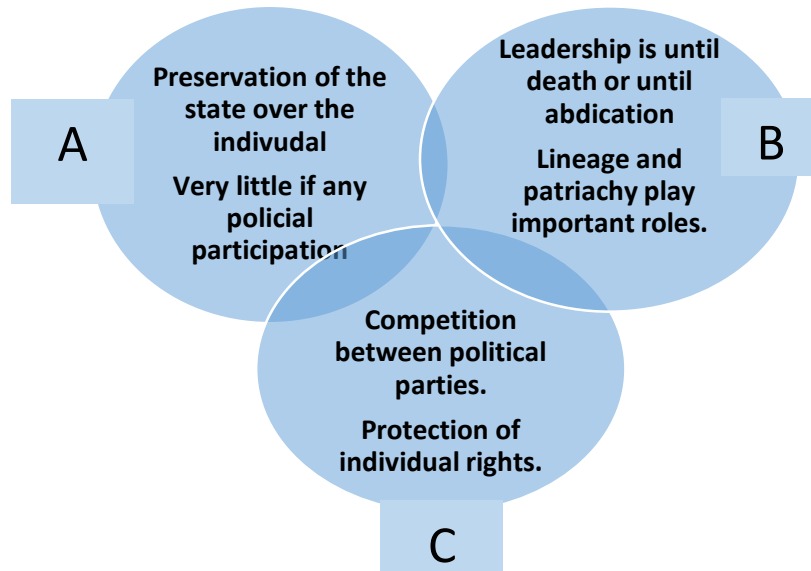


**C.1.2 Compare and contrast the structure and leadership of different forms of government in various nations**



Use the chart above to answer the following question.

- Which of the following titles would BEST complete the chart above?

A.

Circle	Title
A	Authoritarian
B	Democratic
C	Monarchy

B.

Circle	Title
A	Monarchy
B	Authoritarian
C	Democratic

C.

Circle	Title
A	Authoritarian
B	Monarchy
C	Democratic

D.

Circle	Title
A	Democratic
B	Monarchy
C	Authoritarian

**C.1.3 Analyze the influence of the Magna Carta, English common law, and the English Bill of Rights in creating a limited form of government in the United States**

“This Constitution and the laws of the United States ... shall be the supreme law of the land.” All government officials “shall be bound by an oath to support this constitution.”

U.S. Constitution, Article VI

2. . Which of the following big ideas from the Magna Carta, English common law, and English Bill of Rights influenced this portion of the American Constitution?
  - A. Self-Government system in which people create and run their own government
  - B. Rule of Law and the idea that people must follow laws and that laws are enforced fairly
  - C. Due Process and the belief that people have the right to reasonable and fair laws
  - D. Limited Government and the idea that the power of the government is limited by the Constitution

No person shall...be deprived of life, liberty, or property, without due process of law”

U.S. Constitution, 5th Amendment

3. Which of the following big ideas from the Magna Carta, English common law, and English Bill of Rights influenced this portion of the American Constitution?
  - A. Self-Government system in which people create and run their own government
  - B. Rule of Law and the idea that people must follow laws and that laws are enforced fairly
  - C. Due Process and the belief that people have the right to reasonable and fair laws
  - D. Limited Government and the idea that the power of the government is limited by the Constitution
4. Which of the following excerpts from the US Constitution demonstrates the influence of emphasizing Self Government outlined by the Magna Carta and English Bill of Rights?
  - A. Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances (1st Amendment)
  - B. Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted (8th Amendment)
  - C. The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized (4th Amendment)
  - D. We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity (Preamble to the Constitution)

**C.1.4 Explain the influence of Enlightenment philosophers, the Great Awakening, and the American Revolution on the American founding documents**

5. The Enlightenment influenced revolutionary thought by
  - A. Encouraging the poor to take up arms
  - B. Stressing the importance of the monarchy
  - C. Designing a common revolutionary strategy
  - D. Instilling a belief in the natural rights of man
6. The "Declaration of Independence states, “That whenever any form of government becomes destructive of these ends, it is the Right of the People to alter or abolish it.” These words describe the enlightened idea of a
  - A. Need to ensure a representative government
  - B. Return to a society that has no central authority
  - C. Social contract between government and the people
  - D. Revolutionary intent to overthrow the current government
7. The American Revolution was motivated by the Enlightened idea
  - A. Of a distinct class system
  - B. That all men are created equal

- C. Of the rightful rule of a monarch
- D. That government needs central authority

**C.2.1. Analyze ways in which the purposes of the United States government, as defined in the United States Constitution, are achieved**



**Headline A**

8. Which of the following excerpts from the Constitution are supported by the newspaper article labeled Headline A?
- A. "The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no warrants shall issue, but upon probable... (4<sup>th</sup> Amendment)"
  - B. "A well-regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed (2<sup>nd</sup> Amendment)."
  - C. "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to as ... (1<sup>st</sup> Amendment)."
  - D. "All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States...No state shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any state deprive any person of life... (14<sup>th</sup> Amendment)."

