE: College of Marin. (n.d.). *Chapter 10 lecture: Six methods for organizing data*. Retrieved October 4, 2022, from [http://www.marin.edu/buscom/index\\_files/Page1347.htm](http://www.marin.edu/buscom/index_files/Page1347.htm)

12. C

To overcome communication barriers. Visual or graphic aids help in overcoming a number of communication barriers that may arise during a sales presentation, including information overload, processing and retention, language barriers, and time constraints. Salespeople should always explain the information presented in the graphic aids, so graphic aids do not necessarily limit how much a salesperson talks during a presentation. Graphic and visual aids are just as falsifiable as any other information. Even with graphic aids, a salesperson should ensure that their appearance is professional and appropriate for the presentation they are giving.

SOURCE: CO:087 Select and use appropriate graphic aids

SOURCE: Brookins, M. (n.d.). *Visual aids to overcome barrier to communication*. Retrieved October 4, 2022, from <https://smallbusiness.chron.com/visual-aids-overcome-barriers-communication-10134.html>

## 13. A

Revising. Revising is the process of improving wording, sentence structure, and clarity of writing. Organization and clarity of sentences are parts of revision. Editing is correcting errors in grammar and syntax. Making changes such as this one is not a part of the studying process, but instead is part of the writing process. Planning is the first stage of the writing process in which the writer brainstorms and creates an outline.

SOURCE: CO:089 Edit and revise written work consistent with professional standards

SOURCE: Adler, L. (2022, July 9). *10 tremendous tips for editing and revising your writing*. Retrieved October 4, 2022, from <https://mastersinenglish.org/ten-tremendous-tips-for-editing-and-revising-your-writing>

## 14. C

Meeting Monday at noon. It's important to write an email subject line that accurately and specifically describes what is in the email. If you use a vague subject, like "Hello!" "Can I ask you a question?" or "FYI," your recipient might not even open the email. An email subject should summarize the main point of your email.

SOURCE: CO:090 Write professional emails

SOURCE: Indeed. (2022, July 8). *How to properly format a business email*. Retrieved October 4, 2022, from <https://www.indeed.com/career-advice/career-development/business-email-format>

## 15. B

Project the image of the business. The way in which employees handle phone calls projects the image of the business and its level of service. Handling calls in a businesslike manner can increase business. Using professional phone techniques includes making the caller feel important and not trying to be important. Being businesslike may enable employees to handle a great many calls or to qualify for promotion, but these are not primary objectives.

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

SOURCE: Smith, C. (n.d.). *Proper business telephone etiquette*. Retrieved October 4, 2022, from <https://smallbusiness.chron.com/proper-business-telephone-etiquette-2872.html>

## 16. C

Oral directions. When your parents tell you to vacuum the living room, you are receiving oral directions. When a person speaks, they are not giving nonverbal directions or written directions. Directions for vacuuming the living room are not social directions.

SOURCE: CO:119 Follow oral directions

SOURCE: LAP-QS-024—Simon Says...(Following Directions)

## 17. B

Ethics. Ethics are the basic principles that govern behavior. They help people determine what is right and what is wrong in different situations. Ethics are the reason that you know cheating is wrong and refuse to let your friend copy your homework. In this situation, you are not being guided by laws, behavior, or attention.

SOURCE: EI:132 Model ethical behavior

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

## 18. A

Customer service representative. The term “customer relations” is often used interchangeably with customer service. Both refer to keeping customers satisfied and happy. Public relations specialists are marketing professionals who create and maintain a favorable public image for their companies and/or clients. Shipping and receiving clerks typically accept delivery of goods from vendors and prepare them for sale to customers. Consumer safety officers inspect products and services to ensure regulatory compliance.

SOURCE: CR:003 Explain the nature of positive customer relations

SOURCE: LAP-CR-003—Accentuate the Positive (Nature of Customer Relations)

19. D

Body language. Body language is gestures, facial expression, or any other form of communicating without words. An employee's body language conveys a message to customers. For example, if an employee is talking to one customer and ignores a new customer, the employee's body language is telling the new customer that they are not important. On the other hand, an employee who smiles or motions that they will be with the customer shortly is communicating an interest in providing good service. Employees usually do not communicate their social status to customers. The verbal and nonverbal communications employees use during the closing statements indicate their interest in being of service, not the closing statements themselves. Informal product demonstrations do not communicate interest in providing good service to customers.

SOURCE: CR:005 Reinforce service orientation through communication

SOURCE: Ambrose, D. (2016, September 3). *How to communicate with customers: Listening and body language*. Retrieved October 4, 2022, from <https://toughnickel.com/business/Communicate-effectively-with-customers-Part-1>

20. A

It will generate repeat business. Solving difficult-customer situations benefits your company because it generates repeat business. When customers are happy and satisfied with the service you provide, they will patronize your business over and over again. It doesn't mean that you will never encounter difficult customers again. No business will ever be exempt from dealing with these situations. You may get a promotion if you effectively handle difficult customers, but there is no guarantee of that. Solving difficult-customer situations doesn't mean that every employee will get a promotion.

SOURCE: CR:009 Handle difficult customers

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

21. A

Increasing interest payments. Businesses often borrow money to buy goods for resale. The longer the period of time money is borrowed, the higher the amount of interest charged on the loan will be. List prices are prices established by a seller of goods, services, or resources, and they are not affected by customer complaints. Customer complaints would also not affect trade, or functional, discounts—deductions from the list price of goods for performing certain marketing activities.

SOURCE: CR:010 Handle customer/client complaints

SOURCE: LAP-CR-010—Righting Wrongs (Handling Customer Complaints)

22. B

To satisfy consumers' needs and wants. Businesses are more successful when they offer products that meet consumers' needs and wants. Businesses would not want to promote slow-selling merchandise or prevent consumers from purchasing products. Products are classified before they are marketed to enable marketers to plan their marketing activities.

