

## **Chapter 2—Career Planning**

1. Effective career planning will help you identify an employment pathway that aligns your interests and abilities with the tasks expected.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1

2. The time and effort you put into your career planning effort will affect how much income you earn and how far you advance in your career.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1

3. A career goal can be a specific job or field of work.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1

4. The act of recommending someone to another for possible employment is a job referral.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1

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5. A career plan provides guidance to help you attain your career goals.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1

6. Interest inventories are the qualities that allow you to perform job-related tasks.

- a. True
- b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1

interest inventories help people assess the activities that give them satisfaction.

7. An internship may allow you to develop new skills as well as a chance to network.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1

8. Weighing the demands of particular jobs with your social and cultural preferences involves making lifestyle trade-offs.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1

## **Chapter 2—Career Planning**

9. Professional networking is the process of establishing and using contacts to obtain and exchange career information.

- a. True
- b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1

10. High-demand occupations tend to pay low salaries.

- a. True
- b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1  
high demand occupations pay higher salaries.

11. Most of the contacts you make through professional networking will be in a position to offer you a job.

- a. True
- b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.1  
most contacts will not be in a position to offer a job but still provide valuable leads.

12. As many as 75 percent of all job openings are listed in want ads.

- a. True
- b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

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*OTHER:* Analytic

*NOTES:* 2.1  
fewer and fewer job openings are posted in want ads.

13. According to the U.S. Census Bureau, adults with an advanced degree earn approximately \$48,000 more per year than adults with only a high school diploma.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Analyze the financial and legal aspects of employment

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.2

14. According to the U.S. Census Bureau, adults with an advanced degree earn approximately \$48,000 more per year than adults with only a bachelor's degree.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Analyze the financial and legal aspects of employment

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.2  
those with advance degrees earn \$33,000 more.

15. According to the U.S. Census Bureau, getting an advanced degree has a bigger impact on annual income (as compared to a bachelor's degree) than getting a bachelor's degree (as compared to graduating from high school).

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Analyze the financial and legal aspects of employment

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.2

16. According to the U.S. Census Bureau, adults with a bachelor's degree earn approximately \$16,000 more per year than adults with only a high school diploma.

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- a. True
- b. False

*ANSWER:* True  
*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Analyze the financial and legal aspects of employment  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management  
*KEYWORDS:* Bloom's: Remembering  
*OTHER:* Analytic  
*NOTES:* 2.2

17. Nonsalary benefits are forms of compensation that result in the employee not having to pay out-of-pocket money for certain expenses.

- a. True
- b. False

*ANSWER:* True  
*POINTS:* 1  
*DIFFICULTY:* Easy  
*REFERENCES:* Analyze the financial and legal aspects of employment  
*KEYWORDS:* Bloom's: Remembering  
*OTHER:* Analytic  
*NOTES:* 2.2

18. Job seekers should focus primarily on salary as employee benefits are not a major contributor to overall compensation.

- a. True
- b. False

*ANSWER:* False  
*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Analyze the financial and legal aspects of employment  
*KEYWORDS:* Bloom's: Understanding  
*OTHER:* Analytic  
*NOTES:* 2.2  
nonsalary benefits can be 25 percent or more above a worker's salary.

19. Salaried employees are paid overtime, and the majority of college graduates have salaried positions.

- a. True
- b. False

*ANSWER:* False  
*POINTS:* 1  
*DIFFICULTY:* Easy  
*REFERENCES:* Analyze the financial and legal aspects of employment  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management  
*KEYWORDS:* Bloom's: Understanding

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*OTHER:* Analytic

*NOTES:* 2.2  
salaried employee generally are not paid overtime.

20. When you leave an employer, you have the right to continue your health insurance coverage for a specified period of time by paying the premiums yourself.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Analyze the financial and legal aspects of employment

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.2

21. Nearly 20 percent of workers cash out all of the money they have accrued in their employer-sponsored retirement plan when changing jobs.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Analyze the financial and legal aspects of employment

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.2  
nearly half of workers make this financially costly decision.

22. A résumé is a summary record of your education, training, experience, and other qualifications.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.3

23. A secondary function of a résumé is to provide a basis for screening applicants out of contention for a job.

a. True

b. False

*ANSWER:* False

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*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Practice effective employment search strategies  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management  
*KEYWORDS:* Bloom's: Remembering  
*OTHER:* Analytic  
*NOTES:* 2.3  
this is the primary function of requiring a résumé.

24. A résumé in a chronological format would position the first of your previous three jobs at the beginning of the document.

