

KEY

Test Number 1044

Business Administration Core Exam

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1. C
Corporation. A corporation is a form of ownership owned by stockholders who have purchased stock. The liability of each owner is limited to the amount invested. A franchise is an agreement between a parent company and a franchisee to distribute goods and services. A partnership is a form of business ownership owned by two or more persons. A sole proprietorship is a form of business ownership in which the business is owned by one person.
SOURCE: BL:003
SOURCE: BL LAP 1—Own It Your Way (Types of Business Ownership)

2. C
Good reading skills. All business employees need to possess basic reading skills. However, employees who are required to extract relevant information from written materials should possess good reading skills because some of the materials may contain complex information that is difficult to understand. Good reading skills include the ability to focus on the content and analyze and evaluate the meaning of the message. Employees who possess good reading skills usually have extensive vocabularies and are willing to look up the meaning of unfamiliar words. Possessing the ability to listen or an effective speaking voice will not help employees to extract relevant information from written materials.
SOURCE: CO:055
SOURCE: Farese, L.S., Kimbrell, G., & Woloszyk, C.A. (2009). *Marketing essentials* (pp. 182-183). New York: Glencoe/McGraw-Hill.

3. D
Achieve tasks. Business employees often are expected to apply written directions to achieve tasks, such as operating a new piece of office equipment. When applying written directions, it is effective to follow a step-by-step order to be able to perform the task correctly. Most written directions are explained in a step-by-step way because they must be performed in a certain order. Employees do not apply written directions to give commands, read materials, or take notes.
SOURCE: CO:056
SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 175). New York: Glencoe/McGraw-Hill.

4. B
Restating directions in your own words helps clarify them. When you restate the directions, the person giving the directions can correct any misunderstanding you may have had about what you are to do. Listening is more than hearing. Listening is an active behavior that involves understanding, evaluating, and responding to what is being said. Asking questions and taking notes will also help you to understand and to follow directions accurately.
SOURCE: CO:119
SOURCE: Ludden, L.V. (2003). *Job savvy: How to be a success at work* (3rd ed.) [p. 40]. Indianapolis: JIST Publishing.

5. B
Employee is thinking of an answer. To listen effectively, employees should concentrate on what is being said rather than think about a possible answer. Many times employees become distracted and think about what they should say, especially if a manager is evaluating their performance. The temptation is to develop a response rather than focus on understanding the evaluation. Employees need to make a conscious effort to concentrate in order to listen effectively. The use of audiovisuals often helps employees to understand directions, especially if the information is technical. Taking a few notes also increases understanding.
SOURCE: CO:017
SOURCE: Daft, R. (2002). *The leadership experience* (2nd ed.) [pp. 322-325]. Orlando, FL: Harcourt.

6. C

Clarify the information exchanged. Verbal communication is a spoken exchange, and individuals who are speaking to each other can ask questions in order to ensure that they clearly understand what is being said. Written communication does not have this benefit, but it does provide a written record of the information exchanged. Verbal communication does facilitate interaction with others and a rapid exchange of ideas, but those are not always important or advisable in business.

SOURCE: CO:147

SOURCE: Lesikar, R.V., & Flatley, M.E. (2005). *Basic business communication: Skills for empowering the Internet generation* (10th ed.) [pp. 12-13]. Boston: McGraw-Hill/Irwin.

7. C

Use visuals. It is often more difficult to give verbal directions than to provide written directions unless the information is fairly simple or familiar to the audience. To overcome the problem of giving verbal directions, it is often helpful to use visuals such as diagrams or charts. The visuals reinforce the verbal directions and help the audience to understand the explanation. It is not helpful to speak softly, use complex words, or limit body language when giving verbal directions. These actions may make it more difficult for the audience to understand the directions.

SOURCE: CO:083

SOURCE: Hyden, J.S., Jordan, A.K., Steinauer, M.H., & Jones, M.J. (2006). *Communicating for success* (3rd ed.) [p. 114]. Mason, OH: Thomson South-Western.

8. A

Supporting ideas with research. Ideas that are research-based are more easily accepted than those that are not. Although the research gathered may result in the boss thinking the employee intelligent, it is not the main reason for collecting the statistics. The research does not create alternative ideas. It is meant to add validation to the original idea. Clarifying an idea involves explaining it in more detail.

SOURCE: CO:061

SOURCE: Leitch, M. (2006, February 15). *Giving ideas*. Retrieved August 18, 2010, from <http://www.internalcontrolsdesign.co.uk/advice/index.html#all>

9. C

Identify the firm or department and yourself. General guidelines for answering a business telephone include greeting the caller, identifying yourself and the business or department, and asking how you can be of assistance to the caller. It is not always necessary to get the correct spelling of the caller's name. Immediate action may also not be required. Callers should not be called by their first names unless they are personal acquaintances of the individual answering the telephone.

SOURCE: CO:114

SOURCE: Clark, B., Sobel, J., & Basteri, C.G. (2006). *Marketing dynamics* (p. 681). Tinley Park, IL: Goodheart-Willcox.

10. A

To share many different opinions. Many businesses encourage employees to participate in group discussions to analyze problems and find solutions. The advantage is that when employees share many different opinions, there is an increase in the chance of developing useful recommendations. However, for the group discussions to be useful, all members must feel comfortable and be willing to express their opinions. Businesses do not make it possible for employees to participate in group discussions to discuss personal issues, to plan extracurricular activities, or to have casual conversations.

SOURCE: CO:053

SOURCE: Hyden, J.S., Jordan, A.K., Steinauer, M.H., & Jones, M.J. (2006). *Communicating for success* (3rd ed.) [p. 554]. Mason, OH: Thomson South-Western.