SOURCE: EC:002 Distinguish between economic goods and services

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

23. B

Finding new sources of human resources. When resources are limited, producers take steps to make up for the shortages. Many businesses seek new sources of employees when faced with shortages of traditional employees. For example, fast-food restaurants have encouraged senior citizens to apply for jobs usually held by teenagers. Encouraging senior citizens to apply for jobs previously filled by young people is not an example of paying higher prices for resources, locating alternative natural resources, or increasing the use of automation.

SOURCE: EC:003 Explain the concept of economic resources

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

24. B

Form. Form utility is created when a raw material is changed into a useful form by processing or manufacturing. 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. Time utility involves having a product available when the customer needs it. Possession utility is usefulness created when ownership of a product is transferred from the seller to the user.

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

SOURCE: LAP-EC-013—Use It (Economic Utility)

25. D

The substitution effect. The substitution effect is a phenomenon that occurs when changes in relative prices cause buyers to substitute the purchase of one product for another. When the demand price (the maximum price buyers are willing to pay for a product) of a product increases, certain customers may be unable to afford the product anymore. As a result, they may substitute the product with a cheaper one. This is the substitution effect—not equilibrium price, excess demand, or excess supply. The equilibrium price, or market-clearing price, occurs when the quantity of a product that buyers want to buy is equal to the quantity that sellers are willing to sell at a certain price. Excess demand occurs when there is greater demand than supply of a product. Excess supply occurs when supply of a product is greater than demand.

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

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

26. A

Traditional. In a traditional system, the same goods are produced that were produced in the past. These goods are produced in the same manner and are only produced in a quantity that can be consumed and/or bartered. A market economic system produces goods according to the demand of consumers. Communist command economic systems produce goods according to government decisions. Socialist command economic systems produce goods based on the decisions of both government and business.

SOURCE: EC:007 Explain the types of economic systems

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

27. D

Product prices. For example, when demand for a product is greater than supply, the price will rise. If the price rises too high, the demand will drop. When the supply exceeds the demand, the price will fall. Government regulation ensures that individuals and businesses follow the rules. Pollution is related to business practices. Economic choices are the decisions people are free to make, such as what to buy and what jobs to hold.

SOURCE: EC:009 Explain the concept of private enterprise

SOURCE: LAP-EC-015—People Power (The Private Enterprise System)

28. C

Regulatory and political issues. Revenues and profits are affected by what governments require. Companies often have to invest time and money to comply with tax standards, environmental regulations, employee protection laws, and many other government guidelines. Financial loss from complying with accounting standards does not result from reputation damage, changing customer needs, or obsolescence.

SOURCE: EC:011 Determine factors affecting business risk

SOURCE: LAP-EC-003—Lose, Win, or Draw (Business Risk)

29. C

See the reasons people behave the way they do. As we become more emotionally intelligent, better social awareness helps us understand why someone is behaving the way they are. Emotional intelligence does not give us control over someone else's emotions, nor does having it mean we should respond on the same negative level as difficult people. Instead of standing our ground and not giving in, having emotional intelligence means we are open to negotiation.

SOURCE: EI:001 Describe the nature of emotional intelligence

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

30. A

Recognizing that all people make mistakes. If we can accept that, then we are on the way to making criticism a helpful tool. The other alternatives would not help us improve or change ourselves and would harm good human relations.

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

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

31. D

Ethical behavior. Ethical behavior is conducting oneself according to a set of moral values such as honesty and integrity. It is based on principles of right and wrong. In this case, John knew it would be wrong for him to sell the customer a product that would not meet the customer's needs. Recommending a competitor's product should generate goodwill by helping the customer find the appropriate product. Social responsibility is the duty of business to contribute to the well-being of society. Enlightened self-interest is the theory that businesses should be socially responsible because it is good business. Low self-esteem is a low opinion of oneself or one's abilities.

SOURCE: EI:004 Demonstrate ethical work habits

SOURCE: LAP-EI-004—Work Right (Demonstrating Ethical Work Habits)

32. A

Provide evidence. When showing why change is necessary, change leaders should provide evidence if possible. This strengthens the case for making the change. Showing evidence may include creating charts and graphs, but this is not necessary. The more details given, the better. It is important to speak to the business's owner or managers during this stage, not just coworkers.

SOURCE: EI:005 Lead change

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

33. A

Personal interactions. There are different types of situations that require adaptability. Because you tend to communicate differently with your teachers, work supervisors, family, and friends, you are showing your adaptability in relation to your personal interactions. People tend to exhibit more formal behavior with their teachers and supervisors and are more relaxed and informal with family and friends. Adaptability is also required when you encounter unfamiliar or unexpected conditions (e.g., encountering hazardous driving conditions), resource availability issues (e.g., substituting one item with another item), and planned changes (e.g., getting married).

SOURCE: EI:006 Demonstrate adaptability

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

34. A

Passively. Passive behavior is conduct in which people fail to exercise their own rights or to respect their own needs. A passive person usually displays an attitude based on the desire to avoid conflict at all costs. When Ryan puts his own needs aside to help a coworker, he is behaving passively. Aggressive behavior is conduct based on a willingness to ignore the rights of others and to take advantage of them to achieve personal goals. Forceful behavior would likely be considered aggressive. Assertiveness is the ability to express yourself, communicate your point of view, and stand up for your rights, principles, and beliefs.

SOURCE: EI:008 Use appropriate assertiveness

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

35. B

Mediation. When a neutral third party becomes involved in your conflict, this is called mediation. Mediation might involve asking your supervisor for input and, in some cases, going to the company's human resources department for formal intervention. It's nice to try to cooperate when resolving a conflict, but this doesn't have anything to do with input from a neutral third party. Yielding is a conflict response mode that involves "giving in." It isn't related to getting input from someone else. Brainstorming often occurs when trying to creatively solve a problem and doesn't necessarily involve input from anyone outside of the conflict.

