



SAMPLE EXAM

BUSINESS ADMINISTRATION CORE

THE BUSINESS ADMINISTRATION CORE EXAM IS
USED IN THE FOLLOWING EVENTS:

PRINCIPLES OF BUSINESS MANAGEMENT AND ADMINISTRATION **PBM**

PRINCIPLES OF FINANCE **PFN**

PRINCIPLES OF HOSPITALITY AND TOURISM **PHT**

PRINCIPLES OF MARKETING **PMK**

These test questions were developed by the MBA Research Center. Items have been randomly selected from the MBA Research Center's Test-Item Bank and represent a variety of instructional areas. Performance indicators for these test questions are at the prerequisite, career-sustaining, and specialist levels. A descriptive test key, including question sources and answer rationale, has been provided.

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1. The key to complying with laws and regulations is to focus on those that
 - A. are the easiest to learn.
 - B. bring serious consequences.
 - C. only affect your career.
 - D. apply to you.
2. Which of the following is a prereading activity that often helps businesspeople determine if online information is relevant to the specific topic that they are researching:
 - A. Scanning titles and headings
 - B. Underlining review questions
 - C. Taking detailed notes
 - D. Memorizing glossary terms
3. Kelly works at a fast-food restaurant. During her initial training, her manager taught her how to operate the milkshake machine and showed her the list of steps for making different milkshakes. When a customer orders a mint chocolate chip milkshake, Kelly ignores the instructions sheet and accidentally puts the mint flavor into strawberry ice cream. This is an example of the importance of
 - A. following written directions.
 - B. trusting your feelings.
 - C. making up your own rules.
 - D. mistrusting written directions.
4. Andreas is listening to his coworker Melissa present her idea for a marketing campaign to their manager. What could Andreas do to encourage and support Melissa during her presentation?
 - A. Look down at the papers in front of him
 - B. Nod, smile, and maintain eye contact
 - C. Avoid eye contact and act preoccupied
 - D. Laugh and smile at everything Melissa says
5. A month ago, Carmen volunteered to bring cookies to her school's bake sale. She waited until the morning of the bake sale to bake the cookies, and now she has to get them done as quickly as she can. She tries a cookie when it comes out of the oven, and it tastes terrible. Carmen looks back at the recipe and realizes she left out several key ingredients because she was in such a hurry. Which of these steps for following written instructions did Carmen ignore?
 - A. Don't rush.
 - B. Accept responsibility.
 - C. Know the end result.
 - D. Go in order.
6. Which of the following is a rule of good listening:
 - A. Eliminate background noise.
 - B. Listen with empathy.
 - C. Be thinking about what you will say next.
 - D. Stand as close as possible to the speaker.
7. One of the disadvantages of using nonverbal communication is that it
 - A. is not a common form of communication.
 - B. may not be interpreted accurately.
 - C. is not considered courteous.
 - D. may not be associated with leadership.
8. To evaluate any idea objectively, it is important to consider
 - A. personal opinions.
 - B. potential problems.
 - C. market research.
 - D. competitors' activities.
9. Pablo takes a phone call for a coworker. In order for Pablo's coworker to be able to follow up with the caller, Pablo should ask the caller for their
 - A. name, current address, and extension number.
 - B. name, organization, and phone number.
 - C. phone number, last name, and zip code.
 - D. phone number, last name, and address.
10. What is a key to effective note-taking?
 - A. Capturing every detail
 - B. Active listening
 - C. Creative thinking
 - D. Using an outline
11. Alma is preparing a presentation about her department's budget to make to the company president. She wants to use a visual representation of the budget that shows parts in relation to the whole. Alma should consider using a
 - A. pie chart.
 - B. table.
 - C. line graph.
 - D. bar graph.

12. Maria, a human resources manager, wants to send a message to everyone in her office about upcoming changes in the company's insurance policy. She should deliver this message
- A. with an informal email.
 - B. verbally.
 - C. through a letter.
 - D. in a memo.
13. When writing an email to your coworkers, you should always
- A. put your main point in your last paragraph.
 - B. use all capitals to get important points across.
 - C. make sure your message is as long as possible.
 - D. write "please" and "thank you" when necessary.
14. Kevin developed a letter stating that his company will be offering discounts on certain products for a limited time. Kevin's letter is an example of a(n)
- A. request for data.
 - B. informative message.
 - C. instructional guide.
 - D. expression of personal opinion.
15. A person who publicly tweets negative comments about their company is most likely to be
- A. laughed at.
 - B. fired.
 - C. promoted.
 - D. prosecuted.
16. What is the first step to problem-solving in a group?
- A. Implementing solutions
 - B. Assessing solutions
 - C. Determining causes of the problem
 - D. Defining the problem
17. An employee approaches a regular customer who appears to be looking for a specific item and says, "Good morning, Mr. Hinkle, may I direct you to a particular product?" Is this the most appropriate way to deal with that customer?
- A. Yes, employees should be well informed and able to help customers.
 - B. No, employees are too busy to pay attention to only one customer.
 - C. Yes, employees should always greet customers and call them by name.
 - D. No, employees are not expected to have conversations with customers.
18. A store's written policy concerning returns states that "Refunds will be issued when a receipt is presented; other returns will be given store credit." Mrs. Garcia, a regular customer, returns a product without a receipt, complains about the store's return policy, and is given a full refund even though she doesn't have a receipt. Another customer overhears the conversation and asks for a refund without a receipt, but the store denies that request. How would enforcing the return policy have a positive impact on the business?
- A. Ensure fair treatment of employees
 - B. Reduce misunderstanding and ill will
 - C. Eliminate consistent behavior
 - D. Guide customers' actions and protect their decisions
19. Mr. Martin said, "I want to return this software and get my money back. Before I bought it, your salesperson told me that it was compatible with my computer, but it isn't." What is the reason for Mr. Martin's complaint?
- A. The salesperson used high-pressure sales tactics.
 - B. The product was defective.
 - C. The salesperson provided inaccurate information.
 - D. The product was labeled incorrectly.
20. By developing a brand promise, a company can
- A. ensure that all of its products will meet customers' expectations.
 - B. communicate its commitment to meeting customers' expectations.
 - C. obtain a trademark from the government.
 - D. establish a licensing agreement with the government.

21. To reinforce the company's customer-friendly image, managers should consistently
- A. emphasize the importance of production planning.
 - B. provide employees with stock options, profit sharing, and bonuses.
 - C. communicate the company's service-quality expectations to employees.
 - D. reorganize the company's resources.
22. Which of the following is an example of a capital good:
- A. Water
 - B. A plow
 - C. Seeds
 - D. A farmhand
23. Owen wants a new pair of running shoes. He also wants a new sweatshirt to wear while running, but he decides that he needs the shoes more. By purchasing the running shoes, Owen will give up the potential benefit of purchasing the sweatshirt. The potential benefit that Owen is giving up is the _____ cost of his decision.
- A. opportunity
 - B. holding
 - C. marginal
 - D. menu
24. Making a product more useful by altering or changing it in some manner creates _____ utility.
- A. possession
 - B. place
 - C. time
 - D. form
25. How do producers answer the economic question of what to produce?
- A. By rationing goods and services
 - B. By developing incentives
 - C. By buying more resources
 - D. By comparing relative prices
26. Ricky's startup company recently received an investment from a wealthy business owner who likes to support budding entrepreneurs. In other words, the wealthy business owner is a(n)
- A. business analyst.
 - B. debt financier.
 - C. financial advisor.
 - D. angel investor.
27. In a private enterprise economy, business growth is driven by
- A. risk.
 - B. governmental regulations.
 - C. profit and competition.
 - D. price.
28. When Marlon buys a new oven for his bakery, he receives a three-year warranty from the oven company. If the oven breaks or has any problems within three years, the company promises to repair or replace it free of charge. This is an example of _____ business risk.
- A. transferring
 - B. avoiding
 - C. preventing/controlling
 - D. retaining
29. Which of the following is true of emotional intelligence:
- A. It helps you manage your emotions.
 - B. It means you're an emotional person.
 - C. It's also known as "book smarts."
 - D. It's not a good predictor of future success.
30. When we see a traffic light change from red to green, we know that it is time to go. This is an example of how
- A. we struggle to understand the nuances of human behavior.
 - B. our instinct to categorize people and things keeps us safe.
 - C. stereotypes are always negative and insulting to others.
 - D. everyone is affected by unconscious bias.
31. Which of the following might indicate a job applicant's initiative when applying for an entry-level position:
- A. Sending a letter of application
 - B. Completing an application blank
 - C. Showing up for an interview
 - D. Having a physical examination

32. You overhear two classmates gossiping about one of your friends. What can you do to show your loyalty?
- A. Ignore the conversation to show that you don't listen to gossip and rumors.
 - B. Tell your classmates to stop talking about your friend, and defend your friend.
 - C. Tell your friend all of the hurtful comments that were said about them.
 - D. Join in the conversation so that your classmates won't gossip about you next.
33. Qualified employees who behave unethically on the job may harm themselves by being
- A. held legally responsible.
 - B. sent to a training program.
 - C. passed over for promotions.
 - D. rotated to similar positions.
34. When a person fails to take responsibility for decisions and actions, they will likely experience difficulty
- A. choosing a college.
 - B. understanding math homework.
 - C. creating goals.
 - D. getting along with others.
35. Siobhan always treats others the way that she'd like to be treated. She is building trust by
- A. communicating often and openly.
 - B. keeping her promises.
 - C. being fair.
 - D. taking responsibility for her mistakes.
36. When Tori considers taking something that doesn't belong to her, which ethical principle could help her recognize that she's facing an ethical dilemma?
- A. Accountability
 - B. Transparency
 - C. Respect
 - D. Trust
37. As the assistant purchasing manager of a large company, Hannah juggles many workplace commitments. Last week, Hannah had several meetings with vendors and didn't leave herself enough time to finish the weekly inventory report for her manager—a task that she really doesn't enjoy doing. Because the report was late, Hannah's manager was annoyed with her. What barrier prevented Hannah from effectively managing her workplace commitments?
- A. Procrastination
 - B. Competence
 - C. Self-esteem
 - D. Cultural awareness
38. Which of the following is a primary characteristic of individuals with a high tolerance for ambiguity:
- A. Detail-oriented
 - B. Routine-oriented
 - C. Optimistic
 - D. Emotional
39. Two salespeople show little interest in their own activities as well as the activities of others. What type of attitude is being exhibited by the salespeople?
- A. Pessimistic
 - B. Constructive
 - C. Positive
 - D. Indifferent
40. One of the ways that empathy benefits a business's employees directly is by helping them
- A. get along with their coworkers.
 - B. focus on people's differences.
 - C. plan effectively for the future.
 - D. move quickly up the career ladder.
41. One of the characteristics of effective communication is conciseness. A concise statement is one that
- A. presents only relevant information.
 - B. contains many adjectives.
 - C. would be described as wordy.
 - D. is as vague as possible.
42. Frank hurt Maggie's feelings when they disagreed about something. Now, Maggie goes out of her way to avoid Frank and not confront him about the situation. What conflict response mode is Maggie using?
- A. Withdrawal
 - B. Yielding
 - C. Negotiating
 - D. Forcing
43. Employees can most successfully navigate office politics and prevent unnecessary drama by
- A. avoiding close relationships with coworkers.
 - B. staying to themselves and not talking to others.
 - C. refusing to spread false rumors around the office.
 - D. keeping concerns about the workplace to themselves.

