Cadet Name:	
Date:	
1 (U2C011.C12) The myestics of	
· · · · · · · · · · · · · · · · · · ·	working from home by the use of an electronic linkup with a
central office is called	
A) flex time	C) telecommuting
B) distance education	D) virtual work
2. (U3C9L1:G14) Another name	for telecommuters is
A) migrant worker	C) virtual workers
B) online worker	D) deadheads
3. (U3C9L1:G15)	_ is another name for a trusted counselor or guide.
A) Mentor	C) Boss
B) Friend	D) Leader
 4. (U3C9L1:G16) An advanced s a professional field is called A) an employee B) a trainee 5. (U3C9L1:G17) What is an ent 	C) an intern D) a junior partner
A) A French chef.	
B) A chief executive of a la	irge public company.
C) Someone who organize	s, manages, and assumes the risk of a business enterprise.
D) A finance officer for a p	orivate company.
6. (U3C9L1:G18) The Armed Ser	vices Vocational Aptitude Battery is also called the
A) Armed Forces Entrance	Exam or AFEE C) ASVAB test
B) ACT	D) SAT
	is a test that measures how well you've developed your es and the aptitudes that are related to success in different
types of jobs.	
A) ASVAB	C) SAT
B) ACT	D) AAFQ

8. (U3C9L1:Q1) Developing a satisfying career requires careful planning and informed decision-making. Planning includes gathering information, understanding alternatives, and thinking about personal preferences. Decisions may impact a lifetime: therefore, career exploration should focus on three tasks.

Which one of the following is not one of the three tasks?

- A) Discover aptitudes, interests, abilities, and personal preferences.
- B) Match aptitudes, interests, abilities, and preferences with occupations.
- C) Learn where and how to get information on different careers.
- D) Assume that certain jobs are unrealistic.
- 9. (U3C9L1:Q2) You have narrowed down your preferred career choices to just a few. Since you still have a year and a half before you graduate from high school, you search for ways to assess if you would enjoy working in those career fields.

Which of the following would give you the least amount of insight into a career field?

- A) An internship in the career field.
- B) A summer job in the career field.
- C) Talk to a mentor who knows you well and worked in the career field for an extended period.
 - D) Researching the jobs in the Dictionary of Occupational Titles.
- 10. (U3C9L1:Q3) A friend of yours was planning her career strategy. She asked you where she could find information on jobs and careers as well as projections for those jobs in the future. Which of the following should you recommend to best help her?
 - A) The Dictionary of Occupational Titles (DOT)
 - B) The Occupational Outlook Handbook
 - C) A local Job Services office
 - D) The ASVAB
- 11. (U3C9L1:Q4) Read carefully the following paragraph and select the option (A-D) that best indicates what is described. It is a sequence of actions and behaviors that are associated with work, and relate to your total life experience. It becomes part of your identity, and is really an integration of your personality with your work activities.

A) A job C) A position
B) A career D) A promotion

- 12. (U3C9L1:G1) Explain the difference between a job and a career.
 - A) A job you do for a lifetime, while a career is short-term.
 - B) A job is long-term, while a career is a short-term profession.
- C) A job is short-term work meant to pay bills. A career is a long-term profession that provides income.
 - D) A job is very lucrative, while a career pays only enough to cover small bills.

- 13. (U3C9L1:G4) In planning a career, you should try to match your aptitude with your occupation. Define "occupation".
 - A) The principal business of one's life.
 - B) The skill you have to perform certain tasks.
 - C) A "calling" that one has to perform a certain type of work.
 - D) None of the above.
- 14. (U3C9L1:G5) T or F: You can go to a local job services office to find job postings.
 - A) True

- B) False
- 15. (U3C9L1:G6) What is networking?
 - A) Asking strangers to give you a job.
 - B) Sending out resumes to a wide variety of job providers.
- C) Meeting people and making contacts; the exchange of information or services among individuals, groups, or institutions.
 - D) Linking computers together so peers can instantly message one another.
- 16. (U3C9L1:G7) Explain the technique of canvassing in career exploration.
 - A) Asking people's opinions on what they think you should be when you grow up.
 - B) Gaining supervised practical experience in a professional field.
- C) Meeting people and making contracts; the exchange of information or services among groups.
 - D) Using opportunities like career and college days to learn about future occupations.
- 17. (U3C9L1:G8) What is an internship?
- A) An advanced student or graduate usually in a professional field gaining supervised practical experience.
 - B) A type of naval vessel.
 - C) A field-study experience where one learns about the natural world.
- D) A learning opportunity used only in the medical field for one to gain supervised practical experience.
- 18. (U3C9L1:G10) What does ASVAB stand for?
 - A) American Servicemen Vocational and Attitude Battery
 - B) American Schools Vocational Aptitude Battery
 - C) Armed Services Vocational Aptitude Battery
 - D) Armed Service Vocational Attitude Battery
- 19. (U3C9L1:G11) What does the ASVAB measure?
 - A) Your attitude towards schoolwork.
 - B) Your attitude towards military service.
 - C) What job or career you are destined to have based on your talents.
- D) How well you've developed your academic and occupational abilities and the aptitudes that are related to success in different types of jobs.

