

**The University of the State of New York**  
**Occupational Education Proficiency Examination**  
**INTRODUCTION TO OCCUPATIONS**  
**Monday, June 22, 1992 — 9:15 a.m.**

<b>FOR TEACHERS ONLY</b>	
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	
<b>Part 2 Score</b>	
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.

1 a Define the term "strike" as it refers to labor disputes.

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[2]

b Explain *one* way that a strike might affect the company involved.

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[2]

2 Mr. and Mrs. Garcia are saving money to meet their long-term goal. Each month, they deposit a certain amount of money in their savings account. State *two* ways the money deposited in the bank will benefit the Garcias and state *two* ways the money deposited will benefit the bank.

*Two* benefits to the Garcias

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

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

*Two* benefits to the bank

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

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

3 The Griffin family just moved into their first home and decided to buy new furniture. Explain *one* advantage and *one* disadvantage if the Griffins take out a one-year installment loan instead of a three-year installment loan to buy their furniture.

*One* advantage of a one-year loan

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[2]

*One* disadvantage of a one-year loan

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[2]

4 State *two* reasons that job opportunities for women and/or minorities are greater today than they were in the past.

(1) \_\_\_\_\_

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[2]

(2) \_\_\_\_\_

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[2]





30 Joy works for a construction company and belongs to the union. Joy's boss told her to work on a ladder that is unsafe. What action should she take?

- 1 Climb the ladder so that her boss does not get angry.
- 2 Discuss the safety of the ladder with her unionized coworkers.
- 3 Tell her boss she will not do the job and then walk out.
- 4 Tell her boss the ladder is unsafe and speak to the union representative.

31 To avoid discriminating against individuals with physical disabilities, an employer should make sure that these employees

- 1 are accompanied at all times by a non-handicapped employee
- 2 are paid more than other employees who perform the same job
- 3 have access to all areas in their workplace
- 4 receive better medical benefits than other employees

32 The main purpose of a labor union is to

- 1 obtain higher pay and better working conditions for workers
- 2 evaluate the usefulness of different production methods
- 3 pay for workers' fringe benefits and retirement plans
- 4 encourage workers to improve their job skills

33 Which government agency establishes rules that protect workers from hazardous working conditions?

- 1 Bureau of Labor Statistics
- 2 United States Department of Agriculture
- 3 Federal Food and Drug Administration
- 4 Occupational Safety and Health Administration

34 Consumer magazines are a good source of

- 1 product information
- 2 retail credit applications
- 3 listings of job openings
- 4 listings of salary scales

35 Which individual demonstrates planning and self-discipline to achieve financial goals?

- 1 Andy, who borrows money for daily expenses
- 2 Harry, who purchases a stereo on impulse
- 3 José, who saves part of each paycheck to buy a car
- 4 Mike, who spends all his take-home pay for clothing

36 Joan has reached her credit limit on all six of her credit cards, and she is usually late in making her monthly payments. To improve her credit rating, Joan should

- 1 apply for additional credit cards
- 2 continue her spending patterns, using cash
- 3 ask to have her credit limit extended on her credit accounts
- 4 stop using her credit cards and make arrangements to pay them off

37 Which budget item is considered a fixed expense?

- 1 mortgage payment or rent
- 2 entertainment
- 3 clothing and accessories
- 4 car repairs

38 Which factor does *not* affect the total cost of a mortgage?

- 1 size of the downpayment
- 2 interest rate charged by the lender
- 3 term or length of time of the mortgage
- 4 occupation of the person applying for the mortgage

Base your answer to question 39 on the monthly payroll tax table below.