**C.2.2 Describe the structure and functions of the federal government as stated in the United States Constitution**

All \_\_\_\_\_ powers are given to the Congress, which will consist of two houses, the Senate and the House of Representatives. Each state will have a certain number of representatives, and also pay direct taxes, on the basis of population size. The senate will consist of two senators from each state, chosen by the legislature of the state. They will have terms of six years.

-Article I Sect. 2-3 (US Constitution)

9. Which of the following best completes the above excerpt?
- A. Executive
  - B. Legislative
  - C. Judicial
  - D. Federal

The Executive power of the United States will given to the \_\_\_\_\_. He will hold office for a term of 4 years. The \_\_\_\_\_ will be commander in chief of the army and navy of the United States of the state militias. He may require the heads of government departments to submit reports to him in writing. He also has the power to grant reprieves and pardons for offences against the United States, except in cases of impeachment.

-Article II Sect. 2-3 (US Constitution)

10. Which of the following best completes the above excerpt about the powers of the Executive Branch?
- A. President
  - B. House of Representatives
  - C. Senate
  - D. Supreme Court

**C.2.3 Explain the distribution of powers, responsibilities, and limits on the United States government**

11. Which of the following describes the system of checks and balances and separation of powers?

- I. It does not favor the party in power
- II. It can create gridlock
- III. It can make change easy to come by
- IV. It can encourage political controversy

- A. II only
- B. I and II only
- C. II and III only
- D. II and IV only

12. Which branch of the American government is most likely responsible for this headline article?

# First Negro Named to Supreme Court



—A. F. Wilson photo.  
PRESIDENT EISENHOWER, THURGOOD MARSHALL  
New Supreme Court justice named

## Thurgood Marshall Appointed

WASHINGTON—(UPI)—President Johnson today named Thurgood Marshall to be the first Negro justice of the United States Supreme Court.

Mr. Johnson personally announced the selection to members of the White House. Marshall stood beside him.

Marshall will succeed Justice Tom C. Clark on the court.

Justice Clark announced his retirement after his son, Ramsey Clark, was named attorney general.

The elder Clark ended his active service on the high tribunal after the court adjourned its term yesterday.

Marshall has been a trailblazer among Negroes throughout his career. His appointment as solicitor general in August, 1965, was unprecedented for a member of his race.

Prior to that, the late President John F. Kennedy had appointed Marshall in 1962 as a judge of the United States Court of Appeals in the District of Columbia.

**THE NEW JUSTICE** is the great-grandson of a slave who was brought to the United States from The Congo. His father was a steward at a fashionable Chesapeake Bay country club.

Before taking the government post, Marshall won a widespread legal reputation in battling civil-rights causes in the courts.

In 1952, Marshall compelled the admission of a Negro law student at the University of Maryland—a school where he himself had been denied entry.

In 1958, Marshall joined the legal staff of the National Association for the Advancement of Colored People and two years later became head of its legal operations.

Marshall's biggest triumph came in 1954 when he won the historic United States Supreme Court case declaring school segregation unconstitutional.

Attorney General Ramsey Clark said Marshall's elevation to the Supreme Court would add "a wealth of legal experience rarely equaled in the history of the court."

The new justice was born in Baltimore July 2, 1908, and graduated cum laude from Lincoln University in Pennsylvania but only after having been expelled in his sophomore year for having freshmen.

MARSHALL THEN entered Howard University Law School in Washington. He recalls "I got the honor" around me of my system. I heard lawbooks were to dig in. So I dug, way deep."

The 56-year-old nominee is a six-footer who weighs around 210 pounds. His wife is the former Cecilia Soght. They have two sons.