- 20. (U3C9L1:G12) Which of the following lists the fastest growing jobs in the next few years?
- A) Computer scientists, database managers, and computer support specialists; computer engineers; system analysts; health care aides; physical therapists; medical assistants; desktop publishing specialists; occupational therapy assistants and aides.
- B) Coal industry workers; heavy metal industry workers; textile workers; health care aides; physical therapists; medical assistants; desktop publishing specialists; occupational therapy assistants and aides.
- C) Computer scientists, database managers, and computer support specialists; high school athletic coaches; farmers; medical assistants; desktop publishing specialists; occupational therapy assistants and aides.
- D) Mill workers; farmers; welders; computer engineers; system analysts; health care aides; physical therapists; medical assistants; desktop publishing specialists; occupational therapy assistants and aides.
- 21. (U3C9L2:Q1) You know a housewife who is preparing to return to the workforce. Though she has been a homemaker for 10 years, she is really looking forward to working outside her home again. She asks you what kind of resume she should prepare, and if you think she should prepare a portfolio. What's the best advice you can give her?
- A) You should prepare a creative functional resume, but you shouldn't build a portfolio because the items you would put in it are over 10 years old.
- B) You should prepare a chronological resume, but you shouldn't build a portfolio because the items you would put in it are over 10 years old.
 - C) You should prepare a chronological resume, and you should prepare a portfolio.
- D) You should prepare a creative functional resume, and you should put a copy of it in your portfolio.
- 22. (U3C9L2:Q2) While conducting a job search online, you see a job listing that interests you at a company that you have always wanted to work for. The listing details the job duties, pay, and possible benefits, and includes an address for sending resumes. You are qualified for the job and you have experience in most of the duties, but you have had several long breaks between jobs. What type of resume should you send?
 - A) Chronological

C) Combination

B) Functional

- D) Creative Functional
- 23. (U3C9L2:Q3) You were reviewing your resume, and it seemed pretty boring to you. You wanted to change some of the language to make it sound more exciting, so you researched action words that would help. Of the following sentences, which one should you include in your resume?
 - A) I worked for BT Industries for four years.
 - B) My duties included stripping, sanding, and refinishing wood furniture.
 - C) I created exquisite home furnishings from old, broken furniture.
- D) I stripped, sanded, and refinished wood furniture; I was responsible for reclaiming discarded furniture and returning it to its former beauty; I was responsible for the maintenance and cleanliness of my work station; I performed that job for four years.

competencies; a means to reflect on areas to future lifestyle and career choices.	for life development, on the value of education, and
A) True	B) False
25. (U3C9L2:F1) What is another name for work based on your personality, goals, and A) career card B) resume	r a file that contains an organized collection of your aspirations? C) Career Development Portfolio D) application
resume and portfolio. You have a friend wh	unting for jobs, now that you have put together a o works for a company you would enjoy working for. the Human Resources department and you What are you doing?
dentist. He found out that he could be a de	vanted to be a Soldier. He also wanted to be a ntist in the Army, even if he didn't have ANY school, joined the Army, and started at the rank of an Army Officer? C) Officer Candidate School (OCS) D) Direct Appointment
"I'm not going to register, because I've had physically qualify to serve." What should yo A) Ask him how many, and if it's mo B) Tell him, "That sounds like a good C) Ask him if he's interested in joining Service is where the armed forces get their if he doesn't register.	ore than two, tell him he's right. Id reason." Ing the military. If he is, tell him that the Selective recruits, and he may not qualify for military benefits the U.S. have to register with the Selective Service

24. (U3C9L2:G1) A career development portfolio is a document that contains a student's

achievement over time and provides an in-depth picture of the student's skills and

29. (U3C9L3:Q3) Study the table and select the option (A-D) that correctly indicates the type of career path described.