SOURCE: EI:015 Use conflict-resolution skills

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

36. A

Industriousness. Industriousness is the willingness to work, and industrious employees are very valuable to businesses. Empathy is the ability to put oneself in another person's place. Creativity is the ability to generate unique ideas, approaches, solutions, etc. Initiative is the willingness to act without having to be told to do so.

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

SOURCE: LAP-EI-009—You've Got Personality (Personality Traits in Business)

37. B

Defeatism. A person with a defeatist attitude takes a negative approach to everything. Optimistic people with positive attitudes think they can do whatever they need to do, but people with negative attitudes are defeated before they start. Positive people accept circumstances, while negative people deny them. Indifference is a characteristic of people who are indifferent and apathetic.

SOURCE: EI:019 Exhibit a positive attitude

SOURCE: LAP-EI-003—Opt for Optimism (Positive Attitude)

38. A

Volunteering to stay late to finish a project. By staying late without being asked, you're showing initiative by trying to do more than you're told to do. Dressing appropriately is certainly important for job success, but it doesn't have anything to do with initiative. Using your free time to surf the web isn't an example of initiative. When a person with initiative has downtime at work, they will find ways to assist their team instead of wasting valuable company time. While being friendly and courteous to coworkers will go a long way toward making your work environment more pleasant, it isn't a way to show initiative.

SOURCE: EI:024 Demonstrate initiative

SOURCE: LAP-EI-240—Hustle! (Taking Initiative at Work)

39. A

Promotion adaptation. Sometimes companies do not need to change product characteristics but need to change the way in which products are promoted to conform to cultural values and preferences in other countries. This is referred to as promotional adaptation. Customization refers to changing aspects of the product itself, while globalization means keeping the product and its promotional messages the same throughout the world. Global myopia is a fictitious term.

SOURCE: EI:033 Exhibit cultural sensitivity

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

40. C

Workers should recognize and avoid harassment. Harassment is any kind of behavior toward another person that is carried out for the purpose of annoying the individual. Harassment has a negative effect and makes other people uncomfortable or causes them pain. Workers should, therefore, avoid using harassment to be respectful to others and to avoid being reprimanded themselves.

SOURCE: EI:036 Treat others with dignity and respect

SOURCE: LAP-EI-036—Everyone's Worthy (Treating Others With Dignity and Respect)

41. B

Inability to get along with coworkers. The most common reason that people lose their jobs is because they have difficulties getting along with other workers. An inability to get along with coworkers can result in a dysfunctional work environment, which often prompts an employer to dismiss the employee. Employees who perform their jobs adequately and generate ideas are not as likely to be terminated as those who cannot get along with coworkers. Not all employees have sales goals that they must achieve for the business.

SOURCE: EI:037 Foster positive working relationships

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

42. B

Coaching is enabling others to reach their potential. Coaching is enabling others to reach their true potential by helping them overcome the barriers that are keeping them from doing so. Coaching doesn't always involve athletics. You don't have to be involved with sports to be a coach; you just have to be involved with other people. A coach doesn't just tell others how to improve; instead, they ask questions and guide others toward achieving goals. There isn't just one way to coach; you can coach others in a variety of different ways.

SOURCE: EI:041 Coach others

SOURCE: LAP-EI-041—Bring Out the Best (Coaching Others)

43. B

\$1,755.67. Spreadsheets are computer software programs and are used to save, sort, and update information. Formulas are programmed into the software that can automatically calculate numerical data, such as the average for a set of numbers. Businesses often use spreadsheets to record, manage, and analyze a variety of financial, sales, and inventory information. To calculate the average sales per month, first add the totals for each month ( $\$1,250 + \$1,100 + \$1,800 + \$2,350 + \$2,110 + \$1,924 = \$10,534$ ). Then, divide that total by six ( $\$10,534 / 6 = \$1,755.666$ , which rounds to \$1,755.67).

SOURCE: NF:010 Demonstrate basic spreadsheet applications

SOURCE: Sisense. (2022, March 28). *How to calculate average sales*. Retrieved October 4, 2022, from <https://www.sisense.com/blog/how-to-calculate-average-sales/>

**44. B**

They are exposed to different safety hazards. The types of safety hazards employees encounter depends upon where people work and the type of work that they do. The number of hazards each faces depends upon many factors, such as employees' observance of safety rules, management's attention to unsafe conditions, and the business's enforcement of safety regulations. There is no indication whether Jeff's job has more or fewer safety hazards than Eric's.

SOURCE: OP:007 Follow safety precautions

SOURCE: Gislason, E. (2018, December 26). *Types of hazards*. Retrieved October 4, 2022, from <https://naspweb.com/blog/types-of-hazards/>

**45. B**

Family. Mario didn't think about the risks to his family when he chose to attend college out of state. There's no indication that Mario forgot to consider the risk to his future, career, or finances.

SOURCE: EI:091 Assess risks of personal decisions

SOURCE: LAP-EI-091—Worth the Risk (Assessing Risks of Personal Decisions)

**46. A**

Be polite and maintain eye contact. Showing respect means listening to others when they speak, not interrupting, and using basic manners (such as being polite, saying "please" and "thank you," and maintaining proper eye contact). You should not start an argument or avoid listening to the other person's opinions.

SOURCE: EI:123 Describe the nature of ethics

SOURCE: LAP-EI-123—Rules To Live By (Nature of Ethics)

**47. D**

The desire to prove yourself. The desire to look good, at work or at school, can lead to ethical dilemmas. If, for example, you want to prove yourself at school, you may be tempted to cheat on your tests. This is not an example of being influenced by conflicting values, pressure from others, or bad role models.

SOURCE: EI:124 Explain reasons for ethical dilemmas

SOURCE: LAP-EI-124—What's the Situation? (Reasons for Ethical Dilemmas)

**48. C**

Be aware of when you have gaps in knowledge. Keeping an open mind and being aware of your knowledge gaps will help you overcome any biases you might have. You should not refrain from discussing differences; rather, you should openly discuss differences so that you can understand others. Intervening when you witness unfairness is important, but it does not directly relate to preventing bias. Finally, making decisions based on intuition, rather than taking the time to carefully think through your ideas, can allow bias to affect you.