- a. True
- b. False

*ANSWER:* False  
*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Practice effective employment search strategies  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management  
*KEYWORDS:* Bloom's: Remembering  
*OTHER:* Analytic  
*NOTES:* 2.3  
in this format jobs are listed placing the most recent first

25. A résumé in a chronological format would position the first of your previous three jobs at the end of the experience section of the document.

- a. True
- b. False

*ANSWER:* True  
*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Practice effective employment search strategies  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management  
*KEYWORDS:* Bloom's: Remembering  
*OTHER:* Analytic  
*NOTES:* 2.3

26. A common mistake in résumés is to list specific accomplishments instead of listing the functions and responsibilities that you had in your previous jobs.

- a. True
- b. False

*ANSWER:* False  
*POINTS:* 1  
*DIFFICULTY:* Moderate  
*REFERENCES:* Practice effective employment search strategies  
*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

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**KEYWORDS:** Bloom's: Remembering  
**OTHER:** Analytic  
**NOTES:** 2.3  
this is the preferred approach.

27. Posting your résumé on Monster.com is all you need to do to get a good job.

- a. True
- b. False

**ANSWER:** False  
**POINTS:** 1  
**DIFFICULTY:** Moderate  
**REFERENCES:** Practice effective employment search strategies  
**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management  
**KEYWORDS:** Bloom's: Remembering  
**OTHER:** Analytic  
**NOTES:** 2.3  
you should never rely on just one approach when seeking a job.

28. Employers can obtain your credit report and may use the information contained in the report to make an employment decision.

- a. True
- b. False

**ANSWER:** True  
**POINTS:** 1  
**DIFFICULTY:** Moderate  
**REFERENCES:** Practice effective employment search strategies  
**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management  
**KEYWORDS:** Bloom's: Understanding  
**OTHER:** Analytic  
**NOTES:** 2.3

29. Most employment agencies earn their fees from the individual searching for a job.

- a. True
- b. False

**ANSWER:** False  
**POINTS:** 1  
**DIFFICULTY:** Easy  
**REFERENCES:** Practice effective employment search strategies  
**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management  
**KEYWORDS:** Bloom's: Understanding  
**OTHER:** Analytic  
**NOTES:** 2.3  
fees are most commonly paid by the employer.

30. The main purpose of a cover letter is to indicate a desired a salary.



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a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

the cover letter provides an introduction to the employer and salary preferences should not be discussed.

31. A cover letter should be designed for each specific position for which you are applying.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

32. The same cover letter with the appropriate address and salutation can be used when seeking interviews from multiple employers.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

cover letters should be tailored to the specific position being sought.

33. After mailing off a cover letter, you should wait at least a month before you contact the employer.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.3

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two-weeks is ample time for following up on a cover letter

34. Whenever you request that someone write a reference letter you should provide the person with your resume.

- a. True
- b. False

**ANSWER:** True

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Practice effective employment search strategies

**KEYWORDS:** Bloom's: Understanding

**OTHER:** Analytic

**NOTES:** 2.3

35. You should avoid using specific abilities such as using MicroSoft Office in your résumé.

- a. True
- b. False

**ANSWER:** False

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Practice effective employment search strategies

**KEYWORDS:** Bloom's: Understanding

**OTHER:** Analytic

**NOTES:** 2.3

such terms are often looked for in scanning software and will help you stand out from the crowd.

36. Prior to a job interview, you should research the company, the company's competitors, and the industry.

- a. True
- b. False

**ANSWER:** True

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Practice effective employment search strategies

**KEYWORDS:** Bloom's: Understanding

**OTHER:** Analytic

**NOTES:** 2.3

37. Misrepresenting a few small facts or exaggerating a bit during an interview is expected and should not have a negative impact during a job interview.

- a. True
- b. False

**ANSWER:** False

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Practice effective employment search strategies

**KEYWORDS:** Bloom's: Understanding

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*OTHER:* Analytic

*NOTES:* 2.3

any such statements will call into question the other information in your résumé and statements made during the interview.

38. A mentor is powerfully positioned champion who advocates on a job protégé's behalf and guides the protégé toward key players and assignments.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 12.3

this person is a sponsor.

39. A mentor is an experienced person, such as a senior coworker, who offers friendly career-related advice, guidance, and coaching to a less experienced worker.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*NATIONAL STANDARDS:* United States - FN\_2 - Resource Management

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

40. After a job interview, you should immediately e-mail a thank-you note and restate your interest in the position.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

e-mailed thank you notes should only be used if you are very sure this is the preferred method of contact.