Military Career Paths:

- X. I joined the Army straight out of high school. My specialty is Infantry, a combat arms career group. I have been promoted regularly throughout my 10-year career, and now I train and supervise lower ranking enlisted members.
- Y. I graduated with a two-year degree in aviation from a technical school. I served for five years in the enlisted ranks before I was allowed to apply for my current position. Now I fly helicopters.
- Z. I graduated 2nd in my class in college. I was battalion commander for my ROTC Battalion. I am now a company executive officer.

A) X = Warrant Officer; C) X = Noncommissioned Officer;

Y = Commissioned Officer; Y = Warrant Officer;

Z = Enlisted Z = Commissioned Officer

B) X = Commissioned Officer; D) X = Warrant Officer;

Y = Noncommissioned Officer; Y = Enlisted;

Z = Warrant Officer Z = Commissioned Officer

- 30. (U3C9L3:Q4) If you wanted to get some training from one of the armed forces that would apply to a civilian job after you completed your term of service, which type of job should you not select when you enlist?
 - A) Media and Public Affairs Occupations
 - B) Combat Specialties Occupations
 - C) Health Care Occupations
 - D) Electronic and Electrical Equipment Repair Occupations
- 31. (U3C9L3:G1) Name the three career paths the military offers its members.
 - A) Enlisted, Officer Candidate Schools, and Military Academies.
- B) Noncommissioned Officer Path, Warrant Officer Path, and Commissioned Officer Path.
 - C) Specialist Path, Noncommissioned Officer Path, and Warrant Officer Path.
 - D) JROTC Path, Enlistment Path, College ROTC Path.
- 32. (U3C9L3:G2) The officer path in which military personnel are technical specialists who rank between enlisted personnel and a second lieutenant is the ______ officer.
 - A) police
 - B) warrant
 - C) enforcement
 - D) special projects

enlisted ra	•	oncommissioned officer by advancing through the s for promotion such as time in service, and time in
grade.	True	B) False
A)	ride	b) raise
A)	9L3:G4) What are the four service Special Operations Academy, Na	e academies? val Academy, Air Force Academy, and Coast Guard
-		y, Air Force Academy, and Coast Guard Academy demy, Air Force Academy, and Coast Guard
Academy		•
D) Academy	Merchant Marine Academy, Nav	al Academy, Air Force Academy, and Coast Guard
	9L3:G5) What kind of college deg Bachelor of Arts	ree is offered at all of the military academies? C) Engineering
•	Bachelor of Science	D) Associate of Applied Science
A)	By enlisting and starting college of	s with no military experience become officers? over again at a military academy ing Officer Candidate School or Officer Training
C)	By battlefield commissions By lottery	
	9L3:G7) T or F: An enlisted persor y performance.	n may receive a direct promotion to officer for
A)	True	B) False
they turn A) B) C)	9L3:G8) It is the legal obligation of 18 years of age. their post office their county courthouse the Selective Service their Congressional representation.	
	9L3:G9) T or F: Even handicapped True	men must register for Selective Service. B) False
40. (U3C System?	9L3:G10) How soon within turning	g 18 must a man register with the Selective Service
•	Within 5 business days Within 10 days	C) Within 30 days D) Within 60 days

positions.	
A) high school dropouts	C) college dropouts
B) high school graduates	D) college graduates
aid information to see if you will receive ar	
accepted to a 2-year technical college. In t	ant to be a mechanic, so you applied and got he future, you think you want to get a 4-year degree ould you find out about your technical school to help C) Transfer options D) Work-study, internship, and co-op
and entrance requirements were for your in not a requirement? A) Student has taken the ACT/SAT	
45. (U3C9L4:Q4) You were a good studer	nt in high school. You graduated with a grade point

average (GPA) of 3.83. You applied to several colleges and universities, and you applied for financial aid. To your surprise, part of your college will be paid for, and you won't have any debt when you graduate. You thought you would have to live at home to attend college, but you can now use the money you saved for tuition to pay living expenses. What most likely happened?

B) You received several grants and scholarships because of your academic record.

A) Your parents took out college loans to pay for everything.

C) You found a college that doesn't charge tuition to people like you.D) You found out that college isn't as expensive as you thought.