44. When determining if a personal vision is realistic, a person must determine if the vision will have
- A. measurable goals.
 - B. limited resources.
 - C. few setbacks.
 - D. permanent results.
45. Inspired people are generally
- A. more open to new experiences.
 - B. less absorbed in their work.
 - C. more extrinsically motivated.
 - D. less satisfied with their life.
46. Which of the following is a typical behavior for a person with a high achievement orientation:
- A. Impatience
 - B. Persistence
 - C. Ruthlessness
 - D. Irresponsibility
47. Which of the following people is more likely to challenge the status quo:
- A. A person who is benefiting from the current situation
 - B. A person who views old ways as superior
 - C. A person who uses critical thinking to evaluate a situation
 - D. A person who always follows the crowd
48. Effective coaches are patient, dependable, and
- A. entertaining.
 - B. critical.
 - C. distracted.
 - D. approachable.
49. Personality is a combination of an individual's personal
- A. ethnic heritage.
 - B. education.
 - C. characteristics, or traits.
 - D. religion.
50. Thoroughly examining a viewpoint requires reading or listening to information from
- A. people that agree with you.
 - B. a single authoritative source.
 - C. several different sources.
 - D. politically affiliated sources.
51. Which of the following is a benefit of using your smartphone to make mobile payments when buying something from a brick-and-mortar store:
- A. Privacy
 - B. Accessibility
 - C. Convenience
 - D. Standardization
52. Sylvia needs to buy a new computer for her company. Instead of bartering for the computer, she uses money to purchase it. Which function of money does this illustrate?
- A. Double coincidence of wants
 - B. Unit of measure
 - C. Store of value
 - D. Medium of exchange
53. Investing can help build wealth because it
- A. guarantees that you will not lose any money.
 - B. increases your savings over your lifetime.
 - C. doesn't require any money to start investing.
 - D. eliminates the need to save for retirement.
54. Rachel set a financial goal of saving \$100,000 over the next five years. Her annual salary, however, is only \$30,000—and she has no other sources of income. Between paying for rent, food, clothing, and student loans, it's unlikely that Rachel will be able to save \$100,000 in five years. Rachel's goal is
- A. unattainable.
 - B. timely.
 - C. irrelevant.
 - D. measurable.
55. Individuals often gain wealth from saving money in a retirement account because
- A. retirement accounts guarantee future financial security.
 - B. employers sometimes match employees' contributions.
 - C. many governments offer loan relief as a reward for saving.
 - D. retirement account holders can accumulate rewards points.
56. Which amount listed on a paycheck stub represents an employee's actual take-home pay?
- A. Regular pay
 - B. Gross pay
 - C. Overtime pay
 - D. Net pay

57. Lalita receives a check as a birthday gift. Before she deposits it in the bank, she signs her name on the back of the check in black ink. Lalita is _____ the check.
- A. writing
 - B. registering
 - C. endorsing
 - D. withdrawing
58. Sheila pays the minimum payment shown on her credit card bill each month. For the remaining amount on the bill, she will be charged a(n)
- A. annual percentage rate.
 - B. annual fee.
 - C. late fee.
 - D. overdraft fee.
59. While reviewing his credit report, Isaiah saw an inaccurate entry regarding a bank loan that he had obtained. The first step that Isaiah should take to correct the mistake is to
- A. file a complaint with the local business association.
 - B. contact the bank.
 - C. contact the appropriate credit bureau.
 - D. file a claim with the federal banking agency.
60. One way to protect yourself against identity theft is to
- A. limit the number of credit cards you have.
 - B. give out your bank account number by phone.
 - C. open every email you have been sent.
 - D. carry your passport and birth certificate with you.
61. Which of the following is an effect of automatically paying bills online:
- A. Bank accounts are never overdrawn.
 - B. Payments may be late.
 - C. It is easier to keep track of payments.
 - D. The lack of paper is good for the environment.
62. Interest paid on a loan can be understood as compensation to _____ for _____.
- A. the borrower; spending now rather than later
 - B. the borrower; repaying on time
 - C. the lender; avoiding bad investments
 - D. the lender; taking a risk
63. What type of deposit-taking institution is owned by its members or customers?
- A. Full-service broker
 - B. Investment bank
 - C. Credit union
 - D. Discount broker
64. Ethan has health insurance through his employer. Each time Ethan needs medical attention, he must write a check in the amount of \$25 to the doctor's office to cover his out-of-pocket expense. This out-of-pocket expense is Ethan's
- A. copayment.
 - B. total premium.
 - C. surrender charge.
 - D. waiver.
65. Which of the following is a way that businesses can use financial information:
- A. To create an economic system
 - B. To select selling strategies
 - C. To conduct focus groups
 - D. To identify trends
66. Which of the following is a measure of how well a business generates cash flow:
- A. Capital structure
 - B. Accounts receivable
 - C. Return on capital
 - D. Accounts payable
67. Managers often ask their employees to help orient new workers. One advantage to involving veteran staff members in the orientation process is that
- A. veteran staff members are more likely to require new hires to develop performance goals.
 - B. veteran staff members are more knowledgeable about compensation than their managers.
 - C. new hires often have questions that they feel uncomfortable asking their managers.
 - D. managers don't have to meet with new hires if veteran staff members orient them.

68. Which of the following marketing functions helps businesses answer the question "Where will the products be offered?"
- A. Channel management
 - B. Selling
 - C. Promotion
 - D. Product/Service management
69. You're writing a paper on the latest developments in vaccines. What type of information should you consult?
- A. Current
 - B. Historical
 - C. Controversial
 - D. Fictional
70. Camille is conducting research for a report that she is writing about the mercury levels in fish. Which of the following is the most reliable source for Camille to use:
- A. A recent blog entry that was written by Dr. Harold Corning, a retired brain surgeon
 - B. A chapter from a high school physics textbook that was published in 2001
 - C. An online article that was written last month by a well-known marine biologist
 - D. A 2019 newsletter from a nonprofit organization that studies the effects of air pollution
71. Mason Publishing included the following statement in a newsletter that was sent to its sales staff about its new tablet:
- "CEO Lucinda Marcelli said, 'This product supports our ongoing efforts to revolutionize the ways in which students across the country learn.'"
- This is an example of
- A. summarizing the features of a new item by using a testimonial.
 - B. including a quotation to introduce an item during a sales meeting.
 - C. paraphrasing a comment to explain specific product benefits.
 - D. using a quotation to communicate product information.
72. Chloe recently took over the family business so that her parents could retire. While reorganizing her dad's desk so that she could use it, Chloe found several compact discs (CDs). She'd like to find out what is stored on each disc, but she doesn't have a computer with a CD drive. She can't access the data on the discs because CDs have become
- A. networked.
 - B. destructive.
 - C. obsolete.
 - D. decentralized.
73. In an effective information management system, all information is
- A. accurate.
 - B. accessible to everyone.
 - C. quantitative in nature.
 - D. abstract.
74. What is the primary function of the random-access memory (RAM) component of a computer?
- A. Reads the computer code that provides visual effects
 - B. Serves as a temporary holding area for files and programs
 - C. Stores data and programs permanently
 - D. Enables the user to apply point-and-click commands
75. Jamal needs to obtain a report from a vendor six months from now. He uses the calendar function in his email program to write a note that will automatically remind him to request the report on a specific date in the future. What is Jamal doing?
- A. Using cloud applications to store important work documents
 - B. Managing his productivity by using scheduling applications
 - C. Acquiring information by reviewing internet articles and papers
 - D. Using project management software to track personal activities
76. At home, Bill uses Firefox to view web pages. At work, he uses Google Chrome to look at the same pages. These software programs that "translate" HTML-encoded files into websites that Bill can read are examples of
- A. search engines.
 - B. uniform resource locators.
 - C. listservs.
 - D. browsers.