11. D
To arrange findings in a logical manner. Before preparing a business report, it is important to organize the information so the findings are arranged in a logical manner. The facts and findings should be presented in a logical manner so readers will be able to understand the message. If the information is out of order, the message may not be clear. Before the information can be organized, it is necessary to understand the purpose of the report, identify the target audience, and investigate the cause of the problem.
SOURCE: CO:086
SOURCE: Leskiar, R.V., & Flatley, M.E. (2005). *Basic business communication: Skills for empowering the Internet generation* (10th ed.) [pp. 280-281]. Boston: McGraw-Hill/Irwin.
12. A
Flowchart. Some graphics that are used in business reports are textual because their content is presented in the form of words and numbers. An example of a textual graphic is a flowchart that presents the sequence of activities in a process. A common flowchart is an organizational chart that depicts the hierarchy of positions and departments within an organization. Pictographs, maps, and pie charts are considered visual graphics rather than textual graphics. Although they may contain some words and numbers, they also contain visuals such as bars, columns, and drawings.
SOURCE: CO:087
SOURCE: Leskiar, R.V., & Flatley, M.E. (2005). *Basic business communication: Skills for empowering the Internet generation* (10th ed.) [pp. 388-391]. Boston: McGraw-Hill/Irwin.
13. B
Collection letter. A business sends collection letters to customers who owe the business money and have not made arrangements to pay. Collection letters must be written carefully in order to prompt customers to pay without threatening them in any way. A card catalog is used by libraries without computer systems to keep track of the libraries' holdings. An exit interview is a discussion with an employee who is leaving a company. Both an exit interview and an oral report are forms of verbal communication.
SOURCE: CO:016
SOURCE: Hyden, J.S., Jordan, A.K., Steinauer, M.H., & Jones, M.J. (2006). *Communicating for success* (3rd ed.) [pp. 341-343]. Mason, OH: Thomson South-Western.
14. D
To, from, date, and subject. When writing a memorandum, businesspeople place a heading at the top of the page to indicate who the letter is to, who the letter is from, what the message is about, and the date the message was written. The company's name and the employee's title do not always appear in the heading.
SOURCE: CO:088
SOURCE: Leskiar, R.V., & Flatley, M.E. (2005). *Basic business communication: Skills for empowering the Internet generation* (10th ed.) [p. 571]. Boston: McGraw-Hill/Irwin.
15. C
Salutation. The salutation is the greeting that follows the inside address (e.g., Dear Mr. Robinson). The dateline precedes the inside address. The body is the message. It comes between the salutation and the complimentary close. The signature lines of a letter give the writer's name and title.
SOURCE: CO:133
SOURCE: Hyden, J.S., Jordan, A.K., Steinauer, M.H., & Jones, M.J. (2006). *Communicating for success* (3rd ed.) [p. 305]. Mason, OH: Thomson South-Western.
16. D
Drop notes in a suggestion box. Suggestion boxes allow employees to write out ideas and drop them in at any time. Management may not have time to listen or may not want to be bothered during lunch or during their own time away from work. Discussing the idea with a friend of management involves the risk that the idea may not be passed on, and/or the other person may take the credit.
SOURCE: CO:014
SOURCE: Daft, R.L., & Marcic, D. (2001). *Understanding management* (3rd ed.) [pp. 450-451]. Cincinnati: Thomson/South-Western.

17. C

Write down the idea. After the meeting, ask her manager if it can be added to the agenda of a future staff meeting. Participants in a staff meeting should stick to the agenda. Since Megan's idea is new, it needs to be saved for another discussion. Speaking up during this meeting, passing notes, or whispering will all be distracting and force the staff off task during the meeting.

SOURCE: CO:063

SOURCE: Lesikar, R.V., & Flatley, M.E. (2005). *Basic business communication: Skills for empowering the Internet generation* (10th ed.) [pp. 416-417]. Boston: McGraw-Hill/Irwin.

18. B

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 his/her 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

SOURCE: Odgers, P. (2004). *The world of customer service* (pp. 10-12). Mason, OH: South-Western.

19. B

By requesting input through employee and customer surveys. Service-oriented companies are generally committed to providing exceptional service levels. Service-oriented companies are always looking for ways to improve their service levels. Requesting feedback from employees and customers regarding service levels is one way businesses can evaluate and improve service. Testimonials are statements by identified users of a product proclaiming the benefits received from the use of a product. Distributing testimonials, evaluating product development procedures, and conducting a feasibility analysis are not methods that businesses generally use to improve their service levels.

SOURCE: CR:005

SOURCE: Rokes, B. (2002). *Customer service: Business 2000* (p. 139). Mason, OH: South-Western.

20. B

"Is it designed to last?" Customers often inquire as to the design or construction of a product. Employees should be well-informed about the design and construction of products in order to explain their features and benefits and encourage customers to buy. Knowledgeable employees can effectively handle customers' inquiries about products. "Is there a return policy?", "Is financing available?", and "Is delivery included?" are inquiries about a business's policies rather than about the product.

SOURCE: CR:006

SOURCE: Farese, L.S., Kimbrell, G., & Woloszyk, C.A. (2009). *Marketing essentials* (p. 266). Woodland Hills, CA: Glencoe/McGraw-Hill.

21. D

Getting feedback from. Businesses use the comments, suggestions, and other feedback from customers to help them decide if certain policies need to be revised or changed. Feedback also helps businesses know if their policies are meeting customers' wants and needs. Businesses would not change policies that have helped them to acquire new customers, to satisfy current customers, or to create good relations with customers.

SOURCE: CR:007

SOURCE: Meyer, E.C., & Allen, K.R. (2006). *Entrepreneurship and small business management* (pp. 362-364). New York: Glencoe/McGraw-Hill.

22. B

Slow/Methodical. Slow/Methodical customers may need more action on the salesperson's part in order to close within a reasonable period of time. Dishonest customers should be watched for signs of dishonest behavior. Disagreeable customers are often surprised and calmed by salespeople who are composed, courteous, and efficient. Suspicious clients will often be your customer for life if you can gain their confidence and trust.

SOURCE: CR:009

SOURCE: CR LAP 3—Making Mad Glad (Handling Difficult Customers)

