

1. The Age Discrimination in Employment Act of 1967 prohibits companies from refusing to hire someone because he or she is
- ☐ A. 25 or younger.
 - ☐ B. 30 or older.
 - ☒ C. 40 or older.
 - ☐ D. I don't know.
2. There are several things you can do to make diversity awareness work for you, one of which is to
- ☐ A. think about how you like best to spend your time away from work.
 - ☐ B. consider the factors that go into your cheering for one sporting team over another.
 - ☒ C. recognize your own perceptions and preferences.
 - ☐ D. I don't know.
3. The closer a financial institution's employee base reflects the diversity of its community, the
- ☒ A. better prepared the institution will be to serve that market.
 - ☐ B. more likely it is the institution could be sued for discrimination.
 - ☐ C. more out of touch that institution is with more widespread needs.
 - ☐ D. I don't know.
4. Imagine a business where employees of different ethnicities have their cubicles next to each other, attend the same training sessions and play on the same corporate sports team. But in the employee lounge, they don't eat together and after work, they don't associate with each other. This scenario demonstrates that
- ☐ A. it's impossible to be diverse without first being inclusive.
 - ☒ B. diversity and inclusiveness mean different things.
 - ☐ C. diversity leads to inclusiveness.
 - ☐ D. I don't know.
5. The Equal Pay Act of 1963 says that people doing substantially the same work under similar conditions must be paid the same regardless of their
- ☐ A. work experience.
 - ☐ B. level of education.
 - ☒ C. gender.
 - ☐ D. I don't know.

6. When having difficulty understanding someone different from yourself — whether that person is an account holder or a coworker — it's best to
- ☐ A. change the subject.
 - ☐ B. be open and ask questions.
 - ☒ C. behave as though you understand; then seek the advice of coworkers afterwards.
 - ☐ D. I don't know.
7. Promoting diversity in the workplace
- ☒ A. goes far beyond the hiring process.
 - ☐ B. starts and stops at the hiring phase.
 - ☐ C. is unnecessary in this enlightened day and age.
 - ☐ D. I don't know.

8. Identify the option that illustrates the principle: "Treating everyone fairly does not necessarily mean treating every person exactly the same."

- ☐ A. You give extra service to someone who is deaf
- ☐ B. You give extra help to an older, well-dressed couple in filling out a mortgage application because they appear "respectable"
- ☒ C. You refuse to sell a non-account holder a cashier's check if your institution prohibits such a transaction
- ☐ D. I don't know.

Correct answer: A

9. The Equal Employment Opportunity Commission (EEOC) seeks to protect employees by upholding laws that make a number of *forms of discrimination illegal*. Which of the following options names two of these forms? (A) Pregnancy (B) Sexual harassment (C) On-the-job training
- ☒ A. (A) and (B)
 - ☐ B. (B) and (C)
 - ☐ C. (A) and (C)
 - ☐ D. I don't know.

As Americans age, how will the services and products you provide to them change?

Bear in mind that

- Baby Boomers control 70 percent of all disposable income in the United States.
- more than 50 percent of the U.S. adult population is 50 years of age or older.
- 80 percent of baby boomers have retirement savings.
- Baby Boomers are more than two times as likely to be highly confident in their retirement plans if they are using a financial advisor.

> 50%

10. What percent of the U.S. adult population is 50 years of age or older?

- ☐ A. More than 50 percent
- ☐ B. More than 40 percent
- ☒ C. More than 30 percent
- ☐ D. I don't know.

According to the Census Bureau's American Community Survey, same sex couples

- are more likely to have college degrees than opposite sex couples.
- have higher incomes than straight couples.

11. Companies should regard diversity as _____ as well as a matter of compliance with anti-discrimination laws.

- ☒ A. a business matter
- ☐ B. a security matter
- ☐ C. a trend-setting matter
- ☐ D. I don't know.