77. A database query allows a user to retrieve business records that contain
- A. the same criteria.
 - B. different values.
 - C. random statistics.
 - D. dissimilar information.
78. What is an important consideration when selecting graphics and posting them on a business's website?
- A. Log files
 - B. Font size
 - C. Descriptive links
 - D. Download time
79. Tim works for a manufacturer that produces food items. He manages the flow of products from production to consumption. He decides where and how to store the products as well as how and when to transport them to customers. In which part of operations does Tim work?
- A. Quality assurance
 - B. Scheduling
 - C. Quality inspection
 - D. Logistics
80. Jackie is starting a T-shirt business. When should Jackie read the instructions for the heat press, vinyl cutter, and printer that he'll be using to create his products?
- A. When any of the equipment malfunctions
 - B. Before using the equipment for the first time
 - C. Never; he can figure out the equipment on his own.
 - D. When he hires his first employee
81. The Occupational Safety and Health Administration (OSHA) is responsible for
- A. reporting job-related injuries or illnesses to supervisors.
 - B. seeking medical attention for injured employees.
 - C. insisting that businesses maintain safe, hazard-free workplaces.
 - D. complying with a business's safety rules.
82. When a fire alarm goes off at Karen's office, she maintains her composure and leads her coworkers out of the building quickly and quietly. As a result, nobody was injured, and Karen's team made it out of the building before anyone else. This is an example of the importance of
- A. staying calm in emergency situations.
 - B. ignoring company protocol during emergencies.
 - C. the concept of "every man for himself" during emergencies.
 - D. doubting the seriousness of fire alarms.
83. What are the most effective deterrents to shoplifting?
- A. Guards and detectives
 - B. Electronic article surveillance tags
 - C. Fitting room staffs and mirrors
 - D. Concealed closed-circuit televisions
84. To maintain workplace security and minimize breaches, you must be
- A. a team player.
 - B. distracted.
 - C. observant.
 - D. friendly.
85. Which of the following is a reason why it is important to monitor projects:
- A. It saves time and resources.
 - B. It allows projects to go off track.
 - C. It eliminates accountability.
 - D. It makes team members more competitive.
86. In searching out suppliers, industrial purchasers should obtain _____ from potential vendors.
- A. purchase orders
 - B. price quotations
 - C. buying plans
 - D. resource files
87. What is a production activity that helps businesses decide how much to produce?
- A. Budgeting
 - B. Scheduling
 - C. Forecasting
 - D. Transforming

88. A soft drink manufacturer needs to keep the right number of sodas on hand to satisfy customer demand without producing excess product that will go unused. This is an example of which aspect of supply chain management?
- A. Customer service
 - B. Inventory management
 - C. Cost management
 - D. Logistics management
89. A company's manager did not protect confidential information about a conflict between two employees. What is a likely consequence of this action?
- A. Costly lawsuits
 - B. Loss of clients
 - C. Damaged workplace environment
 - D. Claims of workplace discrimination
90. Your daily personal grooming habits directly impact your personal
- A. relaxation.
 - B. hygiene.
 - C. skills.
 - D. education.
91. When a person uses a decision-making model to make a decision, they can trust that
- A. their intuition is right.
 - B. they made the best choice.
 - C. they achieved success.
 - D. they made a good effort.
92. Which of the following individuals is most likely to meet their employer's expectations for proper employee behavior:
- A. Charlene, who oversleeps and is late to work once or twice a month
 - B. Penelope, who asked a successful veteran coworker to serve as her mentor
 - C. Dave, who has a tendency to take credit for his team's work
 - D. Tim, who waits a week or more before replying to his manager's emails
93. Which of the following is an example of job shadowing:
- A. Tom asks an advertising manager about various professional organizations in marketing.
 - B. Kayla follows the public relations director of a local company to learn about their career.
 - C. Delia talks with an event coordinator about the ways in which she can donate her time to a local charity.
 - D. Brian sets up a time to meet with a sales representative to find out about their job duties.
94. Kayla is an introvert who enjoys working alone. She also prefers structure and routine in her day. Which of the following careers would best suit Kayla's personality:
- A. Accountant
 - B. Elementary school teacher
 - C. Marketing specialist
 - D. Public defense attorney
95. Technological advancements have made it possible for some entrepreneurs to
- A. reduce the need for maintaining financial records.
 - B. operate their businesses entirely from their computers.
 - C. run their businesses with fewer computer skills.
 - D. eliminate the need to pay income and Social Security taxes.
96. Which of the following is an example of an appropriate attitude for a job applicant to demonstrate during a job interview:
- A. I have skills that this company could use.
 - B. I can do any job that I'm asked to do.
 - C. I think this company would be lucky to get me.
 - D. I know all about this company and its products.
97. To develop a professional-looking resume, the writer should
- A. create interest by using colorful text.
 - B. include a photograph of themselves.
 - C. begin by describing their work history.
 - D. proofread the document for spelling errors.
98. Sally is interested in working with animals. In her free time, Sally goes to the local animal shelter to help feed, walk, and care for the stray dogs and cats. Sally is gaining experience in her field of interest by
- A. job shadowing a veterinarian.
 - B. participating in an internship.
 - C. doing volunteer work.
 - D. organizing a charitable event.

99. Where are a company's protocols, policies, and procedures most likely to be found?
- A. Posted in the company cafeteria
 - B. On the company's public website
 - C. They usually aren't written down.
 - D. In a company handbook
100. When navigated properly, your company's chain of command can
- A. guide you toward better financial health.
 - B. reveal to you your hidden talents.
 - C. be your personal map for career success.
 - D. help you discern your true purpose in life.



KEY

Test Number 1251

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

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1. D

Apply to you. It would be impossible to learn and remember every local, state, federal, and international law. There are just too many of them—and they are constantly changing and being challenged in courts. However, being unaware of a law is not an excuse for breaking it, so it is important to focus on the laws and regulations that apply to you. You should not solely focus on the laws and regulations that bring serious consequences, that only affect your career, or that are the easiest to learn, because you might miss some laws that affect you.

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

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

2. A

Scanning titles and headings. By scanning titles and headings, businesspeople can often determine if an article, white paper, or book excerpt relates to the topic at hand and is worth taking the time to read in detail. Underlining review questions, taking detailed notes, and memorizing glossary terms are not prereading activities that help businesspeople determine if online information is relevant to a specific topic that they are researching.

SOURCE: CO:055 Extract relevant information from written materials

SOURCE: Open Oregon. (n.d.). *Use pre-reading strategies*. Retrieved August 5, 2021, from <https://openoregon.pressbooks.pub/wrd/chapter/use-pre-reading-strategies/>

3. A

Following written directions. It's important to follow written instructions carefully and in order so that you don't make mistakes. Kelly didn't follow the directions for making milkshakes, so she ended up wasting her restaurant's supplies on a milkshake that was made incorrectly. This is an example of the importance of following written directions—not trusting your feelings, making up your own rules, or mistrusting written directions.

SOURCE: CO:056 Apply written directions to achieve tasks

SOURCE: Morgan, H. (2017, September 29). *Why is following directions so important?* Retrieved August 5, 2021, from <https://classroom.synonym.com/why-is-following-directions-so-important-12080577.html>

4. B

Nod, smile, and maintain eye contact. Listeners can support and encourage speakers by nodding, smiling, and maintaining eye contact with the speaker. Doing so demonstrates that the listener respects and values what the speaker has to say. Looking down at the papers in front of him or, avoiding eye contact and acting preoccupied would be disrespectful to Melissa. It would be inappropriate to laugh and smile at everything Melissa says.

SOURCE: CO:082 Explain communication techniques that support and encourage a speaker

SOURCE: Helpguide.org. (2017). *Effective communication*. Retrieved August 5, 2021, from <https://www.helpguide.org/articles/relationships/effective-communication.htm>

5. A

Don't rush. Remember that reading and following directions is not a race! It's important to take your time and follow the steps provided. Even if you're in a hurry, like Carmen, rushing through directions can actually end up taking more time if you have to spend time fixing your mistakes. It's important to accept responsibility, know the end result, and go in order, but Carmen did not ignore these steps in this example.

SOURCE: CO:119 Follow oral directions

SOURCE: Inc. (2018, July 31). *Why rushing through tasks is killing your productivity*. Retrieved August 5, 2021, from <https://www.inc.com/wanda-thibodeaux/2-surprising-reasons-why-you-should-do-tasks-more-slowlydont-rush-through-to-do-lists.html>

6. B

Listen with empathy. Empathy is the ability to put oneself in another person's place. Listening with empathy helps the listener understand the speaker's point of view. You should stand a reasonable distance from the speaker. Standing too close may be interpreted as aggressiveness. If you are thinking about what you will say next, you may not hear everything that the speaker says. Background noise exists in all environments and cannot be eliminated.

SOURCE: CO:017 Demonstrate active listening skills

SOURCE: Lehman, C., Dufrene, D., & Walker, D. (2020). *BCON* (10th ed.) [p. 29]. Boston, MA: Cengage Learning, Inc.

7. B

May not be interpreted accurately. There are several interpretations for each form of nonverbal communication. If the listener misinterprets what they see, communication will be inaccurate. For example, folding your arms across your chest could mean that you have reservations about what you are hearing, you disagree with it, you are displeased, or you are defiant. Nonverbal communication is more common than many people realize, and many successful leaders practice nonverbal communication skills.

SOURCE: CO:059 Interpret others' nonverbal cues

SOURCE: Guffey, M.E., & Loewy, D. (2019). *Essentials of business communication* (11th ed.) [Lesson 1-3]. Boston, MA: Cengage Learning, Inc.

8. B

Potential problems. Objectivity involves evaluating something without bias. To evaluate without bias, you should look at the situation from different points of view and evaluate the positives and negatives of the ideas presented. Developing a pros-and-cons list can help you identify possible benefits and problems associated with an idea. Conducting research (e.g., market research, competitive analysis) and obtaining facts to support an idea may or may not be necessary.

SOURCE: CO:061 Defend ideas objectively

SOURCE: Anderson, P. (n.d.). *Great leaders stay objective*. Retrieved August 5, 2021, from <https://www.sigmaassessmentsystems.com/objectivity/>

9. B

Name, organization, and phone number. Effective message taking is an important part of handling phone calls in a businesslike manner. In order for Pablo's coworker to be able to return the phone call, Pablo needs to ask for and write down the caller's name, the name of the organization that the caller works for, and the caller's phone number. The message taker should obtain the caller's full (first and last) name because it is possible that the caller's organization has more than one employee with the same first or last name. The caller's zip code and address are not critical information to record when taking a phone message.

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

SOURCE: Guffey, M.E., & Loewy, D. (2019). *Essentials of business communication* (11th ed.) [Lesson 11-3b]. Boston, MA: Cengage Learning, Inc.

10. B

Active listening. To take meaningful notes, you must listen to what the speaker is saying. To pick up on the key points, you must actively listen. Effective note-taking does not involve capturing every detail of the presentation, nor does it involve the use of creative thinking techniques. And although it may be helpful for some individuals, effective notes do not need to be formatted as an outline.