Monthly payroll period  
Amount of tax to be withheld

NUMBER OF WITHHOLDING ALLOWANCES						
WAGE	SINGLE			MARRIED		
	0	1	2	0	1	2
BUT AT LEAST						
LESS THAN						
1400--1440	106	99	92	99	92	85
1440--1480	109	102	96	103	96	89
1480--1520	112	105	99	106	99	92
1520--1560	115	109	102	109	102	95
1560--1600	118	112	105	113	106	99
1600--1640	122	115	108	116	109	102
1640--1680	125	118	112	120	113	106
1680--1720	127	121	115	123	116	109
1720--1760	130	125	118	126	119	112
1760--1800	133	127	121	130	123	116

39 What amount of tax should be withheld for a married employee earning \$1645 a month who claims a total of two withholding allowances?

- (1) \$102 (3) \$108  
(2) \$106 (4) \$112

40 Andrew, an 18-year-old, has completed and passed a safe-driving course. He has purchased a car to drive to his job as a clerk. Andrew will receive a discount on his automobile insurance because of his

- 1 age 3 training  
2 gender 4 occupation

41 The best way to check on the quality of a service provided by a local merchant is to

- 1 talk to the merchant's competitors  
2 talk to previous customers  
3 read advertisements provided by the business  
4 read national consumer magazines

42 An example of a service purchased by a consumer is a

- 1 physical examination by a doctor  
2 new refrigerator from a department store  
3 gallon of milk from a supermarket  
4 book from a used-book store

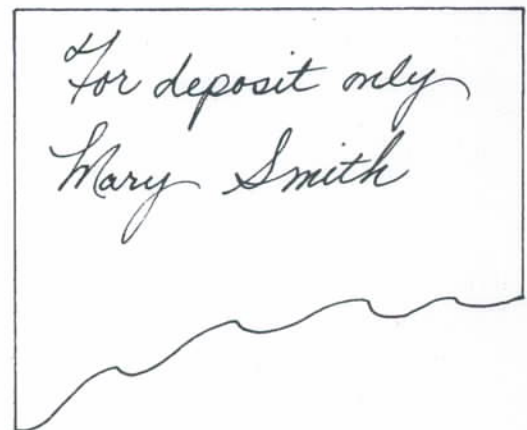
43 An evaluation of an individual's ability and willingness to repay debts is called a credit

- 1 risk 3 rating  
2 history 4 application

44 Which payment schedule is characteristic of a revolving charge account?

- 1 No service charge is made if the customer pays the balance within 180 days.  
2 The entire amount is due at the end of one month.  
3 No payments are due for the first six months.  
4 A portion of the debt must be paid each month.

45 Which kind of check endorsement is shown below?



- 1 restrictive endorsement  
2 special endorsement  
3 blank endorsement  
4 full endorsement



46 Paul's checkbook balance is \$339.10. His bank statement shows a \$15.00 service charge. What is Paul's adjusted checkbook balance?

- (1) \$354.10
- (2) \$339.10
- (3) \$324.10
- (4) \$224.10

47 Martha is paid \$5 per hour for the first 40 hours she works each week. She is paid time-and-a-half for every hour over 40 hours. If she worked 44 hours last week, Martha earned

- (1) \$200
- (2) \$230
- (3) \$250
- (4) \$330

48 The Petersen family wants to prepare a monthly family budget. Mrs. Petersen earns \$36,360 a year. Mr. Petersen earns \$2,100 a month. What is the Petersens' monthly income?

- (1) \$3,030
- (2) \$3,205
- (3) \$3,846
- (4) \$5,130

49 Juan's bank statement shows an ending balance of \$369.77. His outstanding checks are for \$42.74, \$13.97, and \$35.00. Juan's adjusted balance is

- (1) \$461.48
- (2) \$348.06
- (3) \$278.06
- (4) \$91.71

50 How much money would Helen save if she earns \$150 and puts 15% into her savings account?

- (1) \$15.00
- (2) \$22.50
- (3) \$12.50
- (4) \$9.00

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**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 22, 1992 — 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 black lead 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.