SOURCE: EI:127 Demonstrate fairness

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

**49. C**

Integrity. Integrity means always doing the right thing, no matter what. This means that you do the right thing even when no one else is watching, when it isn't easy, or when it might not be in your best interest. People can depend on you to not simply take the easy way out. Even though Ivy could steal something when no one is watching, she doesn't. Transparency, consistency, and empathy are important qualities that trustworthy people possess, but Ivy does not demonstrate them in this example.

SOURCE: EI:128 Build trust in relationships

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

50. A

It will reflect poorly on his company's image. Richard is always representing his company, whether he's in his office, at a conference, or somewhere else in public. Poor behavior, like being ill-prepared and late, doesn't just reflect on Richard. It also reflects poorly on his company's image. It's important for employees to remember that their actions, whether they are on or off the job, have an impact on their company's image.

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

SOURCE: McQuerrey, L. (2018, July 1). *Importance of employee behavior in an organization*. Retrieved October 4, 2022, from <https://work.chron.com/importance-employee-behavior-organization-11019.html>

51. 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)

52. C

Airline ticket. Many lending institutions and retailers offer credit cards, which allow individuals or businesses to purchase now and pay later. Because credit card holders often pay high interest rates and other fees, they must be careful when using their credit cards so they don't charge more than they can pay off in a reasonable time frame. Using credit cards to make large-dollar purchases often makes it easier to change or cancel transactions such as airfare. In fact, many businesses prefer credit cards as a payment method. Using a credit card to purchase a pack of gum, a magazine, or a small pizza is not always a good idea, especially if the transaction fee is higher than the price of the good or service.

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

SOURCE: Gans, E. (2022, March 28). *When to use your credit card (and when not to)*. Retrieved October 4, 2022, from <https://www.zdnet.com/finance/credit-cards/when-to-use-your-credit-card-and-when-not-to>

53. B

Cryptocurrency. Cryptocurrencies are not tied to any country so they are considered to be decentralized. Currencies that are controlled by a country are considered centralized currencies. The euro is controlled by several European countries. The U.S. dollar is the official currency of the United States. The Swiss franc is the official currency of Switzerland.

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

SOURCE: Frankenfield, J. (2022, July 22). *Currency: What it is, how it works, and how it relates to money*. Retrieved October 4, 2022, from <https://www.investopedia.com/terms/c/currency.asp>

54. C

Add up your income. The first step in setting up your budget is to determine the amount of income you have by adding up salaries, interest, etc. You should not cut any expenses until you have already determined your income, estimated total expenses, and figured out the difference between them. Furthermore, you might not even be able to cut your fixed expenses. Maintaining a spending log is a good way to follow through with your budget once it has been created. Finally, investing in retirement is a good idea that should be included in your budget, but it is not the first step in setting up your budget.

SOURCE: FI:066 Develop personal budget

SOURCE: Practical Money Skills. (2022). *Budgeting*. Retrieved October 4, 2022, from <https://www.practicalmoneyskills.com/learn/budgeting>

55. C

Long-term career. The goal is long term because it will take more than a year to accomplish, and it is a career goal because it involves a job. Educational goals involve learning activities, financial goals involve money, and social goals involve entertainment and interpersonal relationships.

SOURCE: PD:018 Set personal goals

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

56. D

Net pay. Net pay is the amount of money that is given to an employee after all types of deductions and taxes are taken out of a paycheck. The gross pay is the amount of money that is paid to an employee before deductions and taxes are taken out. Deductions are items that reduce the gross amount of an individual's income, which in turn reduce the taxes owed on that income. A discount is a reduction in the price of a product.

SOURCE: FI:068 Interpret a pay stub

SOURCE: ADP. (2022). *Gross pay vs. net pay: What's the difference?* Retrieved October 4, 2022, from <https://www.adp.com/resources/articles-and-insights/articles/g/gross-pay-vs-net-pay.aspx>

57. A

Reconciling your checking account. The check register is a central location to record and track all of the checks that you write and the amount of money you spend in your checking account. Each month, you receive a bank statement that details your checking account activity. You should reconcile your check register with your bank statement to ensure that they match. This step is important for many reasons. For example, if you forget to enter transactions in your checkbook register, you may overdraft your account and be fined for insufficient funds. When you compare your bank statement with your checkbook register, you are not managing your mutual funds, reviewing credit card balances, or endorsing your paycheck.

SOURCE: FI:069 Maintain financial records

SOURCE: Bennett, K. (2022, April 21). *6 smart reasons to balance your checking account.* Retrieved October 4, 2022, from <https://www.bankrate.com/banking/checking/why-balance-your-checking-account>

58. C

Review credit reports for the creation of unauthorized credit accounts. Since credit reports contain all of a consumer's credit activity, they can reveal any unauthorized use of credit. Credit scores are not immediately impacted by fraudulent activity since they are only updated once every 30 days. Credit card statements and credit card companies can only provide information about transactions made with them.

SOURCE: FI:073 Protect against identity theft

SOURCE: Rafter, D. (2022, September 25). *What is a credit report and why does it matter?* Retrieved October 4, 2022, from <https://lifelock.norton.com/learn/credit-finance/what-is-credit-report>

59. D

Determine what your needs and goals are. It's important to understand your personal needs and goals so you can select a bank that will help you achieve your goals. Convenient banking locations might be a factor you consider when determining your needs and goals. A bank's lending rates are only helpful if you plan to request a loan. Online reviews can help you evaluate different banks after you have determined what your needs and goals are.

