

The University of the State of New York

## Occupational Education Proficiency Examination

### INTRODUCTION TO OCCUPATIONS

Monday, January 25, 1993 — 1:15 p.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.

- 1 Food, clothing, and shelter are examples of
  - 1 values
  - 2 goals
  - 3 wants
  - 4 needs
  
- 2 A local grocery store is selling grapes for \$2.59 per pound. According to the principle of supply and demand, customers who believe that this price is too high can
  - 1 ask the grocer to obtain a larger supply of grapes
  - 2 refuse to purchase the grapes at this price
  - 3 purchase larger quantities of grapes than usual
  - 4 suggest that the grocer order smaller quantities of grapes
  
- 3 Which type of business organization may sell stocks to the general public?
  - 1 cooperative
  - 2 partnership
  - 3 corporation
  - 4 proprietorship
  
- 4 Bob pays cash for everything he purchases. Which effect does Bob's action have on the economy?
  - 1 It increases the circulation of money.
  - 2 It increases the unemployment rate.
  - 3 It decreases the wants of consumers.
  - 4 It decreases the needs of consumers.
  
- 5 The Timely Company buys parts from the Dexter Company. In this transaction, the Timely Company is
  - 1 a producer
  - 2 a distributor
  - 3 a consumer
  - 4 an employer
  
- 6 Which economic condition results when the demand for goods exceeds the supply of goods?
  - 1 a shortage
  - 2 a recession
  - 3 a surplus
  - 4 deflation

- 7 The dollar value of all goods and services produced in the United States is known as
  - 1 the gross national product
  - 2 the economic system
  - 3 disposable income
  - 4 factors of production
  
- 8 In the United States economy, the main goal of most businesses is to
  - 1 attract as many investors as possible
  - 2 employ as many workers as possible
  - 3 produce as many different products as possible
  - 4 make as much profit as possible
  
- 9 Which problem is most often found in urban areas?
  - 1 shortage of unskilled labor
  - 2 little choice in restaurants
  - 3 air and noise pollution
  - 4 lack of public transportation
  
- 10 For a person to be successful in a career, the person must do the job well and
  - 1 have a college education
  - 2 get along with other people
  - 3 take many vacations
  - 4 purchase the company's products
  
- 11 Hector enjoys reading and working alone. He has good writing skills and plans to go to college. Which career might fit Hector's interests and abilities?
  - 1 athletic trainer
  - 2 textbook editor
  - 3 salesperson
  - 4 schoolteacher

- 12 The most common reason that people volunteer their services is to
- 1 increase their satisfaction
  - 2 increase their leisure time
  - 3 decrease their salary
  - 4 decrease their skills
- 13 Salary, dividends from stock, and interest from a savings account make up part of a person's
- 1 human resources
  - 2 business components
  - 3 economic resources
  - 4 operating expenses
- 14 Most people can achieve the highest degree of personal fulfillment by
- 1 obtaining food and shelter
  - 2 making the most of their abilities
  - 3 purchasing consumer goods
  - 4 hiding their weaknesses
- 15 The term "conservation" refers to
- 1 a dislike of technological changes
  - 2 an ability to produce new resources
  - 3 a refusal to change a way of thinking
  - 4 a wise use of resources
- 16 Which is the best way to prepare an effective daily time schedule?
- 1 Allow enough time to do quality work.
  - 2 Plan activities back-to-back without a break.
  - 3 Plan a schedule exactly to the minute.
  - 4 Save unpleasant activities for the end of the day.
- 17 An apprentice receives training from
- 1 a high school career counselor
  - 2 a vocational school teacher
  - 3 an employment agency representative
  - 4 a skilled craftsperson
- 18 Rebecca is the camera operator on a video crew. Which career cluster would include her job?
- 1 agribusiness and natural resources
  - 2 marketing and distribution
  - 3 communications and media
  - 4 personal services
- 19 An individual with a high school education and no work experience would most likely begin a career as
- 1 a supervisor
  - 2 an entry-level employee
  - 3 an administrator
  - 4 a middle manager
- 20 People who take an economic risk and begin their own businesses are called
- |                 |                 |
|-----------------|-----------------|
| 1 craftspersons | 3 inventors     |
| 2 entrepreneurs | 4 manufacturers |
- 21 Mr. and Mrs. Pryor are a young married couple. Each of them has an interesting job that requires frequent overtime work and trips out of town. Which change in their lives would most likely have the biggest impact on their careers?
- 1 buying a new home
  - 2 leasing a car
  - 3 having children
  - 4 taking a vacation
- 22 The potential for learning a certain skill is called
- |               |           |
|---------------|-----------|
| 1 an aptitude | 3 a value |
| 2 an attitude | 4 a goal  |
- 23 Before a student can obtain working papers, the student must
- 1 have a valid driver's license
  - 2 have a prearranged job
  - 3 be at least 18 years old
  - 4 have a health examination