SOURCE: CO:085 Utilize note-taking strategies

SOURCE: Miami University. (n.d.). *Note-taking and active listening*. Retrieved August 5, 2021, from <https://miamioh.instructure.com/courses/62085/pages/note-taking-and-active-listening>

11. A

Pie chart. If Alma wants to illustrate her budget by showing parts in relation to the whole, she should use a pie chart. A table is a visual way of displaying information in rows and columns. A bar graph shows values across categories. Line graphs usually depict information over time. Although Alma might want to use these types of graphics for other parts of her presentation, the pie chart is the best way to show how the parts of her budget add up to form the whole.

SOURCE: CO:087 Select and use appropriate graphic aids

SOURCE: Cothran, H.M., Farnsworth, D., & Clark, J.L. (2015, October). *Business retention and expansion (BRE) programs: Preparing a written report of survey findings and recommendations*. Retrieved August 5, 2021, from <https://edis.ifas.ufl.edu/fe657>

12. D

In a memo. Memos are typically used to inform or persuade an internal audience. Since Maria wants to inform the employees about insurance policy changes, writing a memo is an ideal choice. Maria should not communicate this information verbally, since it will be useful for the employees to have a record of the information. Typically, letters are written for an external audience, so a letter wouldn't be appropriate for the information Maria needs to share. Although Maria may consider sending a formal email, she'll want to avoid sending an informal email to her coworkers about something as important as insurance policy changes.

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

SOURCE: The Business Communication. (n.d.). *What is an office memo or memorandum?* Retrieved August 5, 2021, from <https://thebusinesscommunication.com/what-is-office-memo-or-memorandum/>

13. D

Write "please" and "thank you" when necessary. It's important to be polite when writing professional emails. This means using "please" and "thank you" when necessary. You should avoid using all capitals, as this can make your recipient(s) think that you are angry. Your email should be brief, not as long as possible. You should get to your main point immediately, as some recipients may not read your entire email.

SOURCE: CO:090 Write professional emails

SOURCE: Gillett, R., & Smith, J. (2016, September 7). *19 unprofessional email habits that make everyone hate you*. Retrieved August 5, 2021, from <https://www.businessinsider.com/bad-email-habits-that-make-you-look-unprofessional-2016-9>

14. B

Informative message. The purpose of an informative message is to provide the recipient with knowledge, facts, or data. A letter stating that a business will be offering discounts on certain products for a specific time frame is providing the message recipient with knowledge and facts about a sale. A letter of inquiry is a request for information. Instructions provide information about the process or activities needed to complete an activity. The example provides facts rather than personal opinions.

SOURCE: CO:039 Write informational messages

SOURCE: CCom101. (n.d.). *Informative business messages*. Retrieved August 5, 2021, from <https://course.oeru.org/ccom101/learning-pathways/business-writing-in-action/informative-business-messages/>

15. B

Fired. An individual's "personal brand" on social media can either positively or negatively influence a company and its ability to achieve its organizational goals. If an individual publicly tweets negative comments about their company, they are likely to be fired, not promoted. Employees serve as unofficial brand ambassadors for their companies, so it is important that they represent their company well at all times—even online. An individual who publicly tweets negative comments about their company may be laughed at, but it is more likely that they would be fired. It is unlikely that an employee would be prosecuted for publicly tweeting negative comments about their company, since this behavior is protected under free speech laws.

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

SOURCE: Glassdoor. (2016, November 29). *Is it illegal to criticize your employer on social media?* Retrieved August 5, 2021, from <https://www.glassdoor.com/blog/is-it-illegal-to-criticize-your-employer-on-social-media/>

16. D

Defining the problem. Understanding and agreeing upon the details of the problem at hand are crucial to eventually developing a feasible and effective solution. This step must be done before any causes or solutions can be discussed. Assessing solutions, determining causes, and implementing solutions are all steps in the group decision-making process, but they cannot be done until the problem has been defined.

SOURCE: CO:067 Participate in problem-solving groups

SOURCE: The University of Iowa. (2021). *8-step problem solving process*. Retrieved August 5, 2021, from <https://hr.uiowa.edu/development/organizational-development/lean/8-step-problem-solving-process>

17. A

Yes, employees should be well informed and able to help customers. One good way to have a customer service mindset is to be well informed about all aspects of a business. Although it is good to call a customer by their name, if known, this is not always possible. Employees often have brief conversations with customers. They should pay attention to customers regardless of how busy they are.

SOURCE: CR:004 Demonstrate a customer service mindset

SOURCE: Hudson, M. (2018, May 23). *How product knowledge can increase sales*. Retrieved August 5, 2021, from <https://www.thebalancesmb.com/benefits-of-product-knowledge-2890302>

18. B

Reduce misunderstanding and ill will. Clear business policies that are consistently enforced reduce misunderstandings that often cause bad feelings. In this case, the second customer may resent being treated differently than Mrs. Garcia and decide to shop elsewhere. Business policies are used to guide employee actions, not customer actions. Business policies are intended to ensure that all customers are treated the same. Business policies are intended to provide fair and consistent treatment of customers.

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

SOURCE: Leonard, K. (2018, August 20). *Importance of business policy*. Retrieved August 5, 2021, from <https://smallbusiness.chron.com/importance-business-policy-10199.html>

19. C

The salesperson provided inaccurate information. Product returns are costly to a business, but businesses can take steps to lower product return rates. Because salespeople are in contact with customers, they can lower return rates by learning about the business's products and applying that knowledge to provide customers with accurate information. Businesses can help salespeople gain product knowledge by providing product training. By training salespeople about products, businesses can reduce the risks associated with salespeople giving incorrect product information, as described in the example provided. There is not enough information provided to determine if the product was defective or labeled incorrectly or if the salesperson used high-pressure sales tactics.

SOURCE: CR:010 Handle customer/client complaints

SOURCE: Chargeback Gurus. (2021, June 18). *The 12 most common reasons for returns*. Retrieved August 5, 2021, from <https://www.chargebackgurus.com/blog/return-reasons>

20. B

Communicate its commitment to meeting customers' expectations. When a company develops a brand promise, it is easier to promote the company's products because consumers recognize the company's commitment to deliver a certain level of quality or service. A brand promise does not ensure that all of a company's products will meet customers' expectations. Companies use trademarks to protect their brand names and symbols. A licensing agreement is a legal agreement by a company to allow another company to use its brand or brand mark for a fee. Developing a brand promise is not directly related to obtaining trademarks or establishing licensing agreements.

SOURCE: CR:001 Identify company's brand promise

SOURCE: Frederiksen, L. (2020, April 27). *Elements of a successful brand 4: Brand promise*. Retrieved August 5, 2021, from <https://hingemarketing.com/blog/story/elements-of-a-successful-brand-4-brand-promise1>

21. C

Communicate the company's service-quality expectations to employees. Image management involves the effective use of touchpoints—all of the opportunities that a company has to connect with its customers and reinforce its brand. A company's employees are touchpoints because they interact with customers. Customers often base their impressions of a business—positive and negative—on the interactions they have with the company's employees. Therefore, the company must train employees to provide the service levels that the company expects them to provide customers, which in turn reinforces the company's image. Businesses may offer stock options, profit sharing, and bonuses as part of their benefits packages. Production planning is determining how products will be produced and in what amounts. Reorganizing involves changing or restructuring the way the company will do its work.

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

SOURCE: Klarskov, L. (2021). *The makings of a successful customer service manager*. Retrieved August 9, 2021, from <https://www.dixa.com/blog/the-makings-of-a-successful-customer-service-manager/>

22. B

A plow. Capital goods are manufactured or constructed goods used in the production of other goods or services. A plow is constructed out of natural resources and other capital goods. Water and seeds are natural resources. A farmhand is an example of a human resource.

SOURCE: EC:003 Explain the concept of economic resources

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

23. A

Opportunity. The opportunity cost of a decision is the benefit that is lost when you decide to use scarce resources for one purpose rather than for another. In Owen's case, the opportunity cost is the loss of the potential benefit of the sweatshirt. Holding cost is the cost to keep inventory in stock. Marginal cost is the change in cost that occurs when there is a change in output. Menu cost encompasses the expenses involved in changing prices.

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

SOURCE: LAP-EC-006—Are You Satisfied? (Economics and Economic Activities)

24. D

Form. An example of form utility would be turning cotton into fabric. Place utility is usefulness created by making goods or services available at the place where they are needed or wanted by consumers. Time utility means to make products available at the time they are needed or wanted by consumers.

Possession utility is created when ownership of a good is transferred from the seller to the person who will use it.

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

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

25. D

By comparing relative prices. Relative prices refer to one price compared to another, that is, to the ratio between them. Producers answer the question of what to produce by comparing relative prices. For example, a farmer might decide to switch from hogs to beef cattle if it would be more profitable to produce beef. Producers do not answer the question of what to produce by rationing goods and services, buying more resources, or developing incentives.

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

SOURCE: LAP-EC-012—When More Is Less (Functions of Prices)

26. D

Angel investor. "Angel" investors put money into startup businesses to get them off the ground. These investors look for long-term growth in return for their risky investments. In this example, the wealthy business owner is an angel investor—not a debt financier, financial advisor, or business analyst. If the business owner was a debt financier, they would be lending money to Ricky with the expectation that he would pay it back. If the business owner was a financial advisor or business analyst, they would be providing financial advice or recommendations.

SOURCE: EC:071 Describe types of business activities

SOURCE: LAP-EC-071—Strictly Business (Business Activities)

27. C

Profit and competition. A private enterprise economic system is one in which individuals and groups own or control the economic resources used to produce goods and services. In a private enterprise system, businesses strive for profits by being better than the competition. These are two factors that encourage business growth by motivating businesses to be innovative and efficient. Governmental regulations do not drive business growth in a private enterprise economy. Risk and price are factors that are involved in a private enterprise economy, but they do not necessarily drive business growth.

SOURCE: EC:009 Explain the concept of private enterprise

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

28. A

Transferring. Contractual agreements, such as warranties, are one way to transfer risks to another person or business. This option enables businesses to move forward with their decisions without bearing the risks involved. Marlon might not be able to afford to pay for a new oven if this one breaks, but because he's transferred the risk to the oven company, he knows the company will replace it if he has any problems. Avoiding risk is demonstrated by not taking a chance, as a risk not encountered presents no danger. Preventing or controlling a risk happens when a business takes measures to prevent or reduce the risk. Businesses retain a risk if they do nothing to reduce or eliminate it.