SOURCE: FI:076 Discuss considerations in selecting a financial-services provider

SOURCE: Snider, S. (2019, March 7). *How to choose a bank.* Retrieved October 4, 2022, from <https://money.usnews.com/banking/articles/how-to-choose-a-bank>

60. B

Mutual fund. Mutual funds are a good investment for people who are concerned about risk. Stock mutual funds are combinations of stocks from different corporations or agencies, usually from different industries. The idea behind mutual funds is that they aren't as risky as buying individual stocks, but they offer a good chance of receiving a return. The return Marco gets will depend on how much risk he's willing to take. A savings account is a lending investment in which you lend money to a bank for the benefit of being able to access your money at any time. Savings accounts are very low risk, but they don't make much money. With money market accounts, you're able to access some of your money each month, but not all of it. There's a slightly higher interest rate than with a savings account. A bond is a lending opportunity offered by a government, municipality, or corporation. Bonds are low risk, but you have to be willing to leave your money with the borrower for a long time (sometimes as long as 30 years!).

SOURCE: FI:077 Explain types of investments

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

61. B

Accounting. Accounting is the process of keeping financial records. Accounting, or recordkeeping, is an important financial activity because businesses need to know their financial status at all times. Without accurate accounting, businesses would not have current information about the amount of money coming in and going out of the operation. Budgeting is estimating what income and expenses will be for a specific period of time. Scheduling is the production activity that establishes the timetable to be followed in production. Reporting is the process of giving information.

SOURCE: FI:085 Explain the concept of accounting

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

62. A

Investments. The administration of assets refers to decisions about investments. Each company has assets—things it owns that are of value. Financial managers are responsible for determining what types of assets the company should own, as well as the proper mix of those assets. Financial managers do not necessarily make decisions about accounting. They do make decisions about company spending, but this is not necessarily involved in the administration of assets. Financing decisions are referred to as the acquisition of funds.

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

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

63. A

\$5,850. Subtract liabilities (credit card debt) from assets (car value, savings account, and computer value) to calculate net worth.  $(\$6,000 + \$250 + \$100) - \$500 = \$5,850$ .

SOURCE: FI:562 Determine personal net worth

SOURCE: Davis, B. (2021, October 1). *How to calculate your personal net worth (assets – liabilities)*. Retrieved October 4, 2022, from <https://www.moneycrashers.com/calculate-personal-net-worth>

64. D

Consistent. For financial information to be comparable, it must also be consistent. It is difficult to compare current financial information to past financial information if the same methods and formats have not been used. Financial information does not necessarily need to be current or digital to be comparable to other financial information. It is also difficult to compare private financial information to other financial information.

SOURCE: FI:579 Describe the need for financial information

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

65. D

Prioritize. Prioritizing means determining the order of completion based on their importance. Because Jen doesn't have the money to make all of her goals happen right now, she needs to determine which to focus on first and in which order the other goals will follow. Jen does not yet have an order to achieve her goals, so rearranging them will not help. Eliminating one of her goals might not solve her dilemma and could be important enough that the elimination is not wise. Forgetting about her goals is also not a responsible decision. Just because Jen doesn't have the money now doesn't mean she never will—with smart goal setting, she can reach all of her goals in time.

SOURCE: FI:783 Make responsible financial decisions

SOURCE: Huffstetler, E. (2019, January 21). *This financial goals worksheet will keep you on track: Planning makes it happen.* Retrieved October 4, 2022, from <https://www.liveabout.com/how-to-set-financial-goals-1388522>

66. D

Assign the new employee a mentor who can answer any questions they may have. One simple way to make an employee feel comfortable is to assign a mentor. The mentor doesn't need to be the employee's direct supervisor—they just need to be someone who can show the new employee the ropes. It will help the new employee to have one ready-made friend who can show them around. Lucia should provide some sort of orientation for the new employee before they start working. There are many important things the employee will need to know about the company's policies and their benefits. Although it is important to make sure the employee has information about the projects they are working on, Lucia won't want to overwhelm the new employee with too much information on the first day. It's also important not to give the employee busy work that doesn't fit into their job description. After all, that's not why the employee was hired, and this won't help the new employee become more comfortable at work.

SOURCE: HR:360 Orient new employees

SOURCE: Moon, L. (2018, January 16). *New employee onboarding: A success template for every hire.* Retrieved October 4, 2022, from <https://blog.trello.com/new-employee-onboarding-best-practices-for-new-hires>

67. A

To control expenses. By selecting the most appropriate methods of distribution, marketers are able to control expenses, thereby improving a business's chances of making a profit. An effective distribution system also keeps marketers from tying up capital unnecessarily in inventory. Distribution systems enable marketers to have adequate supplies of goods in the right place at the right time. Purchasing supplies is an operations activity that relates to the business function. Selling benefits is part of the selling function of marketing. Regulating prices is part of the pricing function of marketing.

SOURCE: MK:002 Describe marketing functions and related activities

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

68. B

Software. When an employee uses a computer program to help manage bookkeeping tasks, they are using software (a program that tells a computer what to do). There are many accounting software programs available for businesses to use. Expert systems are software programs that mimic the knowledge of human experts, such as auto mechanics or doctors. Networking abilities refer to connecting employees and information on a group of computers, either with cables or wirelessly. Hardware refers to the physical components of a computer.

SOURCE: NF:003 Identify ways that technology impacts business

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

69. C

Cut and paste. Businesspeople use word processing software programs to create text documents such as business letters, memos, reports, etc. Word processing software programs have many features and functions that allow the computer user to manipulate text. For example, the cut function allows the user to select a block of text and remove it from a certain location. By moving the cursor to another location and selecting the paste function, the user can place the previously cut text into a different part of the document. This process eliminates the need to delete text and retype it in a different section of the document, which can be time-consuming. The copy function copies the selected text but does not remove it from its existing location. If the text is not copied before it is deleted, then it would not be possible to move the text to a new location in the document.

