

- 31 One purpose of antidiscrimination laws is to
- 1 give jobs to people with the highest amount of education
  - 2 give all qualified persons an equal chance of obtaining a job
  - 3 pay all persons in a company the same salary regardless of their job
  - 4 allow people to retire earlier
- 32 Which organization negotiates to obtain higher wages and better benefits for workers?
- 1 Equal Employment Opportunity Commission
  - 2 a trade association
  - 3 a labor union
  - 4 the Federal Government
- 33 A major purpose of a professional organization is to
- 1 provide members with the latest information about advancements in their field
  - 2 set fees that members may charge their clients
  - 3 grant members licenses to practice
  - 4 negotiate labor contracts for members
- 34 A company is installing new equipment which employees must learn to operate. It would be most helpful if the employees have
- 1 leadership ability
  - 2 transferable skills
  - 3 a college education
  - 4 union membership
- 35 Waiters and waitresses are likely to have difficulty setting up budgets because
- 1 part of their earnings is received in cash
  - 2 they often have to work on weekends
  - 3 they must pay income tax on tips
  - 4 their incomes are variable

- 36 Which savings method would be most appropriate for a high school student earning \$30 a week?
- 1 a passbook account
  - 2 a certificate of deposit
  - 3 an individual retirement account (IRA)
  - 4 common stock
- 37 The best method for helping a person to save money on a regular basis is
- 1 making as many credit purchases as possible
  - 2 saving only when money is left after paying bills
  - 3 enrolling in an employer's payroll savings plan
  - 4 buying on impulse
- 38 Which type of endorsement is shown below?

*For deposit only*  
*Lyle James*  
 19-19904713

- |         |               |
|---------|---------------|
| 1 blank | 3 special     |
| 2 joint | 4 restrictive |
- 39 An advantage to customers of using an automated teller machine (ATM) is that
- 1 an unlimited amount of cash may be withdrawn in one transaction
  - 2 service charges are deducted from their account
  - 3 banking transactions can be made beyond the normal banking hours
  - 4 more personal attention is received from the bank's staff
- 40 A check that has been written but not yet cleared by the bank is called
- 1 a cashier's check
  - 2 a money order
  - 3 an outstanding check
  - 4 a certified check

- 41 Juan wishes to increase the amount of income tax that is withheld weekly from his salary. Which form should he complete?
- (1) 1040EZ (3) 1099  
(2) W-2 (4) W-4
- 42 Carol recently moved from New York State to California. Which agency assures that her credit history will be available to California businesses?
- 1 a credit bureau  
2 a Better Business Bureau  
3 the Internal Revenue Service  
4 a credit union
- 43 What possession is used as collateral for a mortgage loan?
- 1 automobile (3) jewelry  
2 house (4) furniture
- 44 Mary bought dining room furniture for \$1,800 on an installment plan. She agreed to make a \$600 downpayment and 24 equal monthly payments. What will be the amount of each monthly payment?
- (1) \$100 (3) \$50  
(2) \$75 (4) \$25
- 45 Which source would provide the most reliable information about a product?
- 1 newspaper advertisement  
2 television commercial  
3 a salesperson  
4 *Consumer Reports* magazine
- 46 The first step individuals should take to solve consumer problems is to
- 1 complain to other consumers  
2 explain their concern to the seller  
3 write to their Senator  
4 start a legal action
- 47 George has a charge account at a department store and has always made his payments in full and on time. He would now like to borrow money from a bank to buy a car. In this situation the department store can be considered a
- 1 liability (3) cosigner  
2 credit risk (4) credit reference
- 48 Bonnie's car was damaged in an accident that was Bonnie's fault. According to her automobile insurance policy, she must pay for the first \$300 of repairs to her car. This amount is referred to as the
- 1 dividend (3) deductible  
2 deposit (4) deficit
- 49 Employees usually purchase health insurance through the company where they work because the premiums are lower. The premiums are lower because
- 1 the company has purchased group insurance  
2 the company profits when employees are sick  
3 employees are healthier than people who do not work  
4 employees will pay future premiums if they become ill
- 50 Ed saw an advertisement in the newspaper for a stove at a certain price. When he went to the store, a saleswoman told him that the stove advertised was not available. She offered to sell Ed another stove at a higher price. This situation is an example of
- 1 usury  
2 truth-in-advertising  
3 bait-and-switch advertising  
4 product information

**When you have finished Part 1, go right on to Part 2.**



The University of the State of New York

**Occupational Education Proficiency Examination**

**INTRODUCTION TO OCCUPATIONS**

**Monday, June 17, 1996—9:15 a.m.**

FOR TEACHERS ONLY	
If the student has answered more than three Part 2 questions, only the first three should be rated.	
Part 2 Question	Credits
1	
2	
3	
4	
Part 2 Score	
Rater's Initials .....	