23. D
Courteous and display concern. Your courteous and concerned attitude, plus the chance for the customer to express dissatisfaction, will place the customer in a good frame of mind. It is not always possible to implement customers' solutions because of the business's policies. The customer's point of view may also be unacceptable. Any adjustments allowed would depend upon the circumstances and the business's policies.
SOURCE: CR:010
SOURCE: Odgers, P. (2004). *The world of customer service* (pp. 52-53). Mason, OH: South-Western.
24. B
Capital goods. Capital goods are the manufactured or constructed items that are used to produce goods and services. Labor is the work people do. Management is the process of planning, organizing, directing, and controlling activities in order to achieve goals or objectives. Natural resources are any resources found in nature, such as land, water, and timber, that are used to produce goods or services.
SOURCE: EC:003
SOURCE: EC LAP 14—Be Resourceful (Economic Resources)
25. D
Increases. There is an inverse relationship between the amount customers are willing and able to buy and the price of the good/service. As prices go down, consumer demand increases rather than stabilizing, or remaining the same.
SOURCE: EC:005
SOURCE: EC LAP 11—It's the Law (Supply and Demand)
26. D
Excess supply. Any price set higher than the equilibrium price, or market-clearing price, will result in excess supply. Conversely, any price set lower than the equilibrium price will result in excess demand. Price rationing refers to a function of relative prices that determines who gets the goods and services produced. Decreased supply will not occur if the price of a product is set above equilibrium.
SOURCE: EC:006
SOURCE: EC LAP 12—When More Is Less (Price)
27. A
Human resources. Human resources management is the process of planning, staffing, leading, and organizing employees. It often involves finding workers for the business, and includes recruiting, selecting, and hiring employees. Recruiting, selecting, and hiring employees are not the responsibility of information management, operations management, or strategic management.
SOURCE: EC:071
SOURCE: EC LAP 19—Strictly Business (Business Activities)
28. D
Efficiency. When employees are working faster or better, they are increasing their efficiency. They may increase their value to the firm in the process—and perhaps their wages and benefits, too. But their efficiency is directly tied to how fast and how well they do their work.
SOURCE: EC:010
SOURCE: EC LAP 2—Risk Rewarded (Profit)
29. A
Natural. Natural risks result from such natural causes as floods, tornadoes, fires, lightning, blizzards, and earthquakes. Wildfires would be a natural risk. Economic risks are changes in the market that force prices to be lowered, products to change, or even businesses to fail. Human risks are caused by human weakness and the unpredictability of employees and/or customers. Incompetence is a form of human risk whereby the employee does not have the skills, knowledge, or attitudes needed to succeed in the position.
SOURCE: EC:011
SOURCE: EC LAP 3—Lose, Win, or Draw (Business Risk)

30. B
Perfect monopoly. Perfect monopoly is not a term used to refer to market structure. The four main idealized market structures used in trade theory are perfect competition, monopoly, oligopoly, and monopolistic competition. Perfect competition is an idealized market structure that includes large numbers of buyers and sellers. A monopoly is a market structure in which there is only one seller. An oligopoly is a market structure in which there are a number of small sellers. A monopolistic competition is a market structure in which there are many sellers producing differentiated products.
SOURCE: EC:012
SOURCE: University of Michigan. (2001). *Deardorff's glossary of international economics*. Retrieved August 18, 2010, from <http://www-personal.umich.edu/~alandear/glossary/m.html>
31. A
Increased. As the country has grown and business has expanded, the role of government in business has grown as well. Government's role now includes not only passing laws that affect business but enforcing those laws. Other causes of government's increased involvement in the economy include changes in people's attitudes, concern for the environment, and increasing industrialization.
SOURCE: EC:008
SOURCE: EC LAP 16—Regulate and Protect (Government and Business)
32. D
Productivity. Productivity is the amount and the value of goods and services produced (outputs) from set amounts of resources (inputs). Businesses use such methods as specialization of labor, efficient methods and equipment, participative decision making, training and education, communication, motivation, and a good quality work life to increase workers' efficiency and productivity. Improved efficiency may actually reduce labor costs, selling prices, and unemployment.
SOURCE: EC:013
SOURCE: EC LAP 18—Make the Most of It (Productivity)
33. B
Emotional intelligence can be defined in different ways. Although the concept has been defined in different ways, emotional intelligence is usually described as being aware of our own emotions, responding to them appropriately, and then doing the same with the emotions of other people. Emotional intelligence is not the same as being an emotional person. Nor, is it "managing" emotions by ignoring them. Emotional intelligence may be as important as (or more important than) traditional intelligence.
SOURCE: EI:001
SOURCE: EI LAP 6—EQ and You (Emotional Intelligence)
34. D
Prejudice. Prejudice is an opinion or judgment that is based on feelings or hearsay, rather than fact. Prejudice is an attitude, not an act. An employer who thinks that all young people are lazy and poorly trained is exhibiting prejudice because the employer is putting all young people into one category and is not considering individual differences. If employers refuse to hire young people because they are prejudiced against them, the employers are guilty of discrimination, which is unfair treatment of a person or a group based on the person's or group's characteristics, e.g., race, gender, age., etc. Harassment is any kind of behavior toward another person that is carried out for the purpose of annoying or threatening the individual. Hostility involves acting in an unfriendly or menacing manner.
SOURCE: EI:017
SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 187). New York: Glencoe/McGraw-Hill.

35. C
Willing to take positive risks. Self-confidence is a positive belief in your own talents, skills, and objectives. Self-confident people tend to exhibit certain characteristics, such as a positive attitude, an appreciation and acceptance of others' compliments, and a willingness to take risks. A self-confident person can express his/her own opinions or ideas even when others disagree, which involves risk taking. A self-confident person understands that others' ideas and opinions do not hold any more or less value than her/his own ideas and opinions. While a self-confident person does not always agree with others, s/he does not ridicule or criticize others for expressing their own ideas.
SOURCE: EI:023
SOURCE: Miculka, J. (2007). *Speaking for success* (2nd ed.) [pp. 77-78]. Mason, OH: Thomson South-Western.
36. A
Enthusiasm. Your facial expressions, body posture, eye contact, personal appearance, and your actions tell others whether you are enthusiastic or indifferent. Ability, education, and intelligence cannot be measured by body language.
SOURCE: EI:020
SOURCE: Wallace, H.R., & Masters, L.A. (2006). *Personal development for life & work* (9th ed.) [p. 352]. Mason, OH: South-Western Cengage Learning.
37. C
Acting responsibly depends on where you are. Part of being responsible means knowing how to act in different situations and contexts. The way you act at home, for instance, is different from the way you act at school or on the job. But no matter where you are, there's a right way and a wrong way to behave. It may or may not be easier to get away with irresponsible behavior at home. The rules at school may or may not be stricter than the rules at home. Parents may or may not have higher expectations than your teachers do. Acting responsibly depends on where you are.
SOURCE: EI:021
SOURCE: PD LAP 7—Make the Honor Role (Acting Responsibly)
38. 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
SOURCE: EI LAP 4—Work Right (Ethical Work Habits)
39. C
Positive. A positive attitude is an outlook that focuses on the good side of things. People with positive attitudes feel good about themselves, their jobs, and other people. They are better able to weather life's problems because they believe things will work out all right in the end. An indifferent attitude is one that expresses lack of interest. A negative attitude is an outlook that focuses on the bad side of things. A superior attitude is displayed by those who feel they are better than others.
SOURCE: EI:019
SOURCE: EI LAP 3—Opt for Optimism (Positive Attitude)
40. A
Eliminate negative ways of thinking. You can use self-control to eliminate negative ways of thinking and to replace them with a positive approach. In other words, you substitute positive thoughts for negative ones. Thinking before you make a response will help you to avoid problems but does not create a positive attitude. Dwelling on the fact that life is full of difficulties is a negative attitude.
SOURCE: EI:025
SOURCE: EI LAP 14—Control Yourself! (Demonstrating Self-Control)

41. D

Change your behavior. Criticism is usually offered because what you are doing is either hurting you or someone else. After recognizing that you have made a mistake, decide what to change so that the problem is not repeated. Employees should not ignore constructive criticism or criticize the employer in return. It is not necessary to change jobs.