SOURCE: NF:007 Demonstrate basic word processing skills

SOURCE: Ballew, J. (2021, March 4). *How to cut, copy, and paste in Word*. Retrieved October 4, 2022, from <https://www.lifewire.com/cut-copy-and-paste-in-microsoft-word-4159583>

70. A

To maintain customer lists. Database software programs are designed to sort, arrange, and locate a wide variety of information. Many businesses use database software to maintain customer lists that can be arranged alphabetically, by zip code, by date of last purchase, or by many other criteria. This type of software allows businesses to generate mailing lists of specific customers based on a variety of factors. Businesses use spreadsheet software to track operating expenses, desktop publishing programs to prepare annual reports, and graphics programs to design company stationery.

SOURCE: NF:009 Demonstrate basic database applications

SOURCE: Graham, A.J. (n.d.). *How are databases used in the real world?* Retrieved October 4, 2022, from <https://www.techwalla.com/articles/how-are-databases-used-in-the-real-world>

71. D

Willing to do whatever is needed. To be an effective team member, workers should be willing to do whatever is needed to meet the team's goals. This may include carrying out tasks or accepting assignments that are not to the individual's liking. It may also mean that the individual cannot be so committed to personal career goals that they cannot set them aside, at least temporarily. Workers do not need to have had previous experience as team members since the role of team player can be learned. Conflict is often part of teamwork and should be managed rather than avoided.

SOURCE: EI:045 Participate as a team member

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

72. C

Groupware. Groupware applications refer to the modes that employees who work in different locations use to work together or collaborate so they can accomplish a common goal. One mode of collaboration involves links or networks that connect several people via computer. For example, when two business employees in different locations have the ability to turn on their computers and access the same inventory status information to see if a product is in stock for a customer, they are using a groupware application. This is not an example of a spreadsheet, audiovisual, or electronic application.

SOURCE: NF:011 Demonstrate collaborative/groupware applications

SOURCE: Best Price Computers. (n.d.). *Collaborative software (groupware)*. Retrieved October 4, 2022, from <https://www.bestpricecomputers.co.uk/glossary/collaborative-software.htm>

73. B

Use short blocks of text. Since most people want information quickly, they tend to scan over the web page rather than read the text in detail. Therefore, short blocks of text are often most effective in grabbing the reader's attention. In some situations, such as presenting a product's features, the text may be presented in a bullet-point format. Using too many fonts may make the text difficult to read. Applicable graphics should be included on the web page to add interest. Not all web pages include advertising, so leaving space for banner ads is not always necessary.

SOURCE: NF:042 Create and post basic web page

SOURCE: JIMDO. (2020, July 21). *3 web design principles every beginner should know*. Retrieved October 4, 2022, from <https://www.jimdo.com/blog/3-web-design-principles-for-beginners/>

74. A

Specific problems. Businesses need a variety of information to be able to make decisions and solve problems. The type of information they need depends on the business and the specific problem. For example, a retail business might need information about different suppliers because the current supplier is not performing adequately and the business wants to find a replacement. Businesses do not assess their information needs to deal with job applicants, personal relationships, or ethical issues.

SOURCE: NF:077 Assess information needs

SOURCE: Richards, L. (2016, October 26). *What types of information resources does a business usually need?* Retrieved October 4, 2022, from <https://smallbusiness.chron.com/types-information-resources-business-usually-need-4753.html>

75. A

An article written by a Harvard economics professor that was published in a business magazine last month. When evaluating the quality of online information, it is important to consider factors such as the source type, the author's expertise, and the publication date. The Harvard professor has extensive knowledge about the topic of economics. The article was published last month, so it likely reflects current events and is up to date. A college student and a 16-year-old entrepreneur do not have the level of expertise that the professor has. The 2020 report and a 2016 textbook are not as up to date as an article written last month.

SOURCE: NF:079 Evaluate quality and source of information

SOURCE: Cooper, M. (2020, June 5). *How to determine the validity of a research article*. Retrieved October 4, 2022, from <https://classroom.synonym.com/determine-validity-research-article-5035804.html>

76. C

Makes it easier to comparison shop. The continuing growth of the internet (e-commerce) allows consumers to log onto their computers and visit several websites to compare products and prices. This makes comparison shopping easier because consumers do not need to call or drive to multiple businesses to obtain the desired product information. The internet benefits businesses because it allows them to promote their products on their websites. Another way that the internet affects businesses is that it often reduces the need to use intermediaries to get the products to the end users. Because there is so much information available through the internet, people may suffer from information overload, which is a disadvantage of the internet.

SOURCE: NF:086 Describe the scope of the Internet

SOURCE: GeeksforGeeks. (2022, June 28). *Advantages and disadvantages of internet*. Retrieved October 4, 2022, from <https://www.geeksforgeeks.org/advantages-and-disadvantages-of-internet/>

77. C

Comply with government regulations. Governments regulate the ways in which companies record, maintain, and store various types of business information. For example, in the United States, corporations must comply with the laws detailed in the Sarbanes-Oxley Act of 2002. These laws were put in place to increase transparency and reduce questionable recordkeeping practices related to business financial information. If companies do not comply with these rules, they may be subject to fines and other legal repercussions. Working remotely, prioritizing the information, and lessening the effects of information overload are not primary reasons why businesses are required to manage financial information in specific ways.

SOURCE: NF:110 Discuss the nature of information management

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

78. D

Overcommitted. Being overcommitted means committing to more than what is possible, necessary, or desirable. Andre is likely overcommitted because he struggles to say no to people who ask him to take on new responsibilities and tasks. Therefore, his schedule is likely packed, and he probably struggles to manage all that he has committed to do. There is no indication that Andre is a perfectionist, disorganized, or a leader.

SOURCE: EI:077 Manage commitments in a timely manner

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

79. C

Conduct safety inspections. By periodically inspecting the work environment, managers can determine if employees are following the business's safety procedures. To determine if employees are following the safety procedures, managers may monitor employees who are operating production equipment, or they may check the facility to make sure that aisles and exits are not blocked by boxes. Monitoring computer usage will not ensure that employees are following the business's safety procedures. Simply installing security equipment, such as surveillance cameras, will not ensure that employees are following safety rules—the business must review the surveillance video to determine if employees are violating safety procedures. Including safety policies in the employee handbook is a way to inform the employees about the business's safety policies and procedures; however, this action does not ensure that employees follow the procedures.