SOURCE: EC:011 Determine factors affecting business risk

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

29. A

It helps you manage your emotions. Emotional intelligence is the ability to recognize and manage emotions in yourself and others. It doesn't have anything to do with being an emotional person—a person who cries easily and one who never shows their emotions can have the same level of emotional intelligence. "Book smarts" aren't the same as emotional intelligence—the term is typically used to describe IQ, or a person's cognitive ability. Many people feel that emotional intelligence may actually be the best predictor of success in life. A person with emotional intelligence has many of the characteristics necessary for success, like problem-solving skills, flexibility, and the ability to get along with others.

SOURCE: EI:001 Describe the nature of emotional intelligence

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

30. B

Our instinct to categorize people and things keeps us safe. Paying attention to the differences and similarities between ourselves and others is a part of human nature. We sort people and things into categories so we can fill gaps in our knowledge and respond quickly to situations based on what we have experienced before. Traffic lights are an example of this phenomenon. This example does not depict how we struggle to understand the nuances of human behavior, how stereotypes are always negative and insulting to others, or how everyone is affected by unconscious bias.

SOURCE: EI:017 Recognize and overcome personal biases and stereotypes

SOURCE: LAP-EI-917—Don't Jump to Conclusions! (Recognizing and Overcoming Personal Biases and Stereotypes)

31. A

Sending a letter of application. Initiative is the willingness to act without being told to do so. Since applicants for entry-level positions do not often write letters of application, sending one requires the applicant to display initiative. Completing application blanks, attending interviews, and having physical examinations do not require initiative, since they are often arranged by employers.

SOURCE: EI:024 Demonstrate initiative

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

32. B

Tell your classmates to stop talking about your friend, and defend your friend. Loyalty is faithfulness and devotion to a person or an ideal. Being loyal means sticking by your coworkers, family, and friends, even when it is challenging to do so. If your friend is the subject of gossip, you should stand up for them.

Simply ignoring your classmates does not demonstrate loyalty or integrity. If your friend asks what was said about them, you should be honest, but you do not need to tell them every hurtful comment. Finally, joining the conversation to prevent yourself from becoming the subject of gossip does not show loyalty or integrity.

SOURCE: EI:022 Demonstrate honesty and integrity

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

33. C

Passed over for promotions. Most businesses try to act in an ethical manner, and they expect their employees to also behave ethically. Employees who behave unethically on the job may harm themselves by being passed over for promotions even if they are well qualified. Coworkers and supervisors often notice other employees' unethical behavior and may lose respect for them because of it. These employees may be passed over for promotions because their supervisors do not trust them to do the right thing, particularly in higher level positions that give them more authority. Employees are not harmed by attending training programs or being rotated to similar positions. Unethical behavior is not necessarily illegal.

SOURCE: EI:004 Demonstrate ethical work habits

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

34. D

Getting along with others. When a person fails to take responsibility for decisions and actions, they will likely experience difficulty getting along with others. No one is perfect, but a pattern of irresponsibility and breaking commitments can make interpersonal relationships difficult. Failing to take responsibility for decisions and actions will not necessarily make it more difficult to understand math homework, create goals (though it will make it harder to achieve them!), or choose a college.

SOURCE: EI:075 Take responsibility for decisions and actions

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

35. C

Being fair. Fairness means treating others the way that you'd like to be treated. Creating equal relationships encourages other people to trust you. People will be more likely to trust you if they know you treat everyone equally. Keeping promises, communicating often and openly, and taking responsibility for her mistakes are important techniques, but Siobhan is not demonstrating them in this example.

SOURCE: EI:128 Build trust in relationships

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

36. C
Respect. Ethical people always honor the rights, freedoms, views, and property of others. This means not taking things that don't belong to you. Transparency means being truthful when you communicate. People who are accountable for their actions accept responsibility for all their decisions. Being trustworthy means doing what you say you will do and telling the truth. While these are all important ethical principles, they are not illustrated in Tori's example.
SOURCE: EI:125 Recognize and respond to ethical dilemmas
SOURCE: LAP-EI-125—Make the Right Choice (Recognizing and Responding to Ethical Dilemmas)
37. A
Procrastination. Procrastination is putting off until tomorrow what could have been done today. One reason employees procrastinate is because they don't like doing certain tasks, so they put those tasks off until the last possible moment. All tasks—even those that are not enjoyable—are commitments that employees must manage to perform their jobs efficiently and to help the company achieve its goals. There is no indication that Hannah lacks competence, self-esteem, or cultural awareness.
SOURCE: EI:077 Manage commitments in a timely manner
SOURCE: LAP-EI-077—Commit to It! (Managing Commitments in a Timely Manner)
38. C
Optimistic. An individual with a high tolerance for ambiguity is willing to take action despite having incomplete information or a clear direction. This individual tends to be confident and optimistic that things will work out regardless of the amount of information that they have when making a decision. Flexibility is also a key characteristic of individuals with a high tolerance for ambiguity. Flexible people understand that they may need to make changes if it appears that a decision or course of action is not working. Routine-oriented people tend to be uncomfortable with change. Detail-oriented people tend to itemize things and want to have all of the information available before they take action. Emotions are feelings about a situation (e.g., joy, sorrow, love, anger).
SOURCE: EI:092 Develop tolerance for ambiguity
SOURCE: LAP-EI-092—Embrace the Unknown (Developing a Tolerance for Ambiguity)
39. D
Indifferent. The salespeople are displaying indifference, or a lack of interest. Negative people are often indifferent and show little interest in their own activities or the activities of others. Salespeople with a positive attitude would be interested in their jobs and interested in helping customers. A pessimistic attitude is a gloomy outlook—expecting the worst. Salespeople who have a constructive attitude are helpful and useful.
SOURCE: EI:019 Exhibit a positive attitude
SOURCE: LAP-EI-003—Opt for Optimism (Positive Attitude)
40. A
Get along with their coworkers. Today's workplace is more diversified than ever before. We may not fully understand our coworkers, because of the differences in our backgrounds. Empathy helps in this situation because it motivates us to look for similarities instead of focusing on differences. Empathy is not necessarily a factor in effective planning or career advancement.
SOURCE: EI:030 Show empathy for others
SOURCE: LAP-EI-030—Have a Heart (Showing Empathy for Others)
41. A
Presents only relevant information. Conciseness is presenting the facts clearly. A concise statement is clear and specific, rather than vague. Concise statements do not contain many adjectives. Being concise is the opposite of being wordy.
SOURCE: EI:007 Explain the nature of effective communications
SOURCE: LAP-EI-140—More Than Just Talk (Effective Communication)

42. A
Withdrawal. Conflict response mode refers to the manner in which a person reacts when a disagreement occurs. Maggie's conflict response mode involves ignoring the conflict by withdrawing and avoiding contact with Frank. Ignoring a situation, or pretending that it doesn't exist, cannot resolve the conflict and can increase Maggie's stress levels because she may be always thinking of ways to avoid Frank. The yielding response mode involves giving the other person what they want, and the negotiating response mode involves a compromise. Forcing is using physical or emotional responses such as throwing punches or using offensive language.
SOURCE: EI:015 Use conflict-resolution skills
SOURCE: LAP-EI-007—Stop the Madness (Conflict Resolution in Business)
43. C
Refusing to spread false rumors around the office. One of the best ways to neutralize the negative effects of office politics is by refusing to spread false rumors. Rumors and gossip can contribute to feelings of distrust and vulnerability among employees, especially when the rumors are unfounded. Employees do not have to stay to themselves or avoid forming relationships at work; however, they should focus on building positive relationships built on trust and honesty. Sharing concerns about the workplace can be productive and improve office life.
SOURCE: EI:109 Explain the nature of office politics
SOURCE: Mind Tools Content Team. (1996-2019). *7 ways to use office politics positively*. Retrieved August 9, 2021, from https://www.mindtools.com/pages/article/newCDV_85.htm
44. D
Permanent results. Personal vision is the future that you want to create. It involves creating positive change through hard work over the long term. For example, Martin Luther King Jr. had a vision in which his children would have equal rights with all Americans. His vision was to end racism, and he took many steps to make his vision come true. Due to his efforts, people's attitudes changed, and laws were established to protect and ensure all people's rights, which created permanent results from his vision. When working toward a personal vision, a person may experience setbacks and challenges, such as limited resources. Not all of the results of visions can be measured because they often affect others on a personal and intangible level.
SOURCE: EI:063 Determine personal vision
SOURCE: LAP-EI-063—Picture This! (Determining Personal Vision)
45. A
More open to new experiences. People who are inspired are generally more open to new experiences than those who are not inspired. Inspired people are also generally more absorbed in their work, more intrinsically motivated, and more satisfied with their life.
SOURCE: EI:133 Inspire others
SOURCE: LAP-EI-133—A Force for Good (Inspiring Others)
46. B
Persistence. Accomplishing goals is never easy—that's why it's important for achievement-oriented people to be persistent. They don't give up when the going gets tough. Instead, they work even harder to achieve their goals. People with a high achievement orientation are not impatient, ruthless, or irresponsible.
SOURCE: EI:027 Develop an achievement orientation
SOURCE: LAP-EI-027—High Hopes (Developing an Achievement Orientation)
47. C
A person who uses critical thinking to evaluate a situation. A person who uses critical thinking to consider the validity of a situation and considers various viewpoints to determine the best and most logical way of doing something is more likely to challenge the status quo. People who are benefiting from the status quo usually resist or oppose a challenge to it. People who follow the crowd or view old ways as superior are not likely to challenge the status quo.
SOURCE: EI:134 Challenge the status quo
SOURCE: LAP-EI-134—Unfollow the Crowd (Challenging the Status Quo)

48. D

Approachable. Coaching is enabling other people to reach their true potential by helping them overcome barriers that are keeping them from doing so. To help others reach their true potential, effective coaches show their concern for and support of others by being patient, dependable, and approachable.