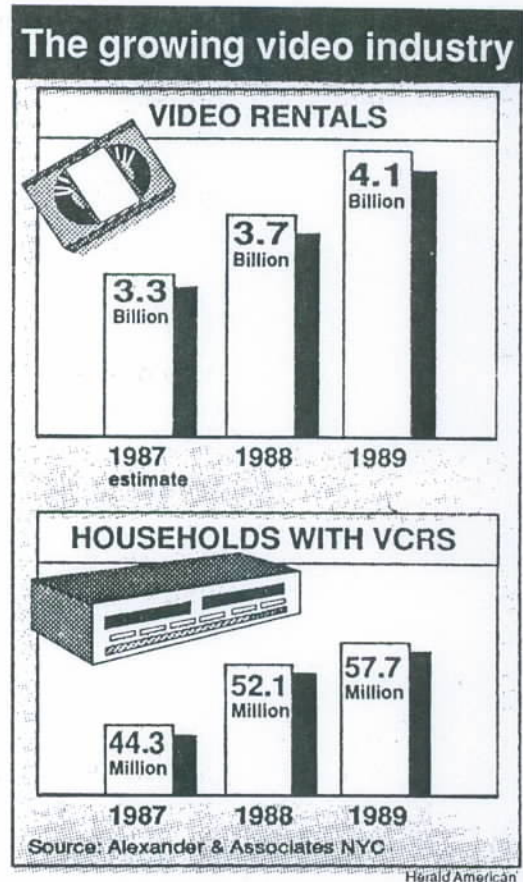
When you are told to start working, turn the page and begin with question 1. Work carefully and answer all the questions in Part 1. Your score for Part 1 will be the number of questions you answer correctly. You may use scrap paper to work out the answers to the questions, but be sure to mark all your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

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

## Part 1

- 1 A business helps its employees satisfy their wants and needs mainly by
  - 1 paying them salaries
  - 2 selling shares of stock
  - 3 buying them bonds
  - 4 increasing total sales
  
- 2 A consumer is a person who
  - 1 works for a large retail corporation
  - 2 maintains a savings account
  - 3 buys and uses goods and services
  - 4 answers questions for an information service
  
- 3 The economy of an area is most likely to depend on favorable weather if that economy is based on
  - 1 manufacturing
  - 2 tourism
  - 3 finance
  - 4 mining
  
- 4 To make a delivery, Pat's Appliance Store uses a truck belonging to Sandy. This is an example of a business transaction if
  - 1 Pat pays Sandy for the use of the truck
  - 2 Pat's truck is in need of repair
  - 3 Sandy has another truck
  - 4 Sandy allows Pat to borrow the truck
  
- 5 The relationship between the quantities of goods and services that are available and the quantities that people are willing to buy is known as
  - 1 economic production
  - 2 price determination
  - 3 inflation rate
  - 4 supply and demand

Base your answer to question 6 on the graph below.



- 6 Which is a valid conclusion about the video industry from 1987 through 1989?
  - 1 Video rentals decreased.
  - 2 Television purchases increased.
  - 3 Videocassette recorder (VCR) purchases increased.
  - 4 Videocassette recorder (VCR) prices decreased.
  
- 7 The efficiency of a workplace is most affected by the
  - 1 interviewing policies of employers
  - 2 types of benefits employers provide
  - 3 purchasing decisions of managers
  - 4 job performance of employees