41. (U3C9L3:F1) The U.S. military is one of the largest employers of ______ in full-time

- 46. (U3C9L4:G1) Another name for distance education is
 - A) net-learning

C) networking

B) e-learning

- D) long distance education
- 47. (U3C9L4:G3) Name two standardized tests that are sometimes required for college entrance.
- A) Armed Services Vocational Aptitude Battery (ASVAB) and American College Test (ACT)
 - B) American College Test (ACT) or Scholastic Aptitude Test (SAT)
 - C) Scholastic Aptitude Test (SAT) and College Level Exam Program (CLEP)
 - D) American College Test (ACT) or the General Education Diploma (GED)
- 48. (U3C9L4:F1) What is another name for grants-in-aid that are given to a student by a college or university?
 - A) financial aid

C) scholarships

B) tuition

- D) admissions
- 49. (U3C9L4:F2) All colleges require a four-year degree.
 - A) True

- B) False
- 50. (U3C10L1:Q1) Study the Double Bubble Thinking Map® and select the option (A-D) that best completes it.



- A) X = Best for Challenges; Y = Logical procedure; Z = Establishes future
- B) X = Establishes future; Y = Best for challenges; Z = Logical procedure
- C) X = Establishes future; Y = Logical procedure; Z = Best for Challenges
- D) X = Logical procedure; Y = Establishes future; Z = Best for Challenges
- 51. (U3C10L1:Q2) Stacy is using the FINDS decision process to decide on what to do this summer. She identified three possible choices: Get a job; Volunteer at summer camp; Go to summer school. What should she do next?
 - A) Decide which is the best choice and then act on it.
 - B) Scrutinize her decision.
 - C) Name the pros and cons of each.
 - D) Start setting short-term goals.

52. (U3C10L1:Q3) A friend that has known you for a long time asked you what you are going
to do next summer. You took out a pencil and a piece of paper and started using the FINDS
process. Then your friend said, "Why do you always do that?" Which of the following reasons
would you NOT say?
A) The more you use it, the more it becomes routine.
B) It's a logical way to make life decisions.
C) It can be used for major and minor decisions.
D) It helps to define goals.

53. (U3C10L1:Q4) While making a decision about what to do next summer, you identified possible solutions and also identified the pros and cons of each. Last year, you went with your feelings and decided to wait and see what came up, and it turned out to be a bad decision. If you want to compare the pros and cons to really make a good decision, which technique should you use to help you decide?

A) routinization	C) idleness
B) intuition	D) criteria filter

- 54. (U3C10L1:G1) Explain the FINDS Decision-Making Model.
 - A) Fast; Independent; Natural; Determined; Study the decision.
- B) Figure out the problem; Investigate; Name a leader; Decide on a solution; Study the results.
- C) Figure out the problem; Identify solutions; Name pros and cons of each choice; Decide which is the best solution and then act on it; Scrutinize the decision.
- D) Find a project; Identify the benefits; Name the disadvantages; Decide if it's a worthy project; Scrutinize the decision-making process.
- 55. (U3C10L1:F1) Passing time without working or while avoiding work is known as _____?

 A) intuition

 C) criteria filter

B) idleness D) routinization

56. (U3C10L2:Q1) Study the table and select the option (A-D) that indicates the correct type of goal.

Types of Goals:

- X. I will work for the most powerful law firm in the city.
- Y. I will get no grade lower than a "B" for the rest of the year.
- Z. I will finish this essay assignment before I go out with my friends.

A) X = short-term goal;
Y = mid-term goal;
Y = long-term goal;
Y = short-term goal;
Z = long-term goal
B) X = mid-term goal;
Y = long-term goal;
Y = long-term goal;
Y = mid-term goal;
Y = mid-term goal;
Z = short-term goal
Z = short-term goal

	g is compared to travel planning, what would the goal be?
A) The destination	C) The travel plan
B) Payment for the trip	D) The map
	cronym used to help you evaluate your goals. Study the table ndicates the described SPAM terms.
X. I know I accomplished my fitileast 135 pounds.	ness goal when I weigh 135 pounds, and can bench-press at
Y. I made a lot more progress si to I WILL bench-press 135 pound:	nce I rewrote my goal from: I want to bench-press 135 pounds s.
Z. I bought a weight bench and to do it; I can meet my fitness go	weights; I planned a regular exercise schedule; I have the timeal.
A) X = Achievable;	C) X = Specific;
Y = Measurable;	Y = Probable;
Z = Specific	Z = Possible
B) X = Measurable;	D) X = Achievable;
Y = Positive;	Y = Measurable;
Z = Achievable	Z = Positive
59. (U3C10L2:G1) The acronym for?	SPAM can be used to evaluate goals. What does SPAM stand
A) Stated, Process, Achiev	vable. Measurable
B) Specific, Positive, Achie	
C) Specific, Positive, Attai	
D) Standard, Practice, Acc	_
60. (U3C10L2:F1) A is an	aim or purpose, or an end to which effort is directed.
A) resume	C) idea
B) destination	D) goal
61. (U3C10L2:F2) You are a high top-rated university. What type of	n school freshman and have the desire to get accepted to a of goal is this?
A) short-term goalB) mid-term goal	C) long-term goal
(A-D). Time management is the pevents, conditions, and actions. Y	y the following paragraph and select the most correct option process of effectively using organization to gain control of You practice time management by taking responsibility for how day and building a schedule is how time management helps 'with "time"