- A. Judicial Branch
- B. Executive Branch
- C. Legislative Branch
- D. Both Legislative and Judicial Branches

13. Which branch would most likely be responsible for the headline article below?



- A. Judicial Branch
- B. Executive Branch
- C. Legislative Branch
- D. Both Legislative and Judicial Branches

### C.2.4 Cite the qualifications, terms of office, roles, and duties for appointed and elected officials

Three people are thinking about running for president for the 2021 Election. Look at each person and determine which person(s) are eligible to run for this position.



Candidate A	Candidate B	Candidate C
Age: 36 Years Old	Age: 39 Years Old	Age: 31 Years Old
Citizenship Status: Born In America	Citizenship Status: Born In America	Citizenship Status: Born In America
Religion: Muslim	Religion: Christian	Religion: Christian
Time Lived in America: Entire Life	Time Lived in America: Past 16 Years	Time Lived in America: Past 10 Years

14. Which of the following person(s) would be eligible to run for presidency?

- A. Candidate A Only
- B. Candidate A and B
- C. Candidate B Only
- D. Candidate A and C

15. Which of the following would not be used as a disqualifier for any of potential political candidate?

- A. Time Lived in America
- B. Age
- C. Citizenship Status
- D. Religion

Position Held	Terms In Office	Roles & Duties	Appointed By...
?	6 Year Terms	making the laws of the United States	Voters
B	2 Year Terms	power to initiate bills to collect tax money and other revenue, the ability to impeach federal officials and the duty to elect the president if there is a tie in the electoral college.	Voters
C	Lifetime	highest court in the land, and one of its main duties is to decide the outcome of cases and has the power to investigate, question and overturn cases that were decided in lower courts	President
D	4 Year Term	both the head of state and head of government of the United States of America, and Commander-in-Chief of the armed forces and responsible for the execution and enforcement of the laws created by Congress.	Voters

16. Which of the following best completes the chart?

A.

Position Held
President
Supreme Court
House of Representatives
Senate

B.

Position Held
Supreme Court
Senate
House of Representatives
President

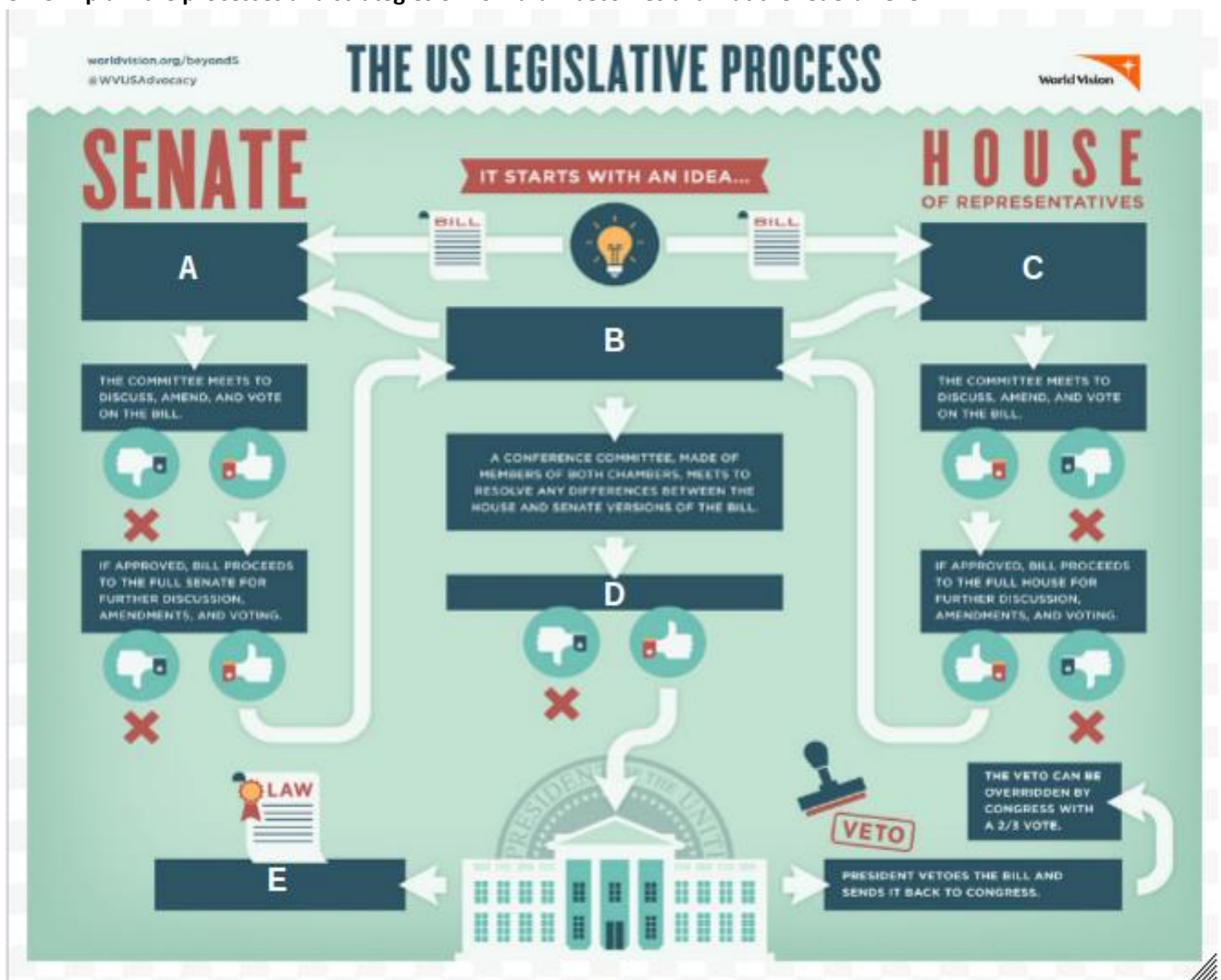
C.