41. You should discuss salary during the job interview, but you should not offer a definitive dollar amount.

a. True

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b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

wait until a job offer has been tendered to discuss salary.

42. In most cases, you should not turn down a job offer without taking a day or two to think it over.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

43. Failure to obtain a job offer after an interview is most likely due to some failing during the interview.

a. True

b. False

*ANSWER:* False

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

failure to obtain an offer is simply due to a mismatch between the applicant's qualities and the needs of the employer.

44. You should use key terms such as honesty and teamwork in your résumé.

a. True

b. False

*ANSWER:* True

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

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45. When comparing salary offers from employers in different cities, you should gather information regarding the approximate cost of living in each city.

- a. True
- b. False

ANSWER: True

POINTS: 1

DIFFICULTY: Easy

REFERENCES: Practice effective employment search strategies

KEYWORDS: Bloom's: Understanding

OTHER: Analytic

NOTES: 2.3

46. Comparing salary offers from employers located in different cities can be difficult without sufficient information on the approximate cost of living in each community.

- a. True
- b. False

ANSWER: True

POINTS: 1

DIFFICULTY: Moderate

REFERENCES: Practice effective employment search strategies

KEYWORDS: Bloom's: Understanding

OTHER: Analytic

NOTES: 2.3

47. All of the following are key steps to successful career planning *except*

- a. targeting preferred employees.
- b. identifying your values.
- c. taking advantage of networking.
- d. aligning yourself with historical employment trends.

ANSWER: d

POINTS: 1

DIFFICULTY: Moderate

REFERENCES: Identify the key steps in successful career planning

KEYWORDS: Bloom's: Understanding

OTHER: Analytic

NOTES: 2.1  
future trends are more important than historical trends.

48. Which of the following describes the progression from entry level positions to higher levels of pay, skill, responsibility, or authority?

- a. career plan.
- b. employment pattern.
- c. interest inventory.
- d. career ladder.

ANSWER: d

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*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Identify the key steps in successful career planning

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*OTHER:* Analytic

*NOTES:* 2.1  
career planning is a continuous process throughout your work life.

49. \_\_\_\_ are topics and activities that engage your attention.

- a. Career plans
- b. Professional interests
- c. Career goals
- d. Professional abilities

*ANSWER:* b

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1  
assessing our professional interests is an integral part of career planning.

50. A \_\_\_\_ is one where a worker is expected to represent their employer on call day and night.

- a. career
- b. STEM career
- c. internship
- d. no-limits job

*ANSWER:* d

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.1  
no-limits jobs are not for everyone.

51. The act of recommending someone to another for possible employment is called a(n)

- a. internship.
- b. mentor.
- c. cover letter.
- d. referral.

*ANSWER:* d

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Identify the key steps in successful career planning

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**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.1  
carefully select the people who will provide your recommendations.

52. Which of the following persons can assist you in your career advancement for a fee?

- a. sponsor
- b. mentor
- c. reference
- d. career coach

**ANSWER:** d

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Identify the key steps in successful career planning

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.1  
choices a, b, and c do not charge a fee for their assistance.

53. The \_\_\_\_ is a highly regarded interest inventory.

- a. Strong Interest Inventory
- b. Stanford-Binet Assessment
- c. Likert Inventory
- d. Simpson Test of Preferences (STOP)

**ANSWER:** a

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Identify the key steps in successful career planning

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.1  
you can likely take one or more interest inventories at your college career counseling center.

54. \_\_\_\_ are the principles, standards, or qualities considered worthwhile.

- a. Aptitudes
- b. Values
- c. Abilities
- d. Goals

**ANSWER:** b

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Identify the key steps in successful career planning

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**NOTES:** 2.1

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although assessing your aptitudes, abilities and goals is also important in career planning.

55. Your \_\_\_\_ determine(s) the unique approach you take to working with and responding to your job requirements, surroundings, and associates.

- a. work-style personality
- b. values
- c. aptitudes
- d. interest inventory

**ANSWER:** a

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Identify the key steps in successful career planning

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.1

your work-style personality should be well-suited to your career choice.

56. According to the U.S. Census Bureau a person with a bachelor's degree earns about how much more per year than someone with a high school diploma?

- a. \$16,000
- b. \$26,000
- c. \$34,000
- d. \$56,000

**ANSWER:** a

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Analyze the financial and legal aspects of employment

**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.2

an even greater differential exists between those with a bachelor's degree and those with an advanced degree.