SOURCE: EI:003

SOURCE: EI LAP 15—Grin and Bear It (Using Feedback for Personal Growth)

42. C

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

SOURCE: EI:026

SOURCE: Rue, L.W., & Byars, L.L. (2005). *Management: Skills and application* (11th ed.) [p. 340]. New York: McGraw-Hill/Irwin.

43. D

You must feel your own emotions before you can detect them in others. An important step in developing empathy is to truly feel your own emotions so that you can see those feelings and respond to them in others. An empathetic person is not concerned about whether s/he agrees with others, does not judge others, and does not give advice.

SOURCE: EI:030

SOURCE: EI LAP 12—Have a Heart (Showing Empathy for Others)

44. B

Nonverbal. Gestures such as pointing, arm-waving, or use of the hands to make a point are part of body language. This kind of communication is nonverbal because it occurs without words. Written communication is any form of communication in writing, such as a letter or magazine article. Verbal communication involves the use of words. Audiovisual communication includes any type of message transmitted through the use of media such as films.

SOURCE: EI:007

SOURCE: Lehman, C. & DuFrene, D. (2005). *Business communication* (14th ed.) [pp. 53-54]. Mason, OH: South-Western.

45. A

Using "you" statements. When confronting another person about a conflict, it is important to be calm and objective. The best way to do this is to approach the disagreement as a problem that you want to solve together. A technique to keep the discussion from escalating into a shouting match is by using "I" statements and avoiding the use of "you" statements. Use "I" statements to convey your beliefs, perceptions, and feelings. "You" statements tend to place blame or fault on the other person. As a result, the other person tends to become defensive and angry. It is important to listen to feedback.

SOURCE: EI:015

SOURCE: EI LAP 7—Stop the Madness (Conflict Resolution in Business)

46. D

Self-awareness. Frank is demonstrating self-awareness. Self-awareness is a person's knowledge of his/her own emotions. Each of us perceives the world through a unique set of values and beliefs. If you know what is important to you, your awareness will give you the confidence you need to respond appropriately. Selfmanagement is the ability to direct and control one's emotions in a way that is purposeful. Social awareness is the ability to know and understand others' emotions. Social management is the ability to respond effectively to others' emotions.

SOURCE: EI:009

SOURCE: EI LAP 16—Lead the Way (Concept of Leadership)

47. A
Learn to become comfortable with the idea that new situations occur. Because everyone experiences new situations, they are unavoidable. Therefore, to cope with new situations, adaptable people learn to acknowledge that new situations are always occurring. A person who stays in his/her own “comfort zone” is often fearful of new circumstances. Fear is a negative effect of adaptability. Some situations allow people to adapt over time, or during a transition period, and are not always avoidable.
SOURCE: EI:006
SOURCE: QS LAP 15—Stuff Happens!
48. D
Themselves. Achievement-oriented people rely on themselves to set the standards for their work. They don't allow others to set the standards for them.
SOURCE: EI:027
SOURCE: EI LAP 10—High Hopes (Developing an Achievement Orientation)
49. A
It's the only way they will become committed to it. It's difficult to get people excited about a vision they don't really feel a part of. But when that vision is shared by the whole team, each member can feel personally invested in its success. Management may be able to force cooperation or compliance for a certain amount of time, but this will only result in low employee morale and, in the long run, will do nothing to further the vision. Only when team members feel the vision “belongs” to them as much as to the rest of the team or organization will they become truly committed to it. Team members are not necessarily responsible for determining the vision, and they may be talented creatively even if they are not fully committed.
SOURCE: EI:060
SOURCE: EI LAP 13—Vision Quest (Enlisting Others in Vision)
50. A
Sexual harassment. Federal, state, and local laws require employees to treat each other fairly. Sexual harassment is an example of illegal conduct that can cause lawsuits to be filed against both the harasser and the business. Reading the newspaper, sleeping on the job, and arriving late take time away from job performance and may result in a reprimand, but they are not illegal.
SOURCE: EI:036
SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (pp. 239-240). New York: Glencoe/McGraw-Hill.
51. B
Credit. Credit is the arrangement in which businesses and individuals can purchase now and pay later. One option businesses have to obtain credit is to secure credit cards from lending institutions. Businesses can obtain the goods and services they need right away, such as airline tickets and supplies, and then pay for the items when they receive their statement from their lending institutions. Businesses often purchase the things they need to operate effectively online. In fact, many web-based businesses will only accept credit cards as a form of payment. Debit cards, ATM cards, and store-value (gift) cards do not delay payment.
SOURCE: FI:058
SOURCE: Kapoor, J.R., Dlabay, L.R., & Hughes, R.J. (2005). *Personal finance* (pp. 126-127, 160-162). New York: Glencoe/McGraw-Hill.
52. B
Credit cards. They do not qualify as a medium of exchange because they only delay payment; they are not the payment itself. Legal tender and currency are two names for the same thing: government issued specimen that are accepted as payment for goods and services. Bonds are an example of legal tender.
SOURCE: FI:059
SOURCE: Friedman, D.H. (2003). *Money & banking* (5th ed.) [p. 6]. Washington: American Bankers Association.