Position Held
Senate
House of Representatives
Supreme Court
President

D.

Position Held
Senate
Supreme Court
House of Representatives
President

C.2.5 Explain the processes and strategies of how a bill becomes a law at the federal level



Place the following descriptors where they belong?

17. Identify the point in the legislative process when both chambers would vote on the final bill.

A. A

- B. B
- C. C
- D. D

18. Identify the point in the legislative process when a bill is introduced by a member of Congress and assigned to a committee for review.

- A. A or C
- B. B
- C. C
- D. D or E

19. Identify the point in the legislative process when the President signs bill and it becomes a law.

- A. A
- B. B or D
- C. C
- D. E

20. Identify the point in the legislative process when a bill must pass through both chambers before being sent to the President.

- A. B
- B. C
- C. D
- D. E

**C.2.6 Differentiate between loose and strict constructionist interpretation of the Constitution by examining the meaning and implications of the Bill of Rights and subsequent amendments.**

21. In the court Case McCulloch v. Maryland , Chief Justice John Marshall declared it was constitutional to create a Second National Bank under the necessary and proper clause. This action gave the federal government a large excess of power to regulate private commerce as well. The power for congress to do so was not actually stated but could be supported by the constitution properly. The argument was also based much on the ideology on the Supremacy Clause which gives the National Government supreme power over the states.

- A. This is an example of a Executive Branch check of a Legislative Power
- B. This is an example of an unconstitutional decision made by the Supreme Court
- C. This is an example of a loose interpretation of the Constitution
- D. This is an example of a strict interpretation of the Constitution

A well regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed.

-Second Amendment, Bill of Rights

In 2007, Circuit Judge Henderson stated that Second Amendment rights did not extend to residents of Washington D.C., writing:

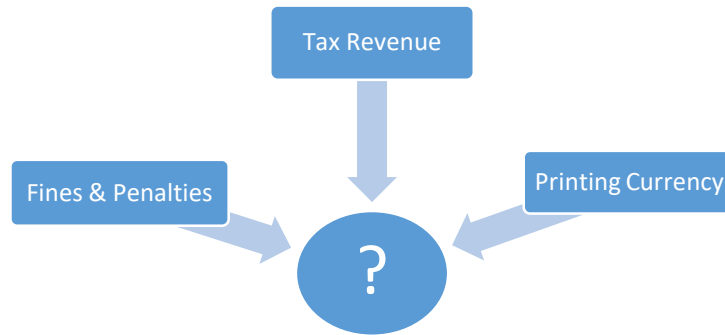
**To sum up, there is no dispute that the Constitution, case law and applicable statutes all establish that the District is not a State within the meaning of the Second Amendment. Under *United States v. Miller*, 307 U.S. at 178, the Second Amendment's declaration and guarantee that "the right of the people to keep and bear Arms, shall not be infringed" relates to the Militia of the States only. That the Second Amendment does not apply to the District, then, is, to me, an unavoidable conclusion.**