- 24 The amount of income that a person is likely to earn usually increases
- 1 faster than the person can spend it
  - 2 as the person's family gets larger
  - 3 when a person moves
  - 4 as the person's level of education increases
- 25 Frank is interviewed for a job by the company's personnel manager. What should Frank do after the interview?
- 1 Call the personnel manager the next day and ask if he got the job.
  - 2 Send the personnel manager a follow-up letter expressing thanks for the interview.
  - 3 Call the personnel manager's secretary to see if the job has been filled.
  - 4 Visit the personnel manager the next day and ask about the job.
- 26 Recent advances in technology have led to an increased number of workers in
- 1 the communication industry
  - 2 the printing industry
  - 3 farming
  - 4 manufacturing
- 27 When a company and the union representing the company's employees have not been able to reach a settlement on a new contract, which tactic can be used by the union as a last resort?
- |             |                 |
|-------------|-----------------|
| 1 a boycott | 3 an injunction |
| 2 mediation | 4 a strike      |
- 28 Because Jim was injured at work, he could not work for three months. Jim was eligible to collect
- 1 unemployment compensation
  - 2 workers' compensation
  - 3 life insurance
  - 4 Social Security
- 29 Jill applied for a job as a computer operator, but she was not hired because she uses a wheelchair. Which agency should she contact to file a job discrimination complaint?
- 1 Environmental Protection Agency
  - 2 Better Business Bureau
  - 3 Equal Employment Opportunity Commission
  - 4 Federal Department of Agriculture
- 30 Yolanda works full time for an insurance company, but she would like to spend more time with her 6-month-old son. Which employer practice would likely contribute to Yolanda's job satisfaction?
- 1 job sharing
  - 2 mandatory overtime
  - 3 tuition reimbursement
  - 4 on-the-job training
- 31 Which attitude is being exhibited when a person looks for the best in difficult situations?
- |                  |              |
|------------------|--------------|
| 1 persuasiveness | 3 initiative |
| 2 dependability  | 4 optimism   |
- 32 Which practice is most likely to make employees satisfied with their jobs?
- 1 making them feel appreciated
  - 2 giving them few opportunities for advancement
  - 3 providing them with limited job descriptions
  - 4 assigning them tasks that are easy to complete
- 33 Product misrepresentation occurs when a salesperson
- 1 explains the practical uses of a product
  - 2 emphasizes a product's good qualities
  - 3 makes a false claim about a product's capability
  - 4 claims that a product might sell out

34 Doug's car was damaged in an accident. The cost to repair his car is \$750. His insurance policy has a deductible of \$500. What amount of the repair will be paid by Doug's insurance company?

- (1) \$250
- (2) \$500
- (3) \$750
- (4) \$1,250

35 Twenty-year-old Carla has decided to use credit to finance her first major purchase. One advantage of this decision is that she will

- 1 pay less sales tax than if she used cash
- 2 begin to establish a credit history
- 3 pay less for the item than if she used cash
- 4 spend an unlimited amount on the purchase

36 The property pledged to a lender to obtain a loan is called

- 1 a mortgage
- 2 principal
- 3 interest
- 4 collateral

37 To purchase a compact-disc player on an installment plan, a buyer makes a \$100 downpayment and agrees to pay \$20 per month for 10 months. What is the total cost of this purchase?

- (1) \$200
- (2) \$240
- (3) \$300
- (4) \$310

38 The best way for Bill to protect his credit rating is to

- 1 apply for a number of credit cards
- 2 pay cash for all purchases
- 3 purchase high-priced consumer goods
- 4 repay all debts on time

39 A major *disadvantage* of using a credit card is that a person can

- 1 pay for purchases over a period of time
- 2 make a purchase on impulse
- 3 buy products on sale
- 4 use the receipts from purchases as a money-management tool

40 Which form provides employees with information on yearly wages earned and the amount of Federal taxes paid?

- (1) 1040EZ
- (2) W-2
- (3) 1040A
- (4) W-4

41 Karen's checkbook register shows a balance of \$650.00. She makes a deposit of \$212.00 and then writes a check for \$37.50. What is her new balance?