**Part 2**

Student \_\_\_\_\_

School \_\_\_\_\_ City or P.O. \_\_\_\_\_

Part 2 consists of four questions. You are to answer **THREE** of these questions. Each question is worth a total of four credits.

Write your answers in this examination booklet in the spaces provided. You may use scrap paper to make notes about your ideas for answering the questions, but you must write your final answers in this booklet.

Follow these guidelines in preparing your answers:

1. Read each question carefully before deciding which three you will answer.
2. Answer all parts of the three questions you choose.
3. Answer fully each of the three questions you choose, but do not include information that has nothing to do with the question.

When you have completed the examination, you must sign the declaration on the separate answer sheet and hand in the answer sheet, both examination booklets, and your scrap paper.

**Answer THREE of the four questions in this part.**

1. Most modern businesses are equipped with computers, modems, and fax machines. List *two* advantages and *two* disadvantages these technological advances have brought to businesses.

*Advantages*

(1) \_\_\_\_\_ [1]

(2) \_\_\_\_\_ [1]

*Disadvantages*

(1) \_\_\_\_\_ [1]

(2) \_\_\_\_\_ [1]

2. Tyler is 16 years old. He has decided to quit high school because he feels it is a waste of time. He wants to find a full-time job. List *four* negative consequences for Tyler that may result from his decision to quit high school.

(1) \_\_\_\_\_ [1]

(2) \_\_\_\_\_ [1]

(3) \_\_\_\_\_ [1]

(4) \_\_\_\_\_ [1]

3 Identify *four* working conditions that will probably increase productivity in a business.

(1) \_\_\_\_\_ [1]

(2) \_\_\_\_\_ [1]

(3) \_\_\_\_\_ [1]

(4) \_\_\_\_\_ [1]

4 List *four* advantages of using credit to make a purchase.

(1) \_\_\_\_\_ [1]

(2) \_\_\_\_\_ [1]

(3) \_\_\_\_\_ [1]

(4) \_\_\_\_\_ [1]

The University of the State of New York

## Occupational Education Proficiency Examination

### INTRODUCTION TO OCCUPATIONS

Monday, June 17, 1996—9:15 a.m.

The questions on this examination measure your knowledge and understanding of the facts and concepts contained in the Working Citizen/Personal Resource Management module of the Introduction to Occupations course. The examination has two parts, Part 1 and Part 2. You will have as much time as you need to answer the questions on Part 1 and Part 2. The Part 2 booklet is stapled in the center of this booklet.

Part 1 consists of 50 multiple-choice questions. Record your answers to these questions on the separate answer sheet. Use only a No. 2 pencil on your answer sheet. When you have finished Part 1, go right on to Part 2.

When you are told to do so, open this booklet, carefully remove the Part 2 examination booklet, and then close the booklet. Complete the heading and read the information on the cover of the Part 2 examination booklet.

When you have completed the examination, you must sign the declaration on the separate answer sheet which states that you did not see any of the questions or answers before taking this examination and that you have neither given nor received help in answering any of the questions during the examination. Your answer papers cannot be accepted if you fail to sign this declaration.

After you sign the declaration, you must hand in the separate answer sheet, both examination booklets, and your scrap paper. Be sure you have completed the heading on the separate answer sheet and on the Part 2 examination booklet.

**DO NOT OPEN THIS EXAMINATION BOOKLET UNTIL YOU ARE TOLD TO DO SO.**

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THE STATE EDUCATION DEPARTMENT  
ALBANY, NEW YORK 12234

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## DIRECTIONS FOR PART 1:

There are 50 questions in Part 1 of this examination. Each question is followed by four choices. Read each question carefully. Decide which choice is the correct answer. On the separate answer sheet, mark your answer in the row of circles for each question by filling in the circle that has the same number as the answer you have chosen.