- 8 To the owner, which is a *disadvantage* of the sole proprietorship form of business?
- 1 problems with partners
  - 2 complete control and flexibility
  - 3 no sharing of profits
  - 4 limited ability to raise capital
- 9 A young married couple wish to buy a house. Which change in lifestyle could help them save money to reach this goal?
- 1 working fewer hours
  - 2 dining out less frequently
  - 3 taking more vacations
  - 4 entertaining more often
- 10 Roy has a full-time job during the day and is taking college classes in the evening. What is the best way for Roy to succeed at both his classes and his job?
- 1 Sleep only a few hours each night.
  - 2 Leave work early to do his homework.
  - 3 Use time-management skills.
  - 4 Miss one class each week.
- 11 Reviewing a decision is known as
- 1 evaluating
  - 2 brainstorming
  - 3 setting goals
  - 4 choosing alternatives
- 12 High school students who choose to do volunteer work often benefit because they
- 1 gain valuable work experience
  - 2 can work without supervision
  - 3 work for free
  - 4 are their own boss
- 13 A résumé should include information about a person's
- 1 ethnic background
  - 2 marital status
  - 3 physical appearance
  - 4 work experience
- 14 Which question can *not* legally be asked of an applicant during a job interview?
- 1 "Do you have any experience in this field?"
  - 2 "Are you a high school graduate?"
  - 3 "What is your religion?"
  - 4 "What is your ultimate career goal?"
- 15 During an interview, employers usually ask questions that will help them learn about the applicant's
- 1 financial background
  - 2 job qualifications
  - 3 family history
  - 4 national origin
- 16 After an interview, Trudi wrote a letter thanking the interviewer and expressing her interest in the job. Which type of letter did Trudi write?
- |         |             |
|---------|-------------|
| 1 cover | 3 reference |
| 2 sales | 4 follow-up |
- 17 When Stan is asked to do a job, he always agrees to complete it on time. Recently, he has received additional jobs and he has been unable to meet deadlines. Which factor has most likely caused Stan's problem?
- 1 He has accepted more work than he is able to do.
  - 2 He has not considered the jobs important.
  - 3 He has changed his mind too often.
  - 4 He has carefully controlled his time.
- 18 Reducing your career options means
- 1 identifying career information sources
  - 2 eliminating careers that are not of interest
  - 3 determining educational requirements for many careers
  - 4 listing your primary lifestyle goals

- 19 Jim enjoys going to work every day because he likes his job and is successful at it. Jim most likely based his career decision on
- 1 the availability of the job
  - 2 his interest and ability
  - 3 the job location
  - 4 his career outlook
- 20 Which career cluster includes jobs in mining, forestry, and wildlife management?
- 1 public service
  - 2 hospitality and recreation
  - 3 natural resources and environment
  - 4 arts, humanities, and sciences
- 21 What should a person do *first* before looking for a job?
- 1 Make a list of available jobs.
  - 2 Fill out a job application.
  - 3 Contact an employment agency.
  - 4 Analyze personal strengths and weaknesses.
- 22 An advantage of entrepreneurship is
- 1 receiving the satisfaction of being your own boss
  - 2 having little responsibility for the company's success
  - 3 taking no financial risk
  - 4 working long hours
- 23 The term "job description" is best defined as a
- 1 list of positions in a company's organizational chart
  - 2 summary of a worker's employment qualifications
  - 3 report on financial information about an occupation
  - 4 written outline of the duties of a position
- 24 Which type of test is designed to help people identify their natural abilities?
- 1 an interest test
  - 2 an aptitude test
  - 3 an achievement test
  - 4 a personality test
- 25 What should a person do if he or she makes a major error while working on a job?
- 1 Continue as if nothing had happened.
  - 2 Try to cover up the mistake.
  - 3 Ask for advice and assistance.
  - 4 Stop that job and go on to another.
- 26 The United States has changed rapidly from an industrial society to an informational society. Which item is most responsible for this change?
- |              |                |
|--------------|----------------|
| 1 computer   | 3 jet airplane |
| 2 automobile | 4 calculator   |
- 27 Employees with a positive work attitude often affect their businesses by
- 1 decreasing morale
  - 2 decreasing competition
  - 3 increasing productivity
  - 4 increasing production costs
- 28 Cathy stopped purchasing grapes because she read that some vineyard owners were treating their workers unfairly. In this instance, Cathy is participating in a
- |             |           |
|-------------|-----------|
| 1 grievance | 3 picket  |
| 2 boycott   | 4 lockout |
- 29 Performance evaluations by an employer can best be compared to
- 1 income tax statements
  - 2 report cards
  - 3 labor contracts
  - 4 monthly bank statements