- (1) \$400.50
- (2) \$475.50
- (3) \$824.50
- (4) \$899.50

42 A fee that a bank may deduct from the balance of an account each month is called

- 1 a cashier's check
- 2 an overdraft
- 3 an endorsement
- 4 a service charge

43 Where does a person endorse a check?

- 1 on the back of the check
- 2 below the date line
- 3 above the check-writer's name
- 4 next to the account number

44 If Jack determines that a check he wrote has been lost, he should

- 1 issue a new check immediately
- 2 contact the post office
- 3 wait 6 months before taking action
- 4 request a stop-payment order

- 45 Which statement about a joint checking account is true?
- 1 Either party signs the signature card.
  - 2 Either party may write a check against the account.
  - 3 Both parties must sign each check.
  - 4 Both parties must deposit money into the account.
- 46 The Federal Deposit Insurance Corporation (FDIC) insures individual savings accounts to a maximum of
- |              |               |
|--------------|---------------|
| (1) \$10,000 | (3) \$50,000  |
| (2) \$40,000 | (4) \$100,000 |
- 47 Which type of investment usually involves the highest risk?
- 1 savings bonds
  - 2 municipal bonds
  - 3 stocks
  - 4 interest-bearing checking accounts
- 48 Pam has \$900 on which she wants to earn interest. She also wants to be able to withdraw her money at any time without paying penalties. To satisfy her needs, she should put her money into
- 1 an individual retirement account
  - 2 a passbook savings account
  - 3 a certificate of deposit
  - 4 a United States savings bond
- 49 In a budget, which item is considered a variable expense?
- 1 entertainment
  - 2 rent
  - 3 car payments
  - 4 insurance premiums
- 50 Jerry earns \$1,200 each month. His total expenses are 80% of his salary. How much will Jerry have left after expenses?
- |           |             |
|-----------|-------------|
| (1) \$144 | (3) \$960   |
| (2) \$240 | (4) \$1,440 |

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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, January 25, 1993 — 1:15 p.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.

1 a Describe the purpose of car insurance.

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[2]

b List *two* ways in which teenagers can help reduce the cost of their automobile insurance premiums.

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

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

2 Explain *two* ways in which some businesses have made changes in the workplace that have improved working conditions for employees with disabilities.

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

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

3 A company offers financial assistance to employees who wish to continue their education, provided that employees meet certain conditions. Describe *two* conditions that the company probably requires of employees who want to take advantage of the educational-assistance program.

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

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

4 Most workers in a town are employed by a large manufacturer of tennis rackets. Recently, a competing manufacturer of tennis rackets opened a plant in the same town. Explain *two* ways that this situation might affect the economy of this town.

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

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

# OCCUPATIONAL EDUCATION PROFICIENCY EXAMINATION

## Introduction to Occupations

Monday, January 25, 1993 — 1:15 p.m.

### SCORING KEY FOR PART 1

CUT OUT THIS  
SPACE TO RECORD  
RAW SCORE

Please read carefully the Directions for Administering and Scoring provided for the Occupational Education Proficiency Examinations. The passing score for this test (Part 1 plus Part 2) is a total test raw score of 40.

For handscoring, this key must be aligned with the answer sheet so that the box indicating the correct answer for each question corresponds to the row of answer circles for that question. Place the key on the answer sheet so that the ④ appears in the box for question 1, and the ② appears in the box for question 50.

#### List of Correct Answers

1 4	18 3	35 2
2 2	19 2	36 4
3 3	20 2	37 3
4 1	21 3	38 4
5 3	22 1	39 2
6 1	23 4	40 2
7 1	24 4	41 3
8 4	25 2	42 4
9 3	26 1	43 1
10 2	27 4	44 4
11 2	28 2	45 2
12 1	29 3	46 4
13 3	30 1	47 3
14 2	31 4	48 2
15 4	32 1	49 1
16 1	33 3	50 2
17 4	34 1	