28. Which of the following statements best describes the actions of Circuit Judge Henderson?

- A. Circuit Judge Henderson was using her judicial power to veto a bill created by the President
- B. Circuit Judge Henderson was demonstrating a loose interpretation of the 2nd Amendment
- C. Circuit Judge Henderson was demonstrating a strict interpretation of the 2nd Amendment
- D. Circuit Judge Henderson was demonstrating a responsibility of the Legislative Branch



#### C.4.2 Explain how government is financed



29. Which of the following is the MOST appropriate title for the graph above?

- A. Effects of Deflation
- B. Ways Governments Raise Money
- C. Causes of Increased Debt
- D. Ways Businesses Increase Production

#### C.5.1 Distinguish between personal, political, and economic rights of citizenship



30. Above is a picture of campus police pepper-spraying a peaceful group of protesters who participated in Occupy Davis, whose goal was to advance social and economic justice and new forms of democracy. Which, if any, of the protesters citizens' rights were violated?

- A. Only Civil Rights were violated
- B. Economic and Civil Rights were violated
- C. Political and Economic Rights were violated
- D. Only Political Rights were violated



31. This is a picture of a 2016 college graduation ceremony. Which citizens' rights are being exercised in the above photograph?

- A. Economic and Civil Rights are being exercised
- B. Only Civil Rights are being exercised
- C. Only Economic Rights are being exercised
- D. Political and Economic Rights are being exercised





32. This man is peacefully demonstrating his right to practice his religious beliefs. Which citizens' rights is he exercising in the above photograph?

- A. Civil and Political rights are being exercised
- B. Only Economic rights are being exercised
- C. Economic and Civil rights are being exercised
- D. Civic, Political, and Economic rights are being exercised

**C.5.2 Differentiate between civic duties and responsibilities, including various forms of civic participation**

33. All of the following are civic responsibilities except

- A. Registering and voting
- B. Holding an elective office
- C. Paying taxes
- D. Respecting other's equal rights to an equal voice in government

34. In general, which statement most accurately describes the evolution of rights in America over time?

- A. Historically rights have been reserved for people of color but over time have also been given to white people as well
- B. Rights have been only ever been given to citizens who shared similar beliefs to the political party that held office of the president at that time.
- C. Historically rights were reserved for white men and over time other groups have been able to gain some access to those rights as well.
- D. Historically rights were given to every citizen equally but over time the rights of individuals have been significantly reduced.

If the people cannot trust their government to do the job for which it exists - to protect them and to promote their common welfare - all else is lost.

BARACK OBAMA, speech, Aug. 28, 2006



35. What common civil responsibility is illustrated in the above three photos?

- A. Establishing balance between civics and rights
- B. Participation in the draft
- C. Using community services wisely
- D. Addressing important social issues

**C.5.3 Describe how civil rights have evolved over time to include diverse groups of citizens**

36. Although the protection of individual civil rights was a founding principal of America, they have evolved over time. Which of the following statements most appropriately summarizes how Civil Rights have changed over time?

- A. Historically rights were reserved for white men and over time other groups have been able to gain some access to those rights as well.
- B. Rights have been only ever been given to citizens who shared similar beliefs to the political party that held office of the president at that time.
- C. People of African descent were the only group denied civil rights but were eventually granted those rights through the passage of important legislation.
- D. Historically rights were given to every citizen equally but over time the rights of individuals have been significantly reduced.

**C.5.4 Evaluate the role of the media and public opinion in American politics, including the use and effects of propaganda techniques**

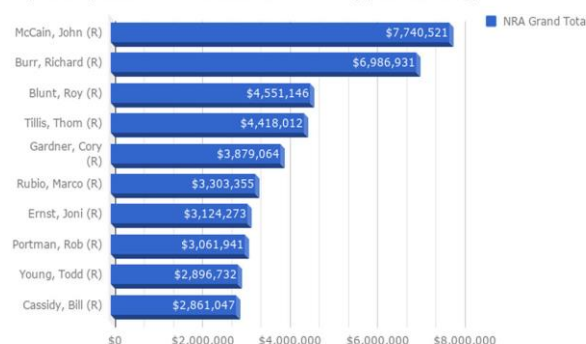


37. Using your current knowledge of the unfortunate events involving school shooting across the country and the three magazine covers above, what would most likely occur as a result of increased media coverage of this issue?