12. The act that generally is considered to be the **landmark law on the issue of discrimination** is

- ☐ A. the Equal Pay Act of 1963.
- ☒ B. the Civil Rights Act of 1964.
- ☐ C. the Age Discrimination in Employment Act of 1967.
- ☐ D. I don't know.

13. If your focus is only on issues such as "what Asians are like," you may end up
- ☐ A. neglecting Latinos and Indians.
 - ☒ B. reinforcing stereotypes.
 - ☐ C. paying too much attention to ethnicity at the expense of other group-identifying characteristics.
 - ☐ D. I don't know.

14. Which one of the following groups controls 70 percent of all disposable income in the United States?
- ☐ A. Millennials
 - ☐ B. Generation X
 - ☒ C. Baby Boomers
 - ☐ D. I don't know.

15. When serving people new to this country, which of the following questions should you ask yourself?
- ☐ A. Do they have sufficient income to make it worthwhile considering them as potential account holders?
 - ☒ B. Are their financial goals and plans for the future the same as I've been used to addressing?
 - ☐ C. Do we have enough in common to make polite conversation?
 - ☐ D. I don't know.

16. What are two things that *valuing diversity* does NOT involve? (A) Stereotyping (B) Viewing differences as assets (C) Lowered hiring standards
- ☐ A. (A) and (B)
 - ☐ B. (B) and (C)
 - ☒ C. (A) and (C)
 - ☐ D. I don't know.

17. Which one of the following groups make up the *largest U.S. minority group*?

- ☒ A. Latinos
- ☐ B. People with disabilities
- ☐ C. Foreign workers with H1-B visas
- ☐ D. I don't know.

The last U.S. Census found that one in five Americans have a disability. That's more than 54 million people who represent more than \$1 trillion in aggregate income.

As the largest U.S. minority group, disabled people are comprised of people from all ages, backgrounds, and cultures.

18. One of the ways people of different religions can be accommodated is to

- ☐ A. provide them with special parking privileges.
- ☒ B. allow them to dress in accordance with their beliefs.
- ☐ C. pay them using *direct deposit*.
- ☐ D. I don't know.

19. Affirmative action regulations have

- ☐ A. never allowed race to be a factor in a hiring policy.
- ☒ B. never mandated quotas.
- ☐ C. discouraged consideration of competence and fitness in hiring practices.
- ☐ D. I don't know.

20. Today, the census gives respondents _____ racial categories to choose from, and respondents can check _____.

- ☐ A. 10; any or all of them
- ☒ B. 15; any or all of them
- ☐ C. 15; up to 10
- ☐ D. I don't know.



USING COMMON SENSE.



USING GOOD BUSINESS SENSE.



PURSUING OPPORTUNITY.



TRYING TO EXPAND THEIR MARKET SHARE.



ALL ARE CORRECT.



A. usually are conservative.



B. usually are married.



C. have none of the same needs as people in their 30s.



D. are as diverse as any other group of people. Every senior should be treated as an individual.

In order to treat all people fairly, you must treat all people exactly the same.

! Drag the check mark to the correct answer.

☐ TRUE

☒ FALSE

Let's check your progress.
Which response most accurately completes the following sentence?

Your ongoing effort to value diversity can best be described as

a process.

That's correct. It is a process that takes time, commitment and patience in order to succeed.

Continue

! Click and drag the X to your answer.

☐ A TASK.

☐ A LEGAL REQUIREMENT.

☒ A PROCESS.

☐ NOT NECESSARY.

See if you can identify which items fall under valuing diversity and which under complying with the law.

! Play *Sliders* by dragging each item to the proper left- or right-hand column (do not drag up or down).

GOVERNMENT INITIATED

LEGALLY DRIVEN

COMPLIANCE

CORRECTIVE

COMPLIANCE

Complete

Well done. While you need to comply with the law, you can see that valuing diversity is a very different kind of effort — one that can bring significant benefits to you and your institution.

Continue

VALUING DIVERSITY

VALUING DIVERSITY

VOLUNTARY

VALUING DIVERSITY

QUALITATIVE