Approachable coaches have the attitude and demeanor that says, "You can always talk to me. I am here for you." A person who is distracted or overly critical of others is being insensitive to others' feelings and is not exhibiting characteristics of an effective coach. Although an effective coach should have a pleasant personality, they do not need to be amusing or entertaining.

SOURCE: EI:041 Coach others

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

49. C

Characteristics, or traits. Personality is the combination of all of an individual's personal characteristics, or traits. Each person is unique because the combination of their personal traits is different. A person's ethnic heritage is the background a person was born into. Education is the amount of formal educational teachings a person has had. A person's religion is their organized form of belief.

SOURCE: EI:036 Treat others with dignity and respect

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

50. C

Several different sources. Thoroughly examining a viewpoint means making sure that you know the specifics of each "side" of the debate so that you can make an informed decision. This means listening to or reading information from several different sources instead of just one. It wouldn't help you to gather information solely from people that agree with you, since you wouldn't gain any new perspectives that way. It would also be unwise to gather information solely from politically affiliated sources since these sources would likely be biased.

SOURCE: EI:136 Consider conflicting viewpoints

SOURCE: LAP-EI-136—Pick a Side (Considering Conflicting Viewpoints)

51. C

Convenience. Mobile payments allow you to make purchases using your mobile device rather than a physical card. Mobile payments are convenient because you do not need to carry cards or a wallet—you can simply tap your phone and authenticate the transaction. While mobile payments are convenient, they are not necessarily accessible yet—many stores and sellers are not offering mobile payments at this time. Mobile payments are also easier to track via smartphones, so they are less private. Finally, mobile payments differ between phones and platforms, so the technology isn't standardized yet.

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

SOURCE: Harper, E. (2018, April 18). *The pros and cons of mobile payment*. Retrieved August 9, 2021, from <https://www.dealnews.com/features/The-Pros-and-Cons-of-Mobile-Payment/2206421.html>

52. D

Medium of exchange. Money is accepted as payment for goods and services. This creates efficiency because otherwise, people would have to rely on bartering. A double coincidence of wants occurs in a bartering system when each party wants something that the other party is willing to barter. Although money is also a unit of measure and a store of value, those functions are not illustrated in this example.

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

SOURCE: Beggs, J. (2019, February 5). *Properties and functions of money*. Retrieved August 9, 2021, from <https://www.thoughtco.com/what-is-money-1147763>

53. B

Increases your savings over your lifetime. Investing can help you build wealth and meet your financial goals because it often increases the value of your money over time. Investing does not guarantee that you will not lose any money; however, if you invest wisely, it is unlikely that you will suffer significant losses overall. Investing does require money to begin, but it does not require a lot of money. You can invest as little or as much as you would like. While investing can be a good way to ensure your future financial health, it does not eliminate the need to save for retirement.

SOURCE: FI:062 Explain the time value of money

SOURCE: Caldwell, M. (2021, June 4). *How to begin to build wealth*. Retrieved August 9, 2021, from <https://www.thebalance.com/how-do-i-begin-to-build-wealth-2386145>

54. A

Unattainable. It's a good idea to set goals that are SMART—specific, measurable, achievable, results-oriented and relevant, and timely. Rachel's goal of saving \$100,000 over five years may be attainable for someone with a higher income or fewer expenses, but it is not realistic for Rachel. Her goal is timely, relevant, and measurable, however—but since it is not realistic, it's unlikely that Rachel will be able to achieve it.

SOURCE: FI:065 Set financial goals

SOURCE: InCharge Debt Solutions. (2021). *How to set financial goals: 6 simple steps*. Retrieved August 9, 2021, from <https://www.incharge.org/financial-literacy/budgeting-saving/how-to-set-financial-goals/>

55. B

Employers sometimes match employees' contributions. Many employers will match an employee's contribution to their savings account up to a certain amount each year. As a result, individuals essentially earn "free money" for their retirement, simply by saving. Although contributing to a retirement account is a good way to ensure future financial health, it does not guarantee financial security. Governments do not typically offer loan relief as a reward for saving. Retirement account holders do not accumulate rewards points for saving.

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

SOURCE: CNN Money. (2018). *What is a matching contribution?* Retrieved August 9, 2021, from https://money.cnn.com/retirement/guide/401k_basics.moneymag/index9.htm

56. D

Net pay. Net pay represents the amount the check is written for after taxes and deductions have been subtracted. Gross pay represents the total amount earned before taxes and deductions have been subtracted. Overtime pay and regular pay represent earnings at different rates before taxes and deductions.

SOURCE: FI:068 Interpret a pay stub

SOURCE: Kappel, M. (2019, February 25). *Your guide to take-home pay*. Retrieved August 12, 2021, from <https://www.patriotsoftware.com/blog/payroll/understanding-take-home-pay/>

57. C

Endorsing. Signing the back of a check is considered endorsing it. Lalita must do this if she wants to deposit the check into her account. You keep track of checks in a check register. Lalita did not write the check. Instead, the person who gave her the check wrote it. Lalita is not making a withdrawal.

SOURCE: FI:560 Prepare bank account documents (e.g., checks, deposit/withdrawal slips, endorsements, etc.)

SOURCE: Pritchard, J. (2021, March 3). *How to endorse checks*. Retrieved August 9, 2021, from <https://www.thebalance.com/how-to-endorse-checks-315300>

58. A

Annual percentage rate. The annual percentage rate (APR) is the interest paid on the portion of the bill Sheila does not pay each month. An annual fee is a once-a-year payment made to the credit card company that permits the person to use the company's credit card. A late fee is issued when a person does not submit any payment at all by the monthly due date. An overdraft fee is charged by a bank when a customer writes a check for more money than is in their checking account.

SOURCE: FI:071 Demonstrate the wise use of credit

SOURCE: Fernando, J. (2021, June 30). *Annual percentage rate (APR)*. Retrieved August 9, 2021, from <https://www.investopedia.com/terms/a/apr.asp>

59. C

Contact the appropriate credit bureau. Isaiah should first contact the credit bureau that gathered the information for the report to determine if the bureau made a keying error. If the credit bureau did not make a mistake, then Isaiah should contact the bank to get the information corrected. After the bank makes the correction, the credit bureau can correct his credit report. Contacting a local business association or a federal banking agency (e.g., U.S. Federal Reserve or Bank of Canada) is not an appropriate action for Isaiah to take to get his credit report changed.

SOURCE: FI:072 Validate credit history

SOURCE: Fair Isaac Corporation. (2001-2021). *How do I correct errors on my credit reports?* Retrieved August 9, 2021, from <https://www.myfico.com/resources/credit-education/faq/credit-reports/correcting-credit-report-errors>

60. A

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

SOURCE: FI:073 Protect against identity theft

SOURCE: Hampshire, K. (2021, April 14). *10 ways to prevent identity theft*. Retrieved August 9, 2021, from <https://www.usnews.com/360-reviews/identity-theft-protection/10-ways-to-prevent-identity-theft>

61. D

The lack of paper is good for the environment. Online bills eliminate the need for paper, which saves trees and benefits the environment. Automatic online bill pay ensures that bills are paid promptly when due. However, with automatic online bill pay, it is more difficult to keep track of payments because you do not have to physically take action to pay the bill, so you might be less aware that the payment is happening. Furthermore, with automatic online bill pay, bank accounts can be overdrawn if you do not pay attention to the amount of money in your account.

SOURCE: FI:565 Pay bills

SOURCE: Peoples, J. (2019, December 22). *7 clear advantages of electronic bill payments*. Retrieved August 23, 2021, from <https://www.billry.com/blog/7-clear-advantages-of-electronic-bill-payments>

62. D

The lender; taking a risk. Interest is the cost of borrowing money. Lenders receive interest as compensation for assuming the risk that the borrower will repay the amount due. With every loan, there is a chance that the borrower won't pay it back. Interest is not compensation for the borrower. Interest is also not related to avoiding bad investments.

SOURCE: FI:782 Calculate the cost of credit

SOURCE: Federal Reserve Bank of St. Louis. (2021). *Paying & receiving interest*. Retrieved August 9, 2021, from https://www.econlowdown.org/interest?module_uid=125§ion_uid=325&page_num=3289&p=yes

63. C

Credit union. A credit union is a nonprofit financial cooperative set up to provide savings and credit services to its members, who own the credit union. An investment bank is a financial intermediary that underwrites securities and facilitates mergers. Brokers trade stocks. Full-service brokers usually charge the highest commissions because they provide in-house research and personalized investment guidance. Because discount brokers offer fewer services than full-service brokers, they have lower commissions.

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

SOURCE: Prichard, J. (2021, May 24). *Banks vs. credit unions*. Retrieved August 9, 2021, from <https://www.thebalance.com/bank-vs-credit-union-315399>

64. A

Copayment. Health insurance covers such medical expenses as hospital bills, doctors' fees, and lab charges. Employers negotiate contracts with health insurance companies to obtain favorable or discounted group rates. Depending on the terms of the contract, the employers and employees pay a portion of the health insurance premium. A copayment is a predetermined out-of-pocket expense that the insured (employee) often pays at the time of service to cover a portion of the health care provider's fee. The balance of the health care provider's fee is applied to the employee's annual deductible or is covered by the insurance company after the deductible has been met. A surrender charge is a fee charged to a policyholder by a life insurance company when the insurance policy or annuity is surrendered or waived for its cash value.

SOURCE: FI:081 Describe the concept of insurance

SOURCE: Kagan, J. (2021, July 19). *Co-pay*. Retrieved August 9, 2021, from <https://www.investopedia.com/terms/c/copay.asp#axzz1nDRJfKES>

65. D

To identify trends. Through financial-information analysis, businesses can recognize what products are selling well and in what colors, styles, models, and sizes. Over time, this helps businesses spot trends in customer buying habits so that the businesses provide more of the products customers are buying and less of those that are not selling well. Selling strategies are largely determined by the nature of the product being sold rather than by financial information. Focus groups are used to collect customer reactions to and opinions about product features or company image. Businesses function in economic systems rather than creating them.