- A. Media coverage like the examples above would cause the public to increase its demand of private schooling to address the lack of protection offered in public school settings and have no direct impact on American politics.
- B. Media coverage like the examples above would cause the public to decrease its support of local law enforcement and force many public officials to use the US military to provide protection for students.
- C. Media coverage like the examples above would cause the public to examine current laws on gun control and gun safety and demand laws to increase restrictions and access to firearms.
- D. Media coverage like the examples above would cause the public to decrease its support of gun regulation and require laws that would lower the age required to purchase weapons.

**C.5.5 Analyze the effects of campaigns, campaign finance, elections, the Electoral College, and the United States census in the American political system**

Top 10 recipients of NRA contributions - Senate (opensecrets.org)



38. Which of the following conclusions can be made using the information provided by the graph above?
- A. Most lawmakers earning less than \$4,000,000 were not easily influenced by big time NRA contributions and most likely passed legislation to reflect that stance.
  - B. Most pro-gun laws are most likely supported by liberal states that supported the de-regulation of private ownership of firearms.
  - C. Conservative politicians are more likely to support and pass pro-gun legislation and the de-regulation of private ownership of firearms.
  - D. NRA contributions would have no impact on legislation because it is illegal for politicians to allow financial contributions to influence legislation in any way.

**C.5.6 Describe key platform positions of the major political parties and evaluate the impact of third parties in election outcomes**

**Candidate A:** I believe the government must take action to achieve equal opportunity and equality for all! It is our duty to alleviate the societal ills that plague us and to protect civil liberties and individual human rights regardless of race, socio-economic standing, sexual preference, or religion. We should guarantee that no one is need. To do this, we must continue to support Affirmative Action, government funding for schools, and free healthcare....

**-excerpt from a political rally**

**Candidate B:** Every person in this room has the answers to our problems. Government cannot and will not save us but by pursuing your goals, taking advantage of the free markets, and embracing our God-given capitalistic rights, we will pull ourselves up and fix the issues that plague us. We must support the privatization of the industries that make us strong-healthcare, pharmaceuticals, energy. This is how we remain strong and finally, we must keep jobs in America. We have to restrict the number of people allowed in our country so we can...

**-excerpt from a political rally**

39. After reading each excerpt above and using your prior knowledge, which of the following statements is MOST LIKELY true?
- A. Candidate A is a public official running on a conservative platform and Candidate B is a public official running on a liberal platform.
  - B. Although they have some differences in opinion, both Candidate A and Candidate B are public officials who have very conservative views on current issues.
  - C. Candidate A is a public official running on a liberal platform and Candidate B is a public official running as a third-party candidate.
  - D. Candidate A is a public official running on a liberal platform and Candidate B is a public official running as a conservative platform.
40. Please select the best answer that describes the impact a person running on a third-party ticket could have on the outcome of Candidate A and Candidate B campaigns?
- A. A third-party ticket may force both candidates to address issues that they normally would not focus on.
  - B. A third-party ticket may take away votes from Candidate A and Candidate B.
  - C. Both A and B are true statements.
  - D. A third-party ticket has no impact on the two major political parties, and therefore, would not have an impact on Candidate A or Candidate B.

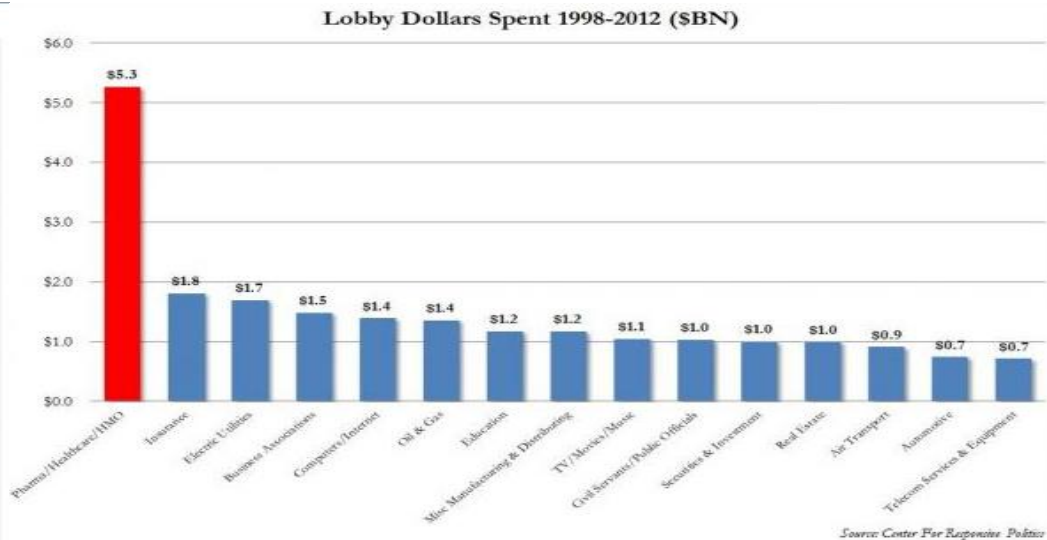
**C.5.7 Explain historical and contemporary roles of special interest groups, lobbyists, and associations in United States politics**