- B) Replace "Planning your day" with "Removing time wasters"
- C) Replace "use your time" with "waste your time"
- D) Replace "reach your goals" with "be an adult"
- 63. (U3C10L3:Q2) You use a planner to organize your time. You just finished prioritizing your tasks for the day. What should you do next?
 - A) Start to execute your plan.
 - B) Create an agenda for the day.
 - C) Cross off the tasks you have already accomplished.
 - D) Make a list of things to accomplish.
- 64. (U3C10L3:Q3) Study the table and select the option (A-D) that best indicates the described time wasters.

Time Wasters:

- X. You wait until the last minute to write an essay because you usually felt like doing something else.
- Y. You frequently miss the bus because you can't find your keys, backpack, lunch, or something else that you need for school.
- Z. You regularly forget about assignments. This time, you forgot that you had a biology test tomorrow, and you can't go to a concert with your friends because you have to study.

A) X = Poor Organization; C) X = Procrastination;

Y = Crisis Management; Y = Poor Organization;

Z = Procrastination Z = Crisis Management

B) X = Crisis Management; D) X = Crisis Management;

Y = Procrastination; Y = Poor Organization;

Z = Poor Organization Z = Procrastination

- 65. (U3C10L3:Q4) A classmate said, "It seems like you do a lot of extra work filling out your planner. Why?" What should you say to make her understand the purpose of time management?
- A) Because it helps me accomplish more by being organized and motivated to reach my goals.
 - B) Because it helps me keep track of things I still need to do.
 - C) Because if I don't use a planner, then I won't reach my goals.
 - D) Because I am so unorganized, I have to use a planner.
- 66. (U3C10L3:G1) What is time management?
 - A) The ability to resist procrastination.
 - B) The process of effectively using time to gain control of events, conditions, or actions.
 - C) The procedure of starting meetings on time.
- D) A management technique of staggering shift workers so a plant can remain productive 24 hours a day.

- 67. (U3C10L3:G2) What are three common time wasters?
 - A) Cleaning, procrastination, and crisis management
 - B) Multi-tasking, poor organization, and crisis management
 - C) Contingency planning, poor organization, procrastination
 - D) Procrastination, poor organization, and crisis management
- 68. (U3C10L3:G3) What is procrastination?
 - A) To have children.
 - B) The act of putting off something that needs to be done.
 - C) The act of anticipating what might need to be done and doing it.
 - D) The act of planning for an unknowable or uncertain future.
- 69. (U3C10L3:G6) What is an agenda?
 - A) A list or program of things to be done or considered
 - B) A formal calendar
 - C) A time line for a public performance
 - D) A detailed outline of a broad subject
- 70. (U3C11L2:Q1) Read the following paragraph and select the best option (A-D). Personal Financial Planning is a process of defining goals, developing a plan to achieve the goals, and putting the plan into action. Goals should be SMART (specific, measurable, attainable, relevant, and time-bound); plans should be rigid; and putting the plan into action requires restraint and responsibility.
 - A) Replace "achieve" with "prioritize"
 - B) Replace "rigid" with "flexible"
 - C) Replace "measurable" with "mistake-free"
 - D) Replace "restraint" with "restrictions"
- 71. (U3C11L2:Q2) Tim saved his money for three years so that he could buy a car on his 16th birthday. His dad told him, "If you buy the car, then I'll pay the insurance." However, Tim's dad lost his job a month before Tim's birthday, and told him that he couldn't pay for insurance until he got another job. Tim was really mad at his father because he had saved up for three years and now couldn't buy a car. What should you tell Tim about financial planning to help him understand his father's position?
 - A) "You should realize that your goal was unrealistic."
 - B) "You should realize that your plan was too ambitious."
 - C) "You should realize that your plan is not your father's plan."
 - D) "You should realize that your wants are secondary to your dad's needs right now."
- 72. (U3C11L2:Q3) Lisa wanted to buy a new video camera, so she developed her own financial planning process to achieve that goal. She showed it to you to see if you would recommend any changes. You told her that the steps were good, but that you would rearrange the order. How would you recommend she order her steps?