57. According to the U.S. Census Bureau a person with an advanced degree earns about how much more per year than someone with a bachelor's degree?

- a. \$16,000
- b. \$23,000
- c. \$34,000
- d. \$56,000

**ANSWER:** b

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Analyze the financial and legal aspects of employment

**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management



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**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.2  
most college graduates should plan on obtaining advanced training throughout their career.

58. College majors in science, technology, engineering and mathematics are
- referred to a STEM majors.
  - declining in importance among employers.
  - are among only a few that pay good salaries upon college graduation today.
  - less attractive to employers than vague majors that imply a broad range of skills.

**ANSWER:** a

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Analyze the financial and legal aspects of employment

**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.2  
having a STEM majors is not the only way to have a rewarding and well-paying career.

59. To assign monetary values to employee benefits, you can place a market value on the benefit or calculate the \_\_\_\_ value of the benefit.
- present
  - future
  - index
  - physical

**ANSWER:** b

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Analyze the financial and legal aspects of employment

**KEYWORDS:** Bloom's: Understanding

**OTHER:** Analytic

**NOTES:** 2.2  
the present value provides a way to compare the value of the benefit to your starting salary.

60. All are examples of nonsalary benefits *except*
- tuition reimbursement.
  - paid sick leave.
  - child care.
  - bonus.

**ANSWER:** d

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Analyze the financial and legal aspects of employment

**KEYWORDS:** Bloom's: Understanding

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**NOTES:** 2.2

bonuses are not considered a nonsalary benefit as they are paid in money to the employee.

61. After hiring an employee, the law requires employers to do all of the following *except*

- a. provide unemployment insurance.
- b. pay Social Security taxes to the federal government.
- c. pay all of the employee's health care expenses.
- d. provide workers' compensation benefits to employees injured on the job.

**ANSWER:** c

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Analyze the financial and legal aspects of employment

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.2

under current law employers are not required to provide health care benefits.

62. When changing employers, wisest options for the money you have in your current employer-sponsored retirement plan typically involve all but which of the following

- a. transferring the money to your new employer's 401(k) plan.
- b. moving the balance to an IRA rollover account.
- c. leaving the money in your old employer's plan.
- d. withdrawing and spending the money.

**ANSWER:** d

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Analyze the financial and legal aspects of employment

**KEYWORDS:** Bloom's: Understanding

**OTHER:** Analytic

**NOTES:** 2.2

withdrawing funds from your employer-sponsored retirement plan force you to start over in saving for retirement.

63. Which of the following is likely to be the largest cost of withdrawing the funds from an employer-based retirement plan when you change jobs prior to retirement?

- a. the ten percent penalty for early withdrawal
- b. the taxes you must pay on the withdrawal
- c. the lost future growth if the funds had been left on deposit
- d. the penalty assessed by the employer

**ANSWER:** c

**POINTS:** 1

**DIFFICULTY:** Moderate

**REFERENCES:** Analyze the financial and legal aspects of employment

**KEYWORDS:** Bloom's: Understanding

## **Chapter 2—Career Planning**

*OTHER:* Analytic

*NOTES:* 2.2  
earnings on investments are the biggest long-term contributor to building wealth.

64. A successful job search might require \_\_\_\_ hours per week of your time.

- a. 5 to 10
- b. 15 to 20
- c. 25 to 30
- d. 35 to 40

*ANSWER:* c

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3  
you should consider a job search to your full-time job.

65. Popular formats for résumés include all of the following *except*

- a. skills format.
- b. chronological format.
- c. functional format.
- d. salary format.

*ANSWER:* d

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Remembering

*OTHER:* Analytic

*NOTES:* 2.3  
past salaries should not be included on a résumé.

66. Which of the following resources would be least helpful in your job search?

- a. Classified advertisements
- b. Career fairs
- c. Employment agencies
- d. Information from professional friends and acquaintances

*ANSWER:* a

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3  
a low percentage of the currently available jobs ever appear in classified ads in newspapers.

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67. A \_\_\_\_ is the most important part of your employment search.

- a. job interview
- b. cover letter
- c. job application
- d. reference letter

*ANSWER:* a

*POINTS:* 1

*DIFFICULTY:* Easy

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

the job interview is where the employer truly assesses your goodness of fit for a position.

68. To advance in your career, you should

- a. volunteer for new assignments.
- b. stay alert to what is happening in your career field.
- c. avoid outside activities such as coaching your child's soccer team.
- d. both volunteer for new assignments and stay alert to what is happening in your career field.

*ANSWER:* d

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

no career is static and you must be open to new opportunities constantly.