41. Which of the following is not a role lobbyist and special interest groups play in United States politics?
- A. Lobbyists use financial incentives to influence lawmakers and their political agendas and help raise money and find co-sponsors to important bills.
  - B. Lobbyists build coalitions on behalf of their clients or special interests groups to increase support or opposition for important issues.

- C. Lobbyists create groups used to evaluate political candidates to ensure the election process is fair and efficient.
  - D. Lobbyists gain in-depth knowledge about topics or issues to better inform legislators when laws are made.
42. Interest groups and political associations promote United States democracy by...
- A. Linking citizens to the political process
  - B. Centralizing public authority
  - C. Lobbying members of Congress
  - D. Creating detailed programs for their interest groups
43. Which of the following is a concern about the influence of lobbyists on government?
- A. Many lobbyists also work as congressional staff members
  - B. Many members of Congress are former lobbyists who still have connections with interest groups
  - C. Many lobbyists are former federal officials who gave up their positions in government to work for interest groups
  - D. Because lobbyists do not have the right to register with the government, it is difficult to control their activities
44. Historically, many groups who were denied certain rights (Blacks, immigrants, etc) utilized this strategy with the help of special interest groups to pass important legislation.
- A. Litigation
  - B. The Recall Process
  - C. Coalition Building
  - D. Impeachments

#### Total Lobbying Spending

1998	\$1.44 Billion
1999	\$1.44 Billion
2000	\$1.57 Billion
2001	\$1.64 Billion
2002	\$1.82 Billion
2003	\$2.05 Billion
2004	\$2.18 Billion
2005	\$2.42 Billion
2006	\$2.62 Billion
2007	\$2.86 Billion
2008	\$3.30 Billion
2009	\$3.50 Billion
2010	\$3.55 Billion
2011	\$3.33 Billion
2012	\$1.66 Billion

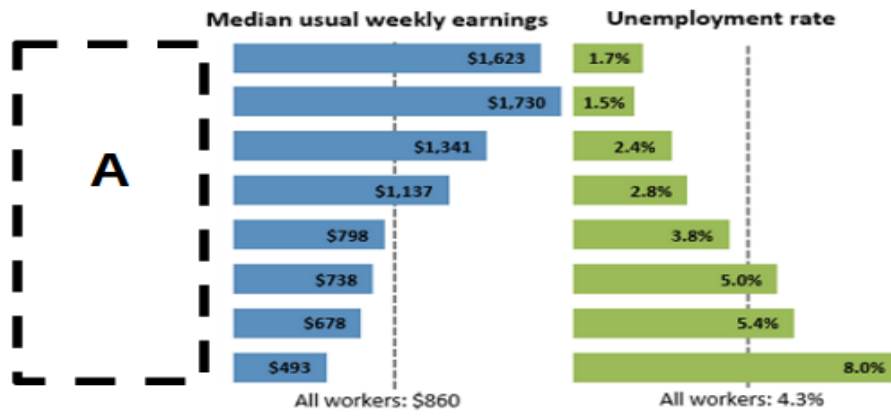


45. Based on your prior knowledge and the graph above, what general statement most closely describes the role lobbying has played in United States politics?
- A. Lobbyist have decreased the amount of influence they have on modern politics since the late 1990s.
  - B. Lobbyist played little to no role in United States until the early 2000's when they became one of the largest influencers of US policy.
  - C. Lobbyist have continued to increase their political contributions but some reforms have reduced the amount of input they have on the political agenda.
  - D. Lobbyist contributions have only increased resulting in an unfair political system used to only advance their own personal agendas.