Financial Planning Process:

- 1. Create a Plan
- 2. Analyze Information
- 3. Set "SMART" Goals
- 4. Monitor and Modify the Plan
- 5. Implement the Plan
 - A) 1,3,2,4,5

C) 3,2,1,5,4

B) 2,3,1,5,4

D) 3,1,2,4,5

73. (U3C11L2:Q4) Zack made a goal to buy the CD collections of his five favorite musical artists. He wrote his goal on paper and constructed a plan to reach his goal.

Of the following steps in his goal and financial plan, which one would you recommend he change in order to best stay on track?

- A) "I will use all of my earnings from my job until I reach my goal."
- B) "I will buy one CD per artist at a time."
- C) "I will need \$80 for each collection."
- D) "I want to reach my goal in eight weeks."
- 74. (U3C11L2:G1) Name six benefits that the NEFE program includes as employee benefits.
- A) Paid lunch breaks; paid sick leave; health-plan benefits; retirement plan contributions; tuition reimbursement
- B) Travel opportunities; paid sick leave; health-plan benefits; retirement plan contributions; tuition reimbursement
- C) Telecommuting; paid sick leave; health-plan benefits; retirement plan contributions; tuition reimbursement
- D) Paid vacations; paid sick leave; health-plan benefits; retirement plan contributions; tuition reimbursement
- 75. (U3C11L3:Q1) Your friend works 60 hours a week for one job in the summer, and 20 hours a week for another job the rest of the year. She spends more money in the summer than in the other months. She has some financial goals, so she asks you to help her start a budget.

Since her income and spending varies, which of the following should you tell her to get together before you start?

- A) Her W-2's from the previous year
- B) Her W-4's from the previous year
- C) Her pay stub from the previous month
- D) Her pay stubs from the previous year

Unfortunately, you only had \$20 in you	for \$25 to an auto parts store for new headlights. r account. Your bank charged a \$25 overdraft fee, and u a \$25 bad check fee. How much are you actually
A) \$25	C) \$50
B) \$45	D) \$75
77. (U3C11L3:G1) A(n)time, according to the NEFE program.	is a plan for managing money during a given period of
A) allowance	C) checkbook
B) budget	D) business plan
	e total amount of income from your wages or salary
before payroll deductions, according to	· -
A) Take-home income	
B) Adjusted income	D) Gross national product
79. (U3C11L3:G3) Net income is also oprogram.	called your, according to the NEFE
A) allowance	C) gross pay
B) daily allotment	D) take home pay
your earnings. B) A federal form that tells each C) A form from your employer	what is a W-4? employer how much to withhold in payroll taxes from n employee how much he or she owes in taxes. telling you how much overtime you have accrued. ecord of your earnings, your leave time, your resume,
81. (U3C11L3:G5) According to NEFE, amount and are the exact same amount A) flexible assets B) fixed assets	are expenses that have a set dollar at every time they are paid. C) fixed expenses D) flexible expenses
82. (U3C11L3:G6) What in NEFE does pt of splurging a tiny bit from each payer	check as a reward for working
• •	cept of treating savings, or paying yourself, as a fixed
expense that you can make a regular particle. C) "Percent of Your First" - the	art of your budget concept of the first money you make each
month and investing it in slow growth f	unds
is leftover to feed your own savings pla	oncept of paying off all high interest debt and using what n