53. D
Wages. A common source of income is the money a person earns for work that s/he performs. This source of income is a worker's wages. Businesses usually pay their employees at regular intervals, such as every week or every other week. In many situations, the businesses will deposit the employee's wages in their savings or checking accounts rather than pay them by check. Rent, interest, and dividends are other sources of income that are not associated with the work that an employee performs.
SOURCE: FI:061
SOURCE: Kapoor, J.R., Dlabay, L.R., & Hughes, R.J. (2005). *Personal finance* (pp. 71-72). New York: Glencoe/McGraw-Hill.
54. C
Increase sales volume. Retail credit allows the consumer to purchase now and pay later. Credit encourages customers to buy impulse items and larger quantities or more expensive items, all of which increase a business's sales volume. Because of increased record-keeping expenses and bad-debt losses, offering credit does not lower operating costs but increases them. Offering credit is unrelated to any decisions concerning business hours.
SOURCE: FI:002
SOURCE: FI LAP 2—Give Credit Where Credit is Due (Credit and Its Importance)
55. B
Read all paperwork carefully. Lyla should make sure she has read and understood all of the paperwork associated with the loan before signing it. She should be up front about her financial situation, so she should not inaccurately report her debts or overstate her assets. She should never sign a blank document, as doing so can lead to fraud.
SOURCE: FI:063
SOURCE: Liberty Home Loans. (n.d.). *Loan programs - finding the right one for you*. Retrieved August 18, 2010, from http://www.competitivemortgage.com/mort_learn_cent/loan_program.html#7
56. D
Save more than he spends. By saving for retirement, he is ensuring that his life post-retirement is about the same standard as pre-retirement. Counting on an inheritance is risky. Investing in his factory's savings plan might be a smart step for Don, especially if the factory will match his contributions. Retiring later than planned will not make his retirement any more secure if Don does not practice wise saving habits now.
SOURCE: FI:064
SOURCE: Brandon, Emily. (2006, December 20). Ten ways to pay for retirement. *U.S. News & World Report*. Retrieved August 18, 2010, from http://finance.yahoo.com/retirement/article/102103/Ten_Ways_to_Pay_for_Retirement
57. B
Understand economics and finance. Financial planning does not help you understand economics and finance. It can help you meet needs and wants, influence the future, and recognize the importance of income.
SOURCE: FI:065
SOURCE: QS LAP 31—Set Yourself Up (Setting Financial Goals)
58. B
Earnings. Her employer will have kept track of her earnings and withheld the correct amount from each paycheck. She will not pay a tax on property because she does not own land or real estate. She has not inherited any money from a relative, or received a large gift of money so she will not have to pay taxes on wealth. She pays taxes on purchases when she makes those purchases, not when she prepares her income taxes.
SOURCE: FI:067
SOURCE: Kapoor, J.R., Dlabay, L.R., & Hughes, R.J. (2005). *Personal finance* (pp. 381-382). New York: Glencoe/McGraw-Hill.

59. D

The payee's name. The payee is the party to whom the check is made payable. That information along with the date, check amount, and payer's signature has to be filled out on checks. The payer can choose to record the purpose for which the check is being written. The check itself is imprinted with the name of the payer's bank, the payer's bank account number, the check number, and the bank's routing number. The payer's credit account number would only be needed if the payer wrote a check to his/her credit-card company. The payee's bank name does not appear on a payer's check. The payer's credit score is irrelevant to check writing.

SOURCE: FI:560

SOURCE: Pritchard, J. (n.d.). *A visual example of how to write a check*. Retrieved August 18, 2010, from <http://banking.about.com/od/checkingaccounts/ig/How-to-Write-a-Check/>

60. C

Cash; full. Paying the statement in full will assure that she does not have to pay extra interest on the balance, and will help improve her credit history. Paying in cash is better for her credit history's health than paying with another card, because eventually she will have to pay the money owed on the other card. Paying for one card with another can lead to a downward spiral of credit card debt.

SOURCE: FI:071

SOURCE: Woolsey, B. (2005, July 12). *Staying out of trouble with credit cards*. Retrieved August 18, 2010, from <http://www.creditcards.com/credit-card-news/credit-card-tips-for-good-credit-1267.php>

61. D

A credit union is controlled by a paid board of directors. Unlike other financial institutions which are controlled by paid boards, each credit union is typically operated democratically by a volunteer board. The volunteers are usually also credit union members. Rather than being owned by outside stockholders, credit unions are owned by their members.

SOURCE: FI:075

SOURCE: Kapoor, J.R., Dlabay, L.R., Hughes, R.J., & Hoyt, W.B. (2005). *Business and personal finance* (p. 129). New York: Glencoe/McGraw-Hill.

62. B

Fee structure. Financial-services providers are compensated in different ways. Therefore, it is important to consider the fee structure when selecting a financial-services provider to make sure the fee is affordable. Some providers may charge a flat fee while others may charge based on number and size of transactions. Some may charge for consulting time or for gathering information. Office location, tax status, and gross income are not important considerations when selecting a financial-services provider.

SOURCE: FI:076

SOURCE: Kapoor, J.R., Dlabay, L.R., Hughes, R.J., & Hoyt, W.B. (2005). *Business and personal finance* (pp. 260-261). New York: Glencoe/McGraw-Hill.

63. C

Liability. Liability insurance protects the policyholder from claims of bodily injury or property damage caused by the policyholder's vehicle. It also pays for repairs needed as a result of the accident. Health insurance helps to pay medical bills. Whole-life insurance pays the insured's beneficiaries when the insured dies. Property insurance covers losses to real and personal property.

SOURCE: FI:081

SOURCE: Bailey, L.J. (2003). *Working: Career success for the 21st century* (3rd ed.) [pp. 386-388]. Mason, OH: South-Western.