SOURCE: OP:008 Maintain a safe work environment

SOURCE: McConkey Insurance & Benefits. (2019, February 14). *The importance of workplace inspections*. Retrieved October 4, 2022, from <https://www.ekmcconkey.com/blog/the-importance-of-workplace-inspections/>

80. D

Determine the severity of the injury. The action that is needed depends upon how severe the injury is. The customer should not be moved until qualified medical personnel have examined the customer to determine the proper course of action. While it might be best for employees not to discuss the accident with outsiders, they should report it to an appropriate supervisor or manager. Most businesses keep records of all accidents occurring on the premises in order to protect the company in case of a lawsuit.

SOURCE: OP:009 Explain procedures for handling accidents

SOURCE: Clark, B., Basteri, C.G., Gassen, C., & Walker, M. (2014). *Marketing dynamics* (3rd ed.) [pp. 687-688]. Tinley Park, IL: The Goodheart-Willcox Co.

81. C

Shoplifting. Shoplifting is the theft of goods by customers. Customers may steal goods from counters, displays, dressing rooms, or any place they find items. Security devices help prevent or reveal these thefts. Malpractice is negligent or illegal behavior of a professional person such as a doctor, lawyer, accountant, etc. Burglary is illegal entry into a building to commit a theft. Fraud is deceiving or cheating a business out of money or property.

SOURCE: OP:013 Explain routine security precautions

SOURCE: Cyprus, S. (2022, September 16). *What are the different aspects of business security?* Retrieved October 4, 2022, from <https://www.wisegeek.com/what-are-the-different-aspects-of-business-security.htm>

82. D

Purchasing. For businesses to fulfill their role in the exchange, or transfer process, they must buy goods and then sell them to customers. Credit is the arrangement by which businesses or individuals can purchase now and pay later. Management is the process of planning, organizing, directing, and controlling activities to achieve goals or objectives.

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

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

83. D

Update the product. A company's products may need to be updated or changed to compete effectively with similar products produced by other companies. Planning to update a product is part of a business's production process. Updating a product is less expensive than designing a new product. A popcorn company may decide to update its popcorn products by adding vitamins or flavorings rather than spending a lot of money designing completely new products. A business would not produce more popcorn unless there was an increase in demand. Changing production methods is expensive and would not necessarily make a business more competitive.

SOURCE: OP:017 Explain the concept of production

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

84. C

Operations manager. Operations managers plan, control, and monitor the day-to-day activities required for continued business functioning. Sales managers are usually not involved with the daily operations and focus on customer service. Marketing managers are responsible for all marketing functions, including channel management, marketing-information management, pricing, product/service management, promotion, and selling. Quality inspectors focus on ensuring the degree of excellence of a good or service.

SOURCE: OP:189 Explain the nature of operations

SOURCE: LAP-OP-189—Smooth Operations (Nature of Operations)

85. B

Sequentially. Sequential order involves performing tasks in a logical order to achieve a desired outcome. In the workplace, it is important to coordinate tasks, especially when one employee must complete a task so another employee can perform the next task in the process that is needed to complete a required activity. In the example, each employee requires a coworker to complete a task so the next person can do their job; therefore, the work must be coordinated so it is performed in a certain sequence. If the employees are performing tasks simultaneously, they are doing the tasks at the same time. There is not enough information provided to determine if the tasks must be performed quickly. If the tasks are done in no particular order, they are being performed randomly.

SOURCE: OP:230 Coordinate work with that of team members

SOURCE: Yarbrough, Q. (2021, May 25). *How to sequence activities in a project.* Retrieved October 4, 2022, from <https://www.projectmanager.com/blog/how-to-sequence-activities>

86. D

Supply chain. A supply chain is a network between a company and its suppliers to produce and distribute a specific product or service. The hotel chain purchases towels, bedding, toiletries, and furniture so that it can deliver the best possible guest experience. Manufacturing flow, logistics chain, and vendor agreement are not terms used in business to describe this type of relationship.

SOURCE: OP:443 Explain the concept of supply chain

SOURCE: Hayes, A. (2022, July 30). *Supply chain*. Retrieved October 4, 2022, from  
<https://www.investopedia.com/terms/s/supplychain.asp>

87. B

Why developing a draft plan is important. Putting all of the parts of your plan together in a draft can ensure all parts of your plan are in sync. Because Patrick created a draft plan, he realized that his quality standards and project scope were not aligned. This is not an example of why quality is more important than scope, how quality cannot really be measured, or how planning improves communication.

SOURCE: OP:519 Plan project

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

88. D

Document all changes/corrections. Tracking corrections makes sure that the project team learns from the experience. You'll have a much better idea of the timeline, costs, and interpersonal issues that need to be managed. You won't repeat the same mistakes. Developing a project plan, increasing your project budget, and choosing different team members will not necessarily ensure that you learn from the mistakes made during the course of a project.

SOURCE: OP:520 Monitor projects and take corrective actions

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

89. B

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—Brand Me (Personal Appearance)

90. A

Get along well with others. Understanding yourself helps you understand others, which usually helps you get along well with them. When you understand why people think or act in a certain way, you can react in an appropriate fashion. Getting what you want from others or doing what they want you to do would be negative outcomes of self-understanding. Self-understanding can help you become a mature individual, but it doesn't mean you can help others do the same thing.

SOURCE: PD:013 Assess personal interests and skills needed for success in business

SOURCE: PsychCentral. (2016, May 17). *Building self-esteem*. Retrieved October 4, 2022, from  
<https://psychcentral.com/lib/building-self-esteem>

91. C

Make decisions in an organized manner. A person using a decision-making model is making decisions in an organized manner. There is no way to ensure that any decision will have the best result. A person using a decision-making model does not rely on intuition to make predictions or try to convince others their own views are correct.