Look at the sample question shown below.

### Sample Question

Which course is a required part of *every* occupational education sequence?

- 1 Production Systems
- 2 Introduction to Occupations
- 3 Food and Nutrition
- 4 Business Analysis/Business Computer Applications

The correct answer is **Introduction to Occupations**, which is choice number **2**. On your answer sheet, look at the box showing the row of answer circles for the sample question. Since choice number **2** is the correct answer for the sample question, the circle with the number **2** has been filled in.

Answer all the questions in Part 1 in the same way. If you want to change an answer, be sure to erase your first mark completely. Then mark the answer you want.

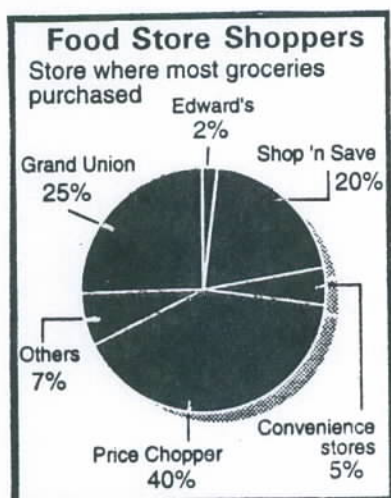
When you are told to start working, turn the page and begin with question 1. Work carefully and answer all the questions in Part 1. Your score for Part 1 will be the number of questions you answer correctly. You may use scrap paper to work out the answers to the questions, but be sure to mark all your Part 1 answers on the separate answer sheet.

After you have completed Part 1, go right on to Part 2.

## Part 1

- 1 A form of business ownership that sells stock to its prospective owners is a
  - 1 proprietorship
  - 2 partnership
  - 3 corporation
  - 4 cooperative
  
- 2 Which item would most likely have a low supply, high demand, and a high price?
  - 1 an air-conditioner in summer
  - 2 a bathing suit in New York in December
  - 3 a wool ski cap in a warm climate
  - 4 a raincoat on a sunny day
  
- 3 Maria mowed her cousin's lawn in exchange for the use of her cousin's car. This exchange is an example of
  - 1 monopoly
  - 2 barter
  - 3 competition
  - 4 profit

Base your answer to question 4 on the graph below.



Adapted from: Albany Times Union Graphic:  
Richard K. Stoddard: 1991 Scarborough Report,  
CN Research, Griffin Report of Food Marketing

- 4 The information contained in the graph deals mainly with
  - 1 competition among food stores
  - 2 profits earned by food stores
  - 3 the amount of money consumers spend on groceries
  - 4 the number of food stores in the area

- 5 Jon's job involves making candies using his employer's secret recipe. Jon describes the recipe to his friends. Which responsibility to his employer has Jon broken?
  - 1 productivity
  - 2 punctuality
  - 3 efficiency
  - 4 loyalty
  
- 6 A major industry moves out of a small community. As a result, the community will likely experience
  - 1 a decrease in leisure time
  - 2 a decrease in the tax base
  - 3 an increase in consumer spending
  - 4 an increase in employment
  
- 7 Which economic indicator measures changes in the cost of living from month to month?
  - 1 consumer price index
  - 2 gross national product
  - 3 unemployment index
  - 4 Federal budget deficit
  
- 8 Which invention has contributed most to changing the United States from an industrial to an informational society?
  - 1 automobile
  - 2 space shuttle
  - 3 computer
  - 4 automated teller machine (ATM)
  
- 9 Which business is best suited for the use of robotic technology?
  - 1 a supermarket chain
  - 2 a factory producing hand-carved furniture
  - 3 a photography studio
  - 4 a factory mass-producing bicycles
  
- 10 Skills developed over a period of time are an employee's
  - 1 attitudes
  - 2 abilities
  - 3 potential
  - 4 aptitudes