64. D
Balance sheets. Businesses use the information collected through the accounting process to develop reports that indicate their financial condition. One kind of record is the balance sheet which shows the assets, liabilities, and overall financial condition of a business. Businesses need accurate balance sheets in order to know whether or not they are making a profit. Purchase orders are forms identifying the prices, discounts, dating, and transportation charges applicable to an order issued by a buyer to a seller. Inventory forms are the records used in counting the number and type of items available in inventory. Promissory notes are legal forms signed by a borrower promising to repay a loan.
SOURCE: FI:085
SOURCE: FI LAP 5—Show Me the Money (Nature of Accounting)
65. C
Obtaining funds. Finance is the process of obtaining funds and using them to achieve the goals of the business. All businesses need funds to operate, so decisions about obtaining funds are very important. Businesses decide if it is necessary to borrow money, increase prices to generate more income, or take other actions to obtain funds. The role of finance in business does not involve paying employees, buying supplies, or monitoring expenses. However, finance is involved in obtaining the funds necessary to pay employees and buy supplies. Finance involves using funds to operate, such as paying expenses rather than monitoring expenses.
SOURCE: FI:354
SOURCE: Gitman, L.J., & Madura, J. (2001). *Introduction to finance* (pp. 2-3). Boston: Addison Wesley.
66. D
Recruiting. The part of staffing that involves seeking out and attracting qualified potential job candidates is called recruiting. HR managers have many different methods for recruitment, and they will choose the ones that are most appropriate to their industry and the position(s) available. Training is an HR management activity that ensures employees are knowledgeable and productive. On-boarding is an HR management activity that gets a new employee started on the job. Interviewing comes after recruiting—recruiting produces potential candidates to interview.
SOURCE: HR:410
SOURCE: HR LAP 35—People Pusher (Nature of Human Resources Management)
67. B
Promotion. The purpose of the promotion function of marketing is to communicate information about goods, services, images, and/or ideas to achieve a desired outcome. Some of the ways to communicate with customers include advertising, publicity, and sales promotion. Sending discount coupons to potential customers is a promotional form of communication intended to encourage customers to buy. Financing is the business function which determines the need for and availability of financial resources to aid in marketing activities. Selling is the marketing function which involves determining client needs and wants and responding through planned, personalized communication that influences purchase decisions and enhances future business opportunities. Product/Service management involves obtaining, developing, maintaining, and improving a product or service mix in response to market opportunities.
SOURCE: MK:002
SOURCE: MK LAP 1—Work the Big Six (Marketing Functions)
68. B
Specific problems. Businesses need a variety of information to be able to make decisions and solve problems. The type of information they need depends on the business and the specific problem. For example, a retail business might need information about different suppliers because the current supplier is not performing adequately and the business wants to find a replacement. Businesses do not assess their information needs to deal with job applicants, personal relationships, or ethical issues.
SOURCE: NF:077
SOURCE: Bovée, C.L., Thill, J.V., & Mescon, M.H. (2007). *Excellence in business* (3rd ed.) [pp. 132-135]. Upper Saddle River, NJ: Pearson Prentice Hall.

69. B

Quality of information. For information to be useful, it must be accurate and current. Therefore, businesses evaluate the quality of information they obtain to determine if it is relevant to the issue, accurate, and current. Information that is out-of-date or that includes errors will not help the business. The business might make poor decisions based on using information that is of low quality. Businesses do not evaluate the research procedure, type of statistics, or hardware application to determine if data are accurate and current.

SOURCE: NF:079

SOURCE: Zikmund, W.G., & Babin, B.J. (2010). *Exploring marketing research* (10th ed.) [pp. 27-29]. Mason, OH: South-Western Cengage Learning.

70. C

Information. Information is knowledge, facts, or data. A company collects and analyzes a variety of information to make wise decisions—decisions that are in the best interest of the company and its success. Because the company makes a variety of decisions, it needs to effectively manage all of the information so that it is available when the business wants it. Some types of information the company needs in order to make business decisions include product demand levels, markets, and product ratings (e.g., government grades).

SOURCE: NF:110

SOURCE: Ivancevich, J.M., & Duening, T.N. (2007). *Business principles, guidelines, and practices* (2nd ed.) [p. 483]. Mason, OH: Thomson.

71. D

Database. A database is a collection (or file) of related information about a specific topic. Many businesses collect information about their customers and store this information in computer databases. Then, businesses can access this information at any time for a variety of reasons, such as tracking customers geographically. Spreadsheet software is used to organize, calculate, and analyze numerical data. Word-processing software is used to create text documents. The Internet is not a software application program.

SOURCE: NF:003

SOURCE: Farese, L.S., Kimbrell, G., & Woloszyk, C.A. (2009). *Marketing essentials* [p. 199]. Woodland Hills, CA: Glencoe/McGraw-Hill.

72. D

Forwarding the message to the coworker's e-mail address. Many businesses have e-mail systems that allow employees to communicate with each other. The e-mail forward option allows an e-mail message to be sent to e-mail users other than the sender. The reply option is used when the e-mail recipient responds to the message sender. Posting a message in a secured e-mail folder does not ensure that the coworker will read the message. Although the message can be printed and handed to the coworker, it is not the most efficient way to communicate the information.

SOURCE: NF:004

SOURCE: Hyden, J.S., Jordan, A.K., Steinauer, M.H., & Jones, M.J. (2006). *Communicating for success* (3rd ed.) [pp. 301-302]. Mason, OH: Thomson South-Western.

73. C

Time-management tool. Many employees keep track of their activities and organize their daily schedules by using an electronic planning device. This device is a time-management tool because it allows employees to plan their activities to be the most productive. Employees can enter information about future projects, deadlines, meetings, etc., and plan the best use of remaining time. An electronic planning device is not an example of a communication system, a web-based program, or a presentation application.

SOURCE: NF:005

SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 359). New York: Glencoe/McGraw-Hill.

74. C

Be as specific as possible. By being as specific as possible, results are narrowed to the most relevant material, which saves the researcher time from reading through unnecessary information. For example, if an individual is researching information on George Washington, the researcher should enter the keywords "George Washington" rather than "presidents" to retrieve the most relevant information. "Presidents" is a very broad, general term. The researcher would need to sift through much more information to obtain the needed information. Generally, most search engines are not case sensitive so it does not matter how the letters are entered into the query. Most search engines can conduct searches with more than 10 characters in the query field.

SOURCE: NF:006

SOURCE: Google. (n.d.). *The essentials of Google search*. Retrieved August 18, 2010, from <http://www.google.com/help/basics.html>

75. A

Combining animation and sound. Presentation software programs give the user the capability of presenting information by combining graphics, text, animation, photographs, and sound. Presentation software can be used to create slide programs, overhead transparencies, multimedia presentations, etc. This software enables users to develop visual presentations that are lively, colorful, and appealing to viewers. Presentation software programs are not used to connect several computers, copy and print documents, or calculate mathematical data.

SOURCE: NF:008

SOURCE: Lehman, C. & DuFrene, D. (2005). *Business communication* (14th ed.) [p. 32]. Mason, OH: South-Western.

76. D

To organize vendor information. Businesses often use database software programs to organize and analyze various types of information. For example, a business might organize information about its vendors according to name, location, type of product, selling price, or reliability. Spreadsheet software programs may be used to calculate weekly payroll. Graphics software programs may be used to diagram work schedules. Desktop publishing programs may be used to prepare promotional material.

SOURCE: NF:009

SOURCE: Farese, L.S., Kimbrell, G., & Woloszyk, C.A. (2010). *Marketing essentials* [p. 199]. Woodland Hills, CA: Glencoe/McGraw-Hill.