69. In preparation for a job interview, you should

- a. compile some personal stories.
- b. anticipate interview questions and prepare responses.
- c. create a list of negative responses to questions that you should then avoid.
- d. compile some personal stories and anticipate interview questions and prepare responses.

*ANSWER:* d

*POINTS:* 1

*DIFFICULTY:* Moderate

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Understanding

*OTHER:* Analytic

*NOTES:* 2.3

The job interview is your best chance to let the employer get to know all about your aptitudes for a position.

70. It is especially important to use “key phrases” when preparing your résumé because

## **Chapter 2—Career Planning**

- a. many employers will be impressed with your vocabulary.
- b. you want to show that you are well educated.
- c. computer software is typically used to scan résumés and select better qualified candidates.
- d. it saves time when writing your résumé.

ANSWER: c

POINTS: 1

DIFFICULTY: Moderate

REFERENCES: Practice effective employment search strategies

KEYWORDS: Bloom's: Understanding

OTHER: Analytic

NOTES: 2.3

employers receive hundreds of résumés and you must stand out from the crowd.

71. Websites devoted to helping employers find suitable new employees by providing job listings, job sites, job search tips, job search engines and the possible posting of résumés are called

- a. job boards.
- b. career fairs.
- c. job posts.
- d. career blogs.

ANSWER: a

POINTS: 1

DIFFICULTY: Easy

REFERENCES: Practice effective employment search strategies

NATIONAL STANDARDS: United States - FN\_2 - Resource Management

KEYWORDS: Bloom's: Remembering

OTHER: Analytic

NOTES: 2.3

An online presence is essential in any job search.

72. All of the following would be considered wise moves in career planning *except*

- a. learning as much as possible about a company before your interview.
- b. transferring your 401(k) to your new employer's plan when you change jobs.
- c. continued participation in your previous employer's health care plan until you are covered by a new employer's plan.
- d. assuming that your need for higher education is finished once you obtain a job in your chosen field.

ANSWER: d

POINTS: 1

DIFFICULTY: Moderate

REFERENCES: Practice effective employment search strategies

KEYWORDS: Bloom's: Understanding

OTHER: Analytic

NOTES: 2.3

most professional careers require advanced training of some type.

73. A \_\_\_\_\_ is powerfully positioned champion who advocates on a job protégé's behalf and guides the protégé toward

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key players and assignments.

- a. sponsor
- b. mentor
- c. internee
- d. career coach

**ANSWER:** a

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Practice effective employment search strategies

**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.3  
sponsors take pride in the success of their junior employees.

74. A \_\_\_\_\_ is an experienced person, such as a senior coworker, who offers friendly career-related advice, guidance, and coaching to a less experienced worker.

- a. sponsor
- b. mentor
- c. internee
- d. career coach

**ANSWER:** b

**POINTS:** 1

**DIFFICULTY:** Easy

**REFERENCES:** Practice effective employment search strategies

**NATIONAL STANDARDS:** United States - FN\_2 - Resource Management

**KEYWORDS:** Bloom's: Remembering

**OTHER:** Analytic

**NOTES:** 2.3  
do not be afraid to seek out a mentor as you begin your career.

75. When comparing the buying power of a salary offer of \$52,000 in Boston with a \$49,000 offer in Los Angeles, the Boston salary offer would buy \_\_\_\_\_ of goods and services in Los Angeles, assuming the index was 130.6 for Boston and 114.9 for Los Angeles.

- a. \$55,695
- b. \$45,748
- c. \$43,109
- d. \$59,105

**ANSWER:** b

**POINTS:** 1

**DIFFICULTY:** Challenging

**REFERENCES:** Practice effective employment search strategies

**KEYWORDS:** Bloom's: Applying

**OTHER:** Analytic

**NOTES:** 2.3

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$$\$52,000 \times (114.9 / 130.6)$$

76. When comparing the buying power of a salary offer of \$50,000 in Boston with a \$53,000 offer in Los Angeles, the Los Angeles salary offer could buy \_\_\_\_ of goods and services in Boston assuming the index was 130.6 for Boston and 114.9 for Los Angeles.

- a. \$46,628
- b. \$56,832
- c. \$60,241
- d. \$43,989

*ANSWER:* c

*POINTS:* 1

*DIFFICULTY:* Challenging

*REFERENCES:* Practice effective employment search strategies

*KEYWORDS:* Bloom's: Applying

*OTHER:* Analytic

*NOTES:* 2.3

$$\$53,000 \times (130.6 / 114.9)$$