	What is the difference between saving and investing? o difference; in both cases you earn money.
•	epositing money into a financial institution and earning interest. Investi
	with the expectation that it will make money for you.
	se money you save; you never lose money invested.
· · · · · · · · · · · · · · · · · · ·	s only for people with thousands of dollars. Saving is for everyone.
276368	somy for people with thousands of donard outling is for everyone.
	he PYF strategy is best for:
A) saving for	
	big ticket items or an emergency fund
C) investing	
D) saving wh	en your paycheck is the same every month
85. (U3C11L4:Q4)	o gain the most money, you should look for an account that compound
interest:	
A) annually	C) quarterly
B) monthly	D) daily
A) the valueB) the returnC) the time value	on investment alue of money
A) the valueB) the returnC) the time value	of money on investment
A) the value B) the return C) the time v D) the oppor	of money on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institutio
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use	of money on investment alue of money
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use A) User's fee	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institutio your money, according to NEFE.
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use A) User's fee B) Unearned	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institutio your money, according to NEFE. interest
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use A) User's fee B) Unearned C) Earned into	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institutio your money, according to NEFE. interest
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use A) User's fee B) Unearned	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institutio your money, according to NEFE. interest
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4)	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest coording to NEFE, what is "compounding" interest?
A) the value B) the return C) the time v D) the oppoin 87. (U3C11L4:G3) _ or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A A) The rule t	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest ccording to NEFE, what is "compounding" interest? nat tells you how quickly it takes your money to double in value
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) _ or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A A) The rule t B) The relation	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest ccording to NEFE, what is "compounding" interest? nat tells you how quickly it takes your money to double in value wiship between time, money, and rate of return (or interest)
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A A) The rule t B) The relation C) The paym	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest value of NEFE, what is "compounding" interest? interest value in tells you how quickly it takes your money to double in value which between time, money, and rate of return (or interest) value v
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A A) The rule t B) The relation C) The paym	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest ccording to NEFE, what is "compounding" interest? nat tells you how quickly it takes your money to double in value wiship between time, money, and rate of return (or interest)
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A) The rule t B) The relation C) The paym D) The idea of	on investment value of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest value of NEFE, what is "compounding" interest? interest value in tells you how quickly it takes your money to double in value which between time, money, and rate of return (or interest) value v
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A) The rule t B) The relation C) The paym D) The idea of	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest ccording to NEFE, what is "compounding" interest? at tells you how quickly it takes your money to double in value enship between time, money, and rate of return (or interest) ent you receive for allowing a financial institution to use your money fearning interest on interest
A) the value B) the return C) the time v D) the oppor 87. (U3C11L4:G3) or corporation to use A) User's fee B) Unearned C) Earned int D) A loan 88. (U3C11L4:G4) A A) The rule t B) The relation C) The paym D) The idea of 89. (U3C11L4:Q3) I	on investment alue of money cunity costs of investing is the payment you receive for allowing a financial institution your money, according to NEFE. interest erest ccording to NEFE, what is "compounding" interest? at tells you how quickly it takes your money to double in value enship between time, money, and rate of return (or interest) ent you receive for allowing a financial institution to use your money fearning interest on interest

90. (U3C11L4:Q5) Bonds earn mon A) dividends B) variable interest compound C) fixed interest	
C) fixed interest 91. (U3C11L4:Q6) If you buy stocks	s, you only make money when you sell the stocks.
A) True	B) False
in conjunction with other squads in	
A) True	B) False
which of the following commands is	
A) "Attention" B) "Post"	C) "Receive the Report" D) "Report"
· · · · · · · · · · · · · · · · · · ·	platoons in column platoons in line
- · · · · · · · · · · · · · · · · · · ·	in the lead platoon in a company column with platoons in orders "close on leading platoon." What should you expect
A) "Forward, march"B) "Half step, march"	C) "Mark time, march" D) "Stand fast"
	os four platoons with four squads each. Your Company mass left, march." When the formation is complete, how with each other? C) 4 D) 16
97. (U2C5L4:F1) True or False. The A) True	Color Guard is not a part of battalion drill. B) False

- 98. (U2C5L4:Q1) In a battalion formation, your location is in one of two places. The first is one step behind the commissioned staff. The other, used during mass formations, is one step to the rear of the color guard, centered on the Colors. Who are you?
 - A) The Battalion Command Sergeant Major
 - B) The Battalion S-1
 - C) The Battalion XO
 - D) An Enlisted Staff Member
- 99. (U2C5L4:Q2) You are a Company Commander in a battalion formation. Your position is six steps in front of your company. If you are in the correct position, which of the following is not a formation you would be in?
 - A) Battalion in column with companies in column
 - B) Battalion in line with companies in line
 - C) Battalion in line with companies in mass
 - D) Battalion mass formation
- 100. (U2C5L4:Q3) Your First Sergeant formed the company, and then was commanded to "post" by the Company Commander. The Platoon Leaders then opened ranks and aligned the company. The Commander then began the inspection by inspecting you first. Who are you?
 - A) The Company First Sergeant
 - B) The First Platoon Leader
 - C) The First Squad Leader in the lead platoon
 - D) The Guidon Bearer
- 101. (U4C1L2:Q1) As you review the list of winners and their scores, you notice that one of the winners got the wrong award. The following list shows the participant, their percent score on the five exercises (one-mile walk/run; shuttle run; pull-ups; curl-ups; and V-sit reach), and their award. Which one got the wrong award?
 - A) Ken: 95%; 90%; 92%; 85%; 100%; 85th Percentile Award
 - B) Rachel: 86%; 91%; 87%; 85%; 86%; 50th Percentile Award
 - C) Cindy: 85%; 90%; 86%; 88%; 87%; 85th Percentile Award
 - D) Tim: 100%; 100%; 96%; 84%; 100%; 50th Percentile Award
- 102. (U4C1L2:Q2) You are stretching before you do the exercises in the Cadet Challenge. With your feet about shoulder-width apart and knees slightly bent, you hold your hands together behind your back and pull them up as you bend at the waist. What parts of your body are you focusing on with this stretch?
 - A) Arms and shoulders
 - B) Lower back and arms
 - C) Thighs and lower back
 - D) Lower back and shoulders