77. C

Integrated software application packages. Integrated software application packages allow businesses to manage all types of business activities, such as inventory control, finance, tracking, invoicing, etc. For example, businesses can track the placement of an order, when the order is shipped and received, when an invoice is generated, and when payment is received. These types of computer programs are not known as electronic communications programs, interactive information display packages, or wireless connectivity programs.

SOURCE: NF:088

SOURCE: Farese, L.S., Kimbrell, G., & Woloszyk, C.A. (2006). *Marketing essentials* (p. 206). New York: Glencoe/McGraw-Hill.

78. B

Allow employees to have access to the same information. Employees often work together to complete projects, and many of these employees work in different locations. Groupware computer software allows employees to share and access the same information from a variety of locations. The ability to access the same information allows each employee to have the necessary data to complete his/her portion of the project in a timely manner. By completing projects in a timely manner, businesses are in a better position to satisfy clients/customers and earn profits, which might increase their market share. Some businesses use groupware computer software to exchange information with their customers, but this depends on the type of business and the relationship with the customer. Groupware computer software can be used in many ways, including training, but the primary purpose is to make information available to the people who need it.

SOURCE: NF:011

SOURCE: Marotta, L. (2006, October 3). *Utilizing the full advantages of groupware applications to boost team collaboration*. Retrieved August 18, 2010, from <http://www.web-conferencing-zone.com/advantages-of-groupware-applications.htm>

79. B

An overview of the content that is visually interesting. The first thing a reader should see on a web page is the basic, rather than detailed, information about the web-page sponsor. Then, readers should be able to click on links to connect them to more detailed information or items of interest. To capture the reader's attention, the page should be visually interesting, which includes the appropriate use of color and smaller graphics. Since larger graphics tend to take longer to appear on the computer screen, some individuals might become frustrated because they must wait. Oftentimes, people will not go beyond the initial screen if they feel it takes too long. Therefore, it is preferable to use smaller graphics. Typefaces should be limited since too many of them can be visually distracting.

SOURCE: NF:042

SOURCE: Miles, J.E., & Dolce, C. (2006). *E-Commerce* (pp. 214-218). New York: Glencoe/McGraw-Hill.

80. D

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

SOURCE: OP:004

SOURCE: Everard, K.E., & Burrow, J.L. (2001). *Business principles and management* (11th ed.) [p. 373]. Cincinnati: South-Western.

81. A

Provide training. Depending on the type of business, employees may be required to use equipment and machinery that may be complicated to operate. To help employees follow instructions and use the equipment and machinery in a safe manner, it is often necessary to provide training. During training, employees learn correct operating procedures which will minimize the possibility of accidents or injuries. Displaying first aid posters or installing a sprinkler system will not help employees follow instructions for the use of equipment and machinery. Depending on the equipment or machinery, employees may be required to wash their hands before or after use.

SOURCE: OP:006

SOURCE: Clark, B., Sobel, J., & Basteri, C.G. (2010). *Marketing dynamics: Teacher's edition* (2nd ed.) [pp. 407, 409]. Tinley Park, IL: Goodheart-Willcox Company, Inc.

82. D
Horseplay. Horseplay is behavior such as running, jumping, wrestling, or showing off. Carl was more interested in showing off than in doing his job safely. This type of incident would be included in an employee's performance evaluation. Stress is a mental or emotional feeling of pressure or tension. Fatigue is a state of mental or physical tiredness. Strain is an injury to muscles or tendons caused by stretching or overexerting.
SOURCE: OP:007
SOURCE: Kilbourne, C. (2009, March 31). *4 keys to preventing workplace horseplay*. Retrieved August 18, 2010, from http://safetydailyadvisor.blr.com/archive/2009/03/31/training_horseplay_prevention_safety_responsibilities.aspx
83. D
Know the proper way to respond. Businesses should have established guidelines for employees to follow if accidents occur. And, employees should learn their employer's procedures for handling accidents so they can respond appropriately if an accident occurs. Not all employees are expected to have formal medical training. The Good Samaritan Law is in effect in most states to protect individuals from liability when they administer accepted first-aid techniques. Employees need to know whether they are covered by such a law. Understanding the accident report form is only part of the procedure.
SOURCE: OP:009
SOURCE: Clark, B., Sobel, J., & Basteri, C.G. (2010). *Marketing dynamics: Teacher's edition* (2nd ed.) [pp. 406-410]. Tinley Park, IL: Goodheart-Willcox Company, Inc.
84. B
Evaluate the situation. The first step that an employee should take when an emergency occurs is to evaluate or assess the situation. The employee must determine what the problem is before s/he takes action. If the employee encounters an unconscious customer, s/he would check the customer's airways and pulse and call for an emergency medical squad for assistance. If the employee sees a fire in the building, s/he should follow the business's procedures, which would likely include actions such as advising others, activating the fire alarm, evacuating (leaving) the building, and notifying the fire department. The employee would call the police department when dangerous situations (e.g., robberies) occur.
SOURCE: OP:010
SOURCE: Clark, B., Sobel, J., & Basteri, C.G. (2010). *Marketing dynamics: Teacher's edition* (2nd ed.) [pp. 409-410]. Tinley Park, IL: Goodheart-Willcox Company, Inc.
85. B
Purchasing. The main function of purchasing is to obtain goods and services for use in the business. Selling is a marketing function which involves determining consumer needs and wants and responding through planned, personalized communication that influences purchase decisions and enhances future business opportunities. Controlling is the management function that monitors the work effort. Organizing is setting up the way the business's work will be done.
SOURCE: OP:015
SOURCE: OP LAP 2—Buy Right (Nature of Purchasing)
86. D
Has enough items on hand to run the business smoothly. Businesses need supplies so that they can operate efficiently. If a business runs out of printer toner, it cannot print letters, reports, or invoices, or conduct other activities that are necessary to keep the business up and running. To reduce the risk of running out of supplies, businesses often develop inventory control systems to track their supplies. Since the DEF Company is a consulting firm, it sells services, and therefore, does not sell the office supplies to customers. Generally, small companies do not need as many office supplies as big companies. Because DEF is a small company, it probably does not purchase too many items in bulk. Suppliers do not always offer free shipping. Businesses do not incur storage costs if their supplies are stored on their premises.
SOURCE: OP:031
SOURCE: Clark, B., Sobel, J., & Basteri, C.G. (2010). *Marketing dynamics: Teacher's edition* (2nd ed.) [p. 355]. Tinley Park, IL: Goodheart-Willcox Company, Inc.