SOURCE: PD:017 Make decisions

SOURCE: LAP-PD-017—Weigh Your Options (Decision-Making)

92. C

Earned income. There are two types of income that are subject to taxation—earned and unearned income. Earned income is money that was given in exchange for some sort of work, while unearned income is not provided in exchange for work. Examples of earned income include salary payments, wages, tips, commissions, bonuses, unemployment benefits, and sick pay. Examples of unearned income are interest, dividends, rent payments, royalties, gambling winnings, and profit from the sale of assets.

SOURCE: FI:067 Explain the nature of tax liabilities

SOURCE: FindLaw. (2021, December 13). *Tax basics: A beginner's guide to taxes*. Retrieved October 4, 2022, from <https://www.findlaw.com/tax/federal-taxes/tax-basics-a-beginners-guide-to-taxes.html>

93. B

Accessing online employment services. Online employment services such as Careerbuilder.com and Monster.com provide information about a variety of careers and industries. Employment-services websites provide information about the skills and education needed to perform certain jobs as well as the pay ranges for those jobs. Many of these sites offer career planning quizzes that help individuals determine the types of careers that they may be best suited for. Joining social organizations, completing job applications, and reading virtual textbooks are not the best ways in which people obtain information about a variety of career fields and options.

SOURCE: PD:022 Identify sources of career information

SOURCE: Web Solutions LLC. (2022). *Getting a job: Sources of career information*. Retrieved October 4, 2022, from <https://jobs.stateuniversity.com/pages/56/Getting-Job-SOURCES-CAREER-INFORMATION.html>

94. C

People. When considering a career path, Gabe needs to consider his skills, interests, and values. Since Gabe gains satisfaction from being with and helping others, he might consider a career that requires a lot of interaction with people. Careers that focus on the gathering or manipulation of words and numbers are related to data or information. Environmental occupations often involve working with nature. Careers that relate to things involve working with tangible items (e.g., carpenter).

SOURCE: PD:023 Identify tentative occupational interest

SOURCE: Gonyea, J. (2022). *Select the right career path*. Retrieved October 4, 2022, from <https://www.monster.com/career-advice/article/select-right-career-path>

95. D

Human resource management. Employees working in human resource management are responsible for staffing activities that involve planning, recruitment, selection, orientation, training, performance appraisal, compensation, and safety of employees. Employees working in operations management focus on planning, organizing, coordinating, and controlling the resources needed to produce/provide a business's goods and/or services. Careers in general management focus on planning, organizing, directing, and evaluating part or all of a business organization by allocating the use of financial, human, and material resources. Employees working in administrative services handle a variety of administrative and clerical duties that may include greeting job applicants, but they are not typically involved in the hiring process.

SOURCE: PD:025 Explain employment opportunities in business

SOURCE: LAP-PD-025—Go for It! (Careers in Business)

96. B

Exhibit enthusiasm. To present a confident and professional attitude during a job interview, an applicant should exhibit enthusiasm, which involves showing interest in the job and in the company. To exhibit enthusiasm, the applicant should smile, maintain eye contact with the interviewer, listen attentively, answer questions in as much detail as necessary, and ask appropriate questions. To present a positive impression, the applicant should also dress appropriately for the interview, which often involves wearing formal (rather than casual) business attire.

SOURCE: PD:028 Interview for a job

SOURCE: Clark, B. (2022). *How to show enthusiasm in an interview—6 ways*. Retrieved October 4, 2022, from <https://careersidekick.com/show-enthusiasm-interview/>

97. A

Send a follow-up email. An employee who is seeking a transfer should arrange an interview with the executives in the company who have the power to authorize a transfer. After the interview, the employee should send follow-up emails to thank the interviewers for their time and provide additional information that may be important. Sending a follow-up message is a good way to remind interviewers of your interest in the position. An employee would not set up a dinner meeting, provide a lengthy resume, or show a slide presentation.

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

SOURCE: Page, M. (n.d.). *How to send an engaging follow-up email after your interview*. Retrieved October 4, 2022, from <https://www.michaelpage.co.uk/advice/career-advice/job-interview-tips/how-send-engaging-follow-email-after-your-interview>

98. A

Internship. An internship is training in which schools and businesses cooperate to provide on-the-job practice for students. Students may receive class credit for their internships. Internships are meant to provide students with work experience in their field of study. A job shadowing day gives students a chance to shadow a professional on the job. This opportunity is not the same as an internship. Volunteering can also provide a student with experience, but it is generally not compensated with class credit. Wesley's experience is not an interview.

SOURCE: PD:032 Describe techniques for obtaining work experience (e.g., volunteer activities, internships)

SOURCE: Duquesne University. (2022). *Internships & other career-related experiences*. Retrieved October 4, 2022, from <https://www.duq.edu/life-at-duquesne/student-services/career-development/students/internships-and-career-experiences>

99. D

Rules of conduct. Rules are explicit or understood regulations or principles governing conduct within a particular activity or sphere. The requirements listed are examples of rules governing conduct within the school drama club. Manuel must follow these rules of conduct so that he can be a member of the club. This situation does not describe consequences, conflicts of interest, or ethics principles.

SOURCE: PD:251 Follow rules of conduct

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

100. D

Controlling and directing. Controlling is the management function that monitors the work effort. It evaluates an organization's performance and corrects problems, if necessary. Directing is the management function that provides guidance to workers and work projects so that they can help the business meet its goals. The other management functions are staffing (finding qualified employees to perform job tasks); organizing (deciding how the work required by an organization will be divided); and planning (deciding what will be done in an organization and how it will be accomplished). Supervising, producing, and analyzing are not management functions.

SOURCE: SM:001 Explain the concept of management

SOURCE: LAP-SM-001—Manage This! (Concept of Management)