- 103. (U4C1L2:Q3) A new Cadet asks, "If I practice a lot and score 100% on each event, then what can the Cadet Challenge do for me?" What should you NOT tell him?"
 - A) It will help you develop an understanding and appreciation for physical fitness.
 - B) It will show how a physical fitness program can improve your health and appearance.
 - C) You will gain personal satisfaction by having to strive for and achieve a goal.
- D) You will receive a round red emblem with an embroidered eagle that you can wear on your uniform.
- 104. (U4C1L2:Q4) The following list shows the first two percent scores and events for four of the Cadet Challenge participants. If each of the participants scores 100% on the remaining events, then who qualifies for the 85th Percentile Fitness Award?
 - A) Dan: 100% shuttle run; 100% flexed-arm hang
 - B) Dave: 92% curl-ups; 80% pull-ups
 - C) Dean: 85% pull-ups; 85% one-mile walk/run
 - D) Don: 100% curl-ups; 75% V-sit reach
- 105. (U4C1L2:F2) You are about to join your friends after school for a quick game of soccer. You know this activity will put stress on your bones, muscles, and tendons. How should you prepare your body before the game?
 - A) Warm up after a quick stretch
 - B) Do a stretch of all muscles you will use
 - C) No preparation is necessary
 - D) Stretch after a quick warm up
- 106. (U6C8L1:Q1) Read carefully the following paragraph and select the option (A-D) that best indicates the principles of leadership demonstrated by Lieutenant Kirby.

Lieutenant Kirby knew he was a role model for his troops. To make sure he does the best that he can, he reflects on his performance at the end of every day. Yesterday, he was most proud of admitting that he was wrong, and that the platoon sergeant was right.

- A) Set the example; be technically proficient; make sound and timely decisions
- B) Set the example; ensure each task is understood, supervised, and accomplished; develop a sense of responsibility in your followers
 - C) Set the example; perform a self-evaluation; take responsibility for your actions
 - D) Set the example; make sound and timely decisions; build a team
- 107. (U6C8L1:Q2) Even though it was a platoon-level training mission, Lieutenant Kirby put the senior squad leader in charge. He stayed in the area just in case there were problems, but otherwise he just let the squad leader run the operation. Which leadership principle is LT Kirby demonstrating?
 - A) Develop a sense of responsibility in your followers
 - B) Keep your subordinates informed
 - C) Seek and take responsibility for your actions
 - D) Ensure each task is understood, supervised, and accomplished

108. (U6C8L1:Q3) Leaders need to have a basic understanding of how sound, rational, and informed decisions are made. Most decision-making rests on two assumptions: that leaders have all the information they need to make a decision, and that leaders make decisions by choosing the best possible solution to a problem. When their decisions don't work as planned, what should they do to still try to accomplish their mission?

- A) Re-execute the decision-making process
- B) Execute contingency plans
- C) Conduct an After Action Review
- D) Re-evaluate the consequences of alternative plans, and execute another plan

109. (U6C8L1:Q4) Lieutenant Kirby assigned a tough mission to the squad with the new squad leader. The platoon sergeant recommended that he assign it to another squad with a more experienced squad leader, but Lieutenant Kirby refused. It was a very difficult mission, some of the squad members got injured due to the squad leader's inexperience, and the mission was a complete failure. Which leadership principle did Lieutenant Kirby violate the most?

- A) Develop a sense of responsibility in your followers
- B) Know your personnel and look out for their welfare
- C) Ensure each task is understood, supervised, and accomplished
- D) Seek and take responsibility for your actions

110. (U6C8L1:F1) A plan to cope with events whose occurrence, timing, and severity cannot be predicted is known as what?

A) After Action Review

C) Contingency

B) Battle Plan

D) Brainstorming

111. (U6C8L1:F2) A review of decisions, orders, and actions implemented after the actions are carried out is known as what?

A) After Action Review

C) Contingency

B) Battle Plan

D) Brainstorming