87. A
Mass production. Mass production uses robots, assembly lines, computers, and other technology to produce large quantities of a few items. Continuous processing produces large quantities of a single product. Project manufacturing builds a small number of very large products, such as houses or highways. Job-shop processing produces goods to each customer's specifications.
SOURCE: OP:017
SOURCE: OP LAP 4—Can You Make It? (Nature of Production)
88. A
Conservative. When in doubt, be conservative. This is especially true in selecting clothes for work. Your work clothes should present a positive image of you and the business for which you work. They should not distract customers from the products you sell or coworkers from doing their jobs. Choosing clothing that is highly advertised, a current fad, or eye-catching would not be as wise as choosing something conservative.
SOURCE: PD:002
SOURCE: PD LAP 5—Brand Me! (Personal Appearance)
89. C
Reduces stress. Stress on the job is often caused by the feeling that you have little or no control over your work or the circumstances in which you do it. Getting organized gives you some feeling of control, which reduces stress and makes you a better, more productive employee.
SOURCE: PD:009
SOURCE: Wallace, H.R., & Masters, L.A. (2006). *Personal development for life & work* (9th ed.) [p. 300]. Mason, OH: South-Western Cengage Learning.
90. C
Choosing your goal. Choosing your goal is a goal-setting basic that may take some time to accomplish, and that's all right. It's important to take all the time you need to think it through when you're deciding what you want to achieve. It shouldn't take too much time to write your goal down, break your goal down, or visualize yourself accomplishing it.
SOURCE: PD:018
SOURCE: PD LAP 16—Go for the Goal (Goal Setting)
91. C
Routine. Routine decisions are easy to make. They are made quickly and don't require a lot of thought or planning. Routine decisions, such as buying a bouquet of flowers, are based on personal feelings or are reactions to certain occurrences. Buying flowers is not a major, important, or urgent decision.
SOURCE: PD:017
SOURCE: PD LAP 10—Weigh Your Options (Decision Making)
92. C
Meeting their employers' expectations. A business has certain basic expectations of its employees. Because the employer is paying the employee, the employer expects the employee to arrive on time during designated work hours. The employer also expects the employee to be productive and work efficiently. An employee who goofs off or takes care of personal issues while on the clock is costing the business money because s/he is not doing the work that the employer is paying him/her to do. Other expectations that an employer might have of its employees are to understand the employer's policies, perform work in a safe manner, and make suggestions for improvement.
SOURCE: PD:020
SOURCE: Bailey, L.J. (2003). *Working: Career success for the 21st century* (3rd ed.) [pp. 94-96]. Mason, OH: South-Western.

93. D

Internet web sites. Today, Internet web sites are a valuable source of career information that is available to individuals at all times. Many professional organizations maintain web sites that provide career information. Also, many businesses post career and employment information on their web sites. Some sites are designed specifically to allow job seekers access to potential employers, as well as information about careers in various industries. Employment agencies, local libraries, and school counselors are sources of career information, but they are not available to individuals at all times.

SOURCE: PD:022

SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 117). New York: Glencoe/McGraw-Hill.

94. A

Future outlook. When researching employment opportunities in business, it is important to consider the future outlook for the type of career. Some careers in certain industries are growing and the future is good. However, careers in other industries are declining. Individuals should find out if there is growth potential or if a job will be phased out over the next few years. An example is an increase in service jobs but a decrease in manufacturing jobs. Vacation time and safety programs vary from business to business and are not major considerations when researching employment opportunities. The office environment is unique to each business. Individuals usually learn about the environment once they begin a job.

SOURCE: PD:025

SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 61). New York: Glencoe/McGraw-Hill.

95. C

Reduces taxes. Our society needs entrepreneurs because they create new jobs for us, help our economy to grow, save us money, and solve everyday problems. Entrepreneurship has no direct impact on the taxes that citizens and businesses are required to pay.

SOURCE: PD:066

SOURCE: PD LAP 4—Own Your Own (Career Opportunities in Entrepreneurship)

96. D

The government. Public employment agencies are operated by either the state or the federal government. Businesses provide these agencies with information about their needs for workers, and the agencies pass the information on to job seekers who inquire. Some schools do help students to find jobs, but this service is not open to everyone. Private employment agencies charge a fee for their services. They may collect from both the employers/businesses seeking workers and the workers who find jobs through their services.

SOURCE: PD:026

SOURCE: Bailey, L.J. (2003). *Working: Career success for the 21st century* (3rd ed.) [p. 35]. Mason, OH: South-Western.

97. C

Listen carefully. In order to answer questions adequately, an applicant should listen carefully to the interviewer. The applicant needs to understand exactly what the interviewer is asking. By listening carefully, an applicant will be able to respond with the proper information. Talking rapidly and responding quickly will not help applicants to answer questions adequately. Applicants should dress appropriately for job interviews, but that will not help them to answer questions unless they listen carefully and understand what is being asked.

SOURCE: PD:028

SOURCE: Bailey, L.J. (2003). *Working: Career success for the 21st century* (3rd ed.) [pp. 67-68]. Mason, OH: South-Western.

98. D

Express your interest in the job opening. A letter of application serves as a way to introduce yourself, express your interest in a job with the company, and briefly describe why you are a good candidate for the job. Because your résumé is enclosed with the letter, you should provide résumé highlights, and ask the reader to refer to the résumé for further details about your skills, experience, and education. Salary requirements are usually not addressed in the letter of application. The interviewer contacts the job applicant to schedule an interview after reviewing the applicant's letter of application and résumé.

SOURCE: PD:030

SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (pp. 125-126). New York: Glencoe/McGraw-Hill.

99. A

Advances in technology. Advances in technology have eliminated the need for some jobs while creating a need for new jobs. Therefore, some employees need additional education and training to change careers and pursue different occupations because the jobs for which they were trained no longer exist. Workers usually do not need to continue their education and obtain training to pursue different careers because of increases in responsibility, changes in geography, or limits to confidentiality.

SOURCE: PD:033

SOURCE: Kimbrell, G., & Vineyard, B.S. (2006). *Succeeding in the world of work* (p. 101). New York: Glencoe/McGraw-Hill.

100. A

To serve as a link between top-level and first-line management. Since mid-level management operates between top-level and first-line management, it provides the connecting link between the two. Mid-level management plans ways that the long-term objectives set by top-level management can be reached and assigns the projects to first-line management. Making sure that projects meet deadlines and preparing workers' daily schedules are responsibilities of first-level management.

SOURCE: SM:001

SOURCE: SM LAP 3—Manage This! (Concept of Management)