SOURCE: FI:579 Describe the need for financial information

SOURCE: Johnston, K. (2021). *How do businesses utilize financial statements?* Retrieved August 9, 2021, from <https://smallbusiness.chron.com/businesses-utilize-financial-statements-80484.html>

66. C

Return on capital. Return on capital is a measure of how well a business generates cash flow. It is a key component of managing working capital. Accounts receivable refers to money owed to the business by others. Capital structure refers to a business's mix of financing. Accounts payable refers to the money the business owes to others.

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

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

67. C

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

SOURCE: HR:360 Orient new employees

SOURCE: Indeed. (2021). *New employee training: Do's and don'ts for every manager*. Retrieved August 9, 2021, from <https://www.indeed.com/hire/c/info/new-employee-training>

68. A
Channel management. The channel management function is responsible for identifying, selecting, monitoring, and evaluating sales channels, also known as channels of distribution. Effective channel management is often a key to a business's success because it puts products in the customers' hands. Channel management helps businesses answer questions such as "Who will offer the products?" and "Where will the products be offered?" The selling function involves determining client needs and wants and responding through planned, personalized communication that influences purchase decisions and enhances future business opportunities. The purpose of the promotion function is to communicate information about goods, services, images, and/or ideas to achieve a desired outcome. Product/Service management involves obtaining, developing, maintaining, and improving a product or service mix in response to market opportunities.
SOURCE: MK:002 Describe marketing functions and related activities
SOURCE: LAP-MK-001—Work the Big Seven (Marketing Functions)
69. A
Current. Part of researching is determining the type of information you need. If you are researching the latest developments in vaccines, you should focus on current information sources, like current magazines, recent newspapers, reputable websites, and recently published books. If you were researching something about history, you would focus on historical information sources. You don't necessarily want to consult controversial information sources—instead, you should look for information sources that are universally trusted. You do not want to rely on fictional information for a factual paper.
SOURCE: NF:077 Assess information needs
SOURCE: Old Dominion University. (2021, June 29). *Information literacy tutorials*. Retrieved August 9, 2021, from <http://guides.lib.odu.edu/informationliteracytutorials>
70. C
An online article that was written last month by a well-known marine biologist. An important consideration when evaluating the usefulness, validity, and timeliness of written information is the topic at hand and the author's expertise. A marine biologist studies aquatic life forms, so an article written by this individual is more likely to contain information about fish than a physics textbook, a retired brain surgeon's blog entry, or a newsletter from an organization that studies the effects of air pollution.
SOURCE: NF:079 Evaluate quality and source of information
SOURCE: Southern Illinois University: School of Law Library. (n.d.). *Evaluating websites and other information resources*. Retrieved August 9, 2021, from <http://www.law.siu.edu/lawlib/guides/eval.htm>
71. D
Using a quotation to communicate product information. In this situation, the quotation provides the reader with information about the product's purpose—to help students learn in new ways. The CEO may have made the statement at a sales meeting, but there is not enough information provided to determine when or where she said it. Because the statement is placed in quotation marks, it is written exactly as it was spoken rather than paraphrased. A testimonial is a statement by an identified user of a product proclaiming the benefits received from the use of the product. The statement does not provide any information about the product's features, nor does it provide enough information to determine if the CEO has actually used the new product to provide a testimonial.
SOURCE: NF:080 Apply information to accomplish a task
SOURCE: Simon Fraser University. (2021). *Quoting. When and how to use quotations*. Retrieved August 9, 2021, from <https://www.lib.sfu.ca/about/branches-depts/slc/writing/sources/quoting>
72. C
Obsolete. Records can be either paper or digital. Paper records are stored in drawers, in cabinets, or on shelves. Digital records, on the other hand, are stored in computer-related media such as flash drives, networked storage servers, or discs. Unfortunately, some computer-related media, including CDs, have become obsolete, outmoded, and inaccessible; many business owners, such as Chloe, no longer own the older technology needed to access data stored in the obsolete media. CDs are not typically destructive, networked, or decentralized.
SOURCE: NF:081 Store information for future use
SOURCE: Kyrnin, M. (2020, July 2). *Death of the computer optical drive*. Retrieved August 9, 2021, from <https://www.lifewire.com/death-of-the-computer-optical-drive-832403>

73. A

Accurate. A business's information management system isn't very helpful if it contains inaccurate information. While it is important for the information to be accessible to the right people, you don't necessarily want everyone to have access. It could be a disaster if just anyone was able to see your company's tax returns, accounting records, or customer lists. While much information in an effective information system is likely to be quantitative or numerical in nature, some information is also bound to be qualitative or based on opinion (e.g., customer comments). Abstract data or words describe things which are not objects and may have different meanings to different people. Although some data may be abstract, other data and information are concrete in nature (e.g., inventory records, sales reports, etc.).

SOURCE: NF:110 Discuss the nature of information management

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

74. B

Serves as a temporary holding area for files and programs. Random-access memory, or RAM, is a temporary workspace that stores data and programs that the user is actively using. A computer containing a lot of RAM enables users to open and work on several files and programs at one time. When the user has finished working with a file or program, they save or store the information permanently on the hard drive. The video card is a component of the system that converts code so the user can view items on the computer monitor. The computer mouse is a tool that enables computer users to enter commands.

SOURCE: NF:084 Discuss principles of computer systems

SOURCE: Martindale, J. (2021, March 28). *What is RAM?* Retrieved August 9, 2021, from <https://www.digitaltrends.com/computing/what-is-ram/>

75. B

Managing his productivity by using scheduling applications. Calendar functions in email programs such as Outlook help employees manage their work, which increases their productivity. The employee can make notes in the calendar about meeting times, due dates for reports and projects, and other work-related tasks. When the employee opens their email application, a reminder will appear on the date that the activity occurs or the project is due. The calendar function is not used to store documents via cloud computing applications or to review internet-based articles and papers. Jamal is not using project management software to track personal activities.

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

SOURCE: Microsoft. (2019). *Set or remove reminders*. Retrieved August 9, 2021, from <https://support.office.com/en-us/article/set-or-remove-reminders-7a992377-ca93-4ddd-a711-851ef3597925>

76. D

Browsers. Browsers let you view web pages and other documents on the internet. Browsers "translate" HTML-encoded files into web pages you can see, read, and watch. When Bill looks at web pages on Firefox or Google Chrome, he's using a browser to access the internet. A uniform resource locator, or URL, is a web document's unique address. Listservs are internet discussion groups that let you participate in the conversation and view others' contributions via email. Search engines (such as Google, Yahoo, or Bing) are databases full of websites that have been harvested and cached.

SOURCE: NF:006 Demonstrate basic web-search skills

SOURCE: Grauschopf, S. (2020, July 30). *Internet browsers: A simple guide to how they work*. Retrieved August 9, 2021, from <https://www.thebalanceeveryday.com/what-is-internet-browser-892819>

77. A

The same criteria. The query is the mechanism used to obtain the desired information from the database. The desired information involves pulling records that have the same or matching criteria. For example, a business that wants to obtain its customers' credit transactions from the state of Wisconsin for July 1, 2009, would set the query using the appropriate values for the credit, state, and date fields to pull all of the records with the desired information. Some of the other information in various database fields may differ or be dissimilar, such as the name and address of each customer. A query pulls specified information rather than random statistics.

SOURCE: NF:009 Demonstrate basic database applications

SOURCE: Chapple, M. (2020, September 9). *What is a database?* Retrieved August 9, 2021, from <https://www.thoughtco.com/what-is-a-database-1019737>

78. D

Download time. The file size of a graphic affects the amount of time that it takes to appear on the computer screen. The larger the graphic, the more time it takes to download or appear on the computer screen. If graphics are too large, computer users might exit the website because it takes too long for the graphics to appear on the web page. The font size and descriptive links relate to text elements rather than graphics. Log files are files that provide information about the activities of website visitors.

SOURCE: NF:042 Create and post basic web page

SOURCE: Craig, W. (n.d.). *10 tips for decreasing web page load times*. Retrieved August 9, 2021, from <https://www.webfx.com/blog/web-design/decrease-webpage-load-times/>

79. D

Logistics. Logistics refers to managing the flow of goods and services from production to consumption. This includes all of the people, information, and processes involved in storing and transporting goods. Operations managers must decide where and how to store goods as well as how and when to transport them to customers. Scheduling is an operations activity that establishes the timetable to be followed in production. It controls the flow of the entire production process. In quality inspection, products are checked for defects after they've already been produced. The goal of quality assurance is to prevent defective products from being created in the first place.

SOURCE: OP:189 Explain the nature of operations

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

80. B

Before using the equipment for the first time. If Jackie's equipment comes with written instructions, he should read the instructions carefully prior to using any of the devices. By reading the instructions prior to use, he is more likely to operate the equipment properly and safely. And, if he operates the equipment properly and safely from the beginning, he is likely to save himself much time, energy, and trouble in the long run. He should not wait until the equipment malfunctions or until he hires an employee to read the instructions.

SOURCE: OP:006 Follow instructions for use of equipment, tools, and machinery

SOURCE: Mitchell, I. (2016, April 10). *The operator's instruction book—It is important!* Retrieved August 9, 2021, from <https://www.pitchcare.com/news-media/the-operator-s-instruction-book.html>

81. C

Insisting that businesses maintain safe, hazard-free workplaces. OSHA, a federal government agency, writes and enforces safety standards for all businesses. Under OSHA, both employers and employees have responsibilities to keep the work environment free of hazards. OSHA informs employers of the rules and safety practices that employees need to follow. Employees are responsible for reporting job-related injuries or illnesses to their supervisors, seeking medical attention as needed, and complying with their business's safety rules.