- 11 Which characteristic is needed by most employees for success in the workplace?
- 1 willingness to travel
  - 2 interest in being promoted
  - 3 ability to communicate
  - 4 desire to join a union
- 12 Which activity is an example of volunteerism?
- 1 collecting money for a charity
  - 2 entering an apprenticeship program
  - 3 playing on a school's soccer team
  - 4 job shadowing for school credit
- 13 Lisa is employed as a nurse. An intangible benefit of this job might be
- 1 life insurance
  - 2 a paid vacation
  - 3 a regular salary
  - 4 meeting new people
- 14 Anne has many different tasks to do at work every day. To make sure she will finish all of her tasks, Anne should
- 1 list the tasks in order of priority before beginning to do them
  - 2 spend an equal amount of time on each task
  - 3 ask coworkers to do her tasks
  - 4 perform the simplest tasks first
- 15 Justin must decide whether to quit his part-time job and attend college full time or to continue working and attend college part time. In the decisionmaking process, Justin's next step should be to
- 1 make a decision quickly so he will not change his mind
  - 2 discuss his decision with a friend
  - 3 determine the advantages and disadvantages for each alternative
  - 4 examine his financial resources
- 16 An employer can best help employees to manage their work time effectively by
- 1 replacing employees with machines whenever possible
  - 2 changing work procedures without notice
  - 3 assigning only those duties that employees find easy to perform
  - 4 providing employees with clear explanations of their duties
- 17 A brief written explanation of the duties and minimum requirements for a particular position is called a
- |                    |                   |
|--------------------|-------------------|
| 1 job orientation  | 3 job description |
| 2 career objective | 4 personnel file  |
- 18 For each hour of overtime work, an employee who earns an hourly rate is usually paid
- (1)  $1\frac{1}{2}$  times the regular hourly rate
  - (2) 2 times the regular hourly rate
  - (3)  $2\frac{1}{2}$  times the regular hourly rate
  - (4) 3 times the regular hourly rate
- 19 A skill that is increasingly important in most jobs today is the ability to
- 1 do mechanical work
  - 2 work as part of a team
  - 3 do mental calculations
  - 4 complete repetitive tasks
- 20 Erik has been operating his own package delivery business for 3 years. Each year his profits have increased. Based on this information, which statement is true about Erik's business?
- 1 The location of the business is the key to Erik's success.
  - 2 The service that Erik provides is in demand.
  - 3 Erik should incorporate to save money in taxes.
  - 4 Erik's bookkeeping system is not efficient.

21 Ron has excellent interpersonal and managerial skills and can effectively communicate ideas to others. Which occupation is he best suited for?

- 1 mechanic
- 2 construction worker
- 3 teacher
- 4 artist

22 The Miller family lives in a small town. Recently Mrs. Miller's employer moved the company from the small town to a city 150 miles away. Mrs. Miller decided to stay in the city during the week and come home on weekends. A likely effect of this lifestyle change on the family is that their

- 1 fixed expenses will increase
- 2 time spent together will increase
- 3 travel expenses will decrease
- 4 credit rating will decrease

23 A major purpose of an employment agency is to

- 1 set up apprenticeship programs
- 2 guarantee that businesses follow antidiscrimination laws
- 3 advise people who are establishing their own business
- 4 provide clients with information about job openings

24 Working papers are available at a

- 1 school guidance office
- 2 chamber of commerce
- 3 post office
- 4 Social Security office

25 Nina is applying for a secretarial position in a law firm. Which would be an appropriate topic for Nina to discuss at the job interview?

- 1 her family's legal problems
- 2 her long-term career goals
- 3 her financial difficulties
- 4 the personal faults of her former supervisors

26 A main purpose of the Occupational Safety and Health Administration (OSHA) is to

- 1 inspect food to see that it meets safety and health standards
- 2 determine safety and health standards for the workplace
- 3 create health insurance programs for employees
- 4 guarantee workers' compensation benefits for employees injured on the job

27 A company uses a team of managers and employees to solve company problems and plan for the company's future. This practice is called

- 1 shared decisionmaking
- 2 on-the-job training
- 3 arbitration
- 4 career mobility

28 Gary was laid off from his job. His employer gave him a check equal to several weeks' earnings. This check is an example of

- |                |                 |
|----------------|-----------------|
| 1 a commission | 3 severance pay |
| 2 wages        | 4 overtime pay  |

29 Anton has the most seniority of all the employees in a company. This fact means that Anton

- 1 is the company's most productive worker
- 2 has received more promotions than any other employee
- 3 has the best interpersonal skills of all the employees
- 4 has been employed at the company for the longest period of time

30 Mortgage payments, car payments, and auto insurance premiums are classified as

- |                     |              |
|---------------------|--------------|
| 1 variable expenses | 3 assets     |
| 2 fixed expenses    | 4 collateral |