SOURCE: OP:007 Follow safety precautions

SOURCE: Bonner, M. (2021, January 14). *What is the occupational safety and health administration (OSHA)?* Retrieved August 9, 2021, from <https://www.thebalancesmb.com/what-is-the-occupational-safety-and-health-administration-osh-5092188>

82. A
Staying calm in emergency situations. It's important to remain calm and collected when dealing with emergency situations at work. By maintaining her composure, Karen was able to escort her team away from danger quickly and without complication. Karen did not ignore company protocol, follow the concept of "every man for himself," or doubt the seriousness of the fire alarm. Instead, she took the threat seriously and immediately led her coworkers away from the situation.
SOURCE: OP:010 Handle and report emergency situations
SOURCE: Ryser, S. (2019, August 13). *How to keep your cool in an emergency*. Retrieved August 9, 2021, from <https://www.idahomedicalacademy.com/how-to-keep-your-cool-in-an-emergency/>
83. B
Electronic article surveillance tags. Electronic article surveillance tags are attached to merchandise and cannot be removed without special equipment. If customers try to remove the tags without paying for the items, some of the tags spray ink on the merchandise. Other tags trigger an alarm if customers attempt to leave without paying and having the tags properly removed. These tags are widely used and have become effective deterrents to shoplifting. Other deterrents include guards and detectives, concealed closed-circuit televisions, and fitting room staffs and mirrors, but these techniques are not as effective as electronic article surveillance tags.
SOURCE: OP:013 Explain routine security precautions
SOURCE: Loss Prevention Media. (2019, July 26). *Which electronic article surveillance technology is your best defense against shrink?* Retrieved August 9, 2021, from <https://losspreventionmedia.com/which-electronic-article-surveillance-technology-is-your-best-defense-against-shrink-am-rf-or-rfid/>
84. C
Observant. By staying alert, aware, and observant of your surroundings, you can help maintain workplace security. This means paying attention to customers in the store, making sure customers are visible, and being on the lookout for suspicious activity. Being distracted will heighten the risk of a robbery or other security breach. Being a team player and being friendly are both important workplace skills, but neither are helpful in this specific situation.
SOURCE: OP:152 Follow established security procedures/policies
SOURCE: Oklahoma Cyber Command. (n.d). *Protecting your workplace: Why you are your organization's greatest asset*. Retrieved August 9, 2021, from <https://cybersecurity.ok.gov/protecting-your-workplace-why-you-are-your-organizations-greatest-asset>
85. A
It saves time and resources. If you monitor your project regularly, you'll save time and resources that you might have otherwise wasted. Monitoring projects does not necessarily allow projects to go off track; in fact, it keeps projects on track. Monitoring projects creates accountability rather than eliminating it. Finally, monitoring projects does not necessarily make team members more competitive.
SOURCE: OP:520 Monitor projects and take corrective actions
SOURCE: LAP-OP-520—Check Your (Project) Pulse (Monitoring Projects and Taking Corrective Actions)
86. B
Price quotations. In searching out and selecting suppliers, purchasers should obtain price and delivery quotations from potential suppliers. These quotations should be analyzed and a vendor selected on the basis of this analysis. Purchasers issue purchase orders to obtain goods. Purchasers should also maintain resource files and have buying plans.
SOURCE: OP:015 Explain the nature and scope of purchasing
SOURCE: LAP-OP-015—Buy Right (Purchasing)

87. C

Forecasting. Forecasting is predicting how much of a product consumers will want to buy in a given period of time. Forecasting is important because businesses do not want to produce many more products than consumers will buy. Businesses consider such factors as previous sales and current economic conditions in order to predict demand and decide how many products to produce. Scheduling establishes the timetable to be followed in production. Budgeting is estimating what income and expenses will be for a specific period of time. Transforming is turning raw materials into finished products.

SOURCE: OP:017 Explain the concept of production

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

88. B

Inventory management. Inventory management is the process of supervising and controlling the number of finished products a company has in stock. Inventory is a balancing act—companies don't want to overproduce or underproduce products. Customer service, cost management, and logistics management are also important components of the supply chain, but they are not necessarily demonstrated in this example.

SOURCE: OP:443 Explain the concept of supply chain

SOURCE: Murray, M. (2018, September 8). *Creating a logistics strategy for your supply chain management*. Retrieved August 12, 2021, from <https://www.thebalancesmb.com/creating-a-logistics-strategy-supply-chain-management-2221277>

89. C

Damaged workplace environment. When information about employee relations is not kept confidential, negative consequences can occur. While disclosing information about a conflict is not illegal, it can be damaging to the workplace culture and environment. People will feel that they cannot trust management, and they will not feel unified or cooperative. Disclosing this type of confidential information will not necessarily lead to loss of clients, costly lawsuits, or claims of workplace discrimination.

SOURCE: OP:441 Explain information privacy, security, and confidentiality considerations in business

SOURCE: SHRM. (2021). *Why is confidentiality critical to human resources?* Retrieved August 9, 2021, from https://www.shrm.org/resourcesandtools/tools-and-samples/hr-qa/pages/cms_017789.aspx

90. B

Hygiene. The ways in which you groom yourself daily directly impact your personal hygiene. Your personal grooming habits are not likely to directly impact your education, skills, or relaxation.

SOURCE: PD:002 Maintain appropriate personal appearance

SOURCE: LAP-PD-002—Brand Me (Personal Appearance)

91. D

They made a good effort. When a person uses a decision-making model, they can trust that they are making a good effort to make a decision by carefully evaluating all the alternatives available. There is no way to ensure that a decision is actually the best choice or achieves success until after the decision has been carried out and any potential effects have occurred. A person using a decision-making model does not necessarily trust their intuition is right when making a decision.

SOURCE: PD:017 Make decisions

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

92. B

Penelope, who asked a successful veteran coworker to serve as her mentor. Employers expect their employees to exhibit certain characteristics and behaviors. For example, they expect their employees to possess good listening skills, work well with team members, be respectful, respond to requests for information promptly, and have a positive attitude. Employees are more likely to meet their employer's expectations if they look to others in the workplace for guidance and advice. A reliable, successful veteran coworker can serve as a mentor to a new employee, sharing their wisdom and suggestions for being an effective employee and meeting the employer's expectations for proper behavior. Charlene, Dave, and Tim do not meet common employer expectations for employees.

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

SOURCE: Snell, S.A., & Morris, S.S. (2019). *Managing human resources* (18th ed.) [Lesson 5.4c]. Boston, MA: Cengage Learning, Inc.

93. B

Kayla follows the public relations director of a local company to learn about their career. Job shadowing involves following an employee while they are working to gain insight about a specific occupation or career. Job shadowing allows Kayla to watch a public relations professional's day-to-day work activities. The experience may help Kayla decide if she would like to work in the public relations profession. Tom is asking the advertising manager about professional organizations, which are groups that provide businesspeople with professional development and networking opportunities. Delia wants to do volunteer work, and Brian is setting up an exploratory interview, which is a meeting to gather information about a specific topic.

SOURCE: PD:022 Identify sources of career information

SOURCE: Doyle, A. (2020, July 18), *What is job shadowing?* Retrieved August 9, 2021, from <https://www.thebalancecareers.com/what-is-job-shadowing-2062024>

94. A

Accountant. Accountants spend much of their days independently, performing calculations, analyzing and organizing data, and maintaining records. Accounting is a good career choice for many introverts who are good with numbers, appreciate structure and routine, and prefer to work alone. Elementary school teachers, marketing specialists, and public defense attorneys are all required to spend a significant amount of time with other people—and rarely have structure or routine in their workdays. These careers likely would not suit Kayla's personality.

SOURCE: PD:025 Explain employment opportunities in business

SOURCE: Garis, M.G. (2020, February 26). *10 careers for introverts where success doesn't require feeling socially drained.* Retrieved August 9, 2021, from <https://www.wellandgood.com/careers-for-introverts/>

95. B

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

SOURCE: PD:066 Explain career opportunities in entrepreneurship

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

96. A

I have skills that this company could use. Recognizing and appreciating your own skills gives you self-confidence and helps you present yourself well in a job interview. All of the other alternatives represent an overconfident or cocky attitude that is likely to make a negative impression on the interviewer.

SOURCE: PD:028 Interview for a job

SOURCE: Rose, A. (n.d.). *How important is attitude in a job interview?* Retrieved August 9, 2021, from <https://work.chron.com/important-attitude-job-interview-18776.html>

97. D

Proofread the document for spelling errors. Professional-looking resumes are uncluttered, concise, and error-free. A business that receives a resume with spelling and grammatical errors is likely to view the applicant as a person who is not concerned with detail and accuracy. Attention to detail and accuracy are usually qualities that businesses look for in job applicants. Therefore, before printing and submitting a resume, the writer should carefully read the document to identify spelling and grammatical errors. It is also a good idea for the writer to have other people look at the resume to ensure that they didn't overlook any errors. Experts recommend beginning your resume with your name, contact information, and professional goal(s). There is some debate about whether to include a photograph of yourself in your resume; however, most experts do not recommend including one. Using colorful text may be distracting to the reader.

SOURCE: PD:031 Prepare a resume

SOURCE: Vaas, L. (2016). *How to proofread your resume.* Retrieved August 9, 2021, from <https://www.theladders.com/career-advice/how-to-proofread-your-resume/>

98. C

Doing volunteer work. One way to obtain work experience is by volunteering. Volunteer work involves donating time without pay to complete tasks or projects, such as feeding, walking, and caring for stray dogs and cats at an animal shelter. Internships involve training in which schools and businesses cooperate to provide on-the-job practice for learners. Job shadowing involves observing an individual perform their daily job activities in the workplace. There is not enough information provided to determine if organizing a charitable event for the animal shelter is an aspect of Sally's volunteer work, if Sally observes the veterinarians who work at the animal shelter, or if Sally's school arranged an internship.

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

SOURCE: Doyle, A. (2020, July 22). *Volunteer to get valuable work experience*. Retrieved August 9, 2021, from <https://www.thebalancecareers.com/dream-job-timeline-2059455>

99. D

In a company handbook. Many organizations provide all employees with an employee handbook, manual, or training guide which contains all company policies and procedures. A company's internal guidelines aren't likely to be posted on the company's public website. They may be posted in the company cafeteria for quick reference, but it is more likely that they would be contained in a company handbook or manual. Almost all companies have guidelines that are written down.

SOURCE: PD:250 Adhere to company protocols and policies

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

100. C

Be your personal map for career success. When followed properly, the chain of command can be your personal map for career success—a step-by-step guide for navigating the complicated landscape of the business world. Your company's chain of command cannot, however, help you discern your true purpose in life, guide you toward better financial health, or reveal to you your hidden talents.

SOURCE: PD:252 Follow chain of command

SOURCE: LAP-PD-252—Don't Cheat the Chain (Following Chain of Command)