**C.6.1 Explain the basic problem of scarcity and how it drives economic decision-making**

46. The fundamental reason people must choose which goods to buy and consume is because of
- Abundance of free resources
  - Specialization
  - Scarcity
  - Unlimited sources of income
47. Which of the following best identifies the basic problem caused by scarcity?
- Businesses will charge more money than consumers can afford
  - Resources always exceed the demand of consumers
  - There is only 24 hours in every day until time changes in the Spring
  - Resources will always be less than society's wants
48. Which of the statements below best illustrates the use of the market process in determining the allocation of scarce resources?
- "Let's make this product because this is what we know how to do best."
  - "Although we're currently making a profit on the products we make, we should consider shifting to products where we can earn even more money."
  - "Everyone is opening video stores, why don't we?"
  - "We can't stop making this product. This product gave our company its start."

**C.8.1 Explain the relationship between education, training, and career options to future earning potential**



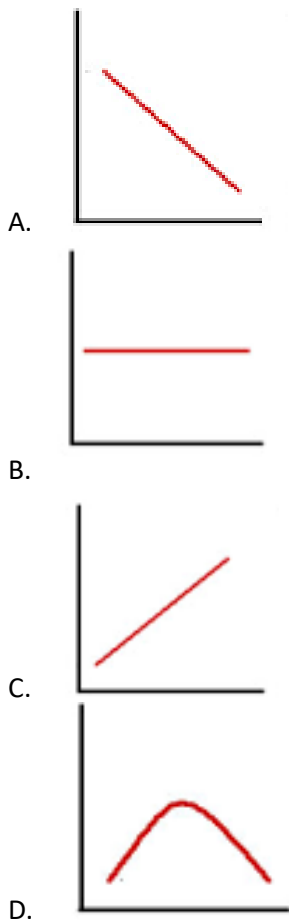
Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: U.S. Bureau of Labor Statistics, Current Population Survey

49. Which of the following **best** completes the graph above?

- Ages 85-100
  - Ages 70-85
  - Ages 55-70
  - Ages 35-55
  - Ages 20-35
  - Ages 13-20
  - Ages 0-13
- 1/2017-2/2017
  - 2/2017-3/2017
  - 3/2017-4/2017
  - 4/2017-5/2017
  - 5/2017-6/2017
  - 6/2017-7/2017
  - 7/2017-8/2017
  - 8/2017-9/2017
- Doctoral Degree
  - Professional Degree
  - Master's Degree
  - Bachelor's Degree
  - Associate's Degree
  - Some College, no degree
  - High School Diploma
  - Less than High School Diploma
- New York
  - California
  - Texas
  - Florida
  - Ohio
  - New Jersey
  - Louisiana
  - Georgia
  - Alabama



50. Which of the following graphs best represents the relationship between level of training and career options?



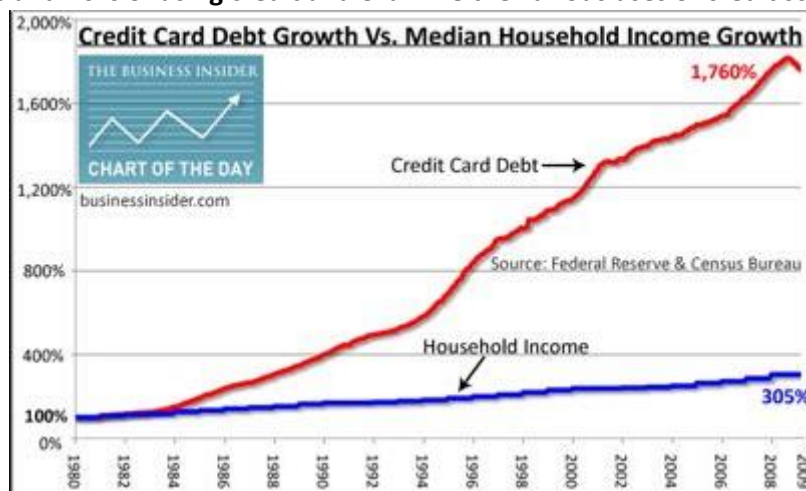
C.8.4 Apply given financial data to real life situations such as reconciling a checking account, reading bank and credit card statements, purchasing major goods, and avoiding consumer fraud

Credit Card Statement				Send Payment To: PO Box 555 Anytown, US	
Account Number 1234 567 8901	Name Suzy Student	Statement Date 1/15/2005	Payment Due Date 2/14/2005		
Credit Line \$1500.00	Credit Available \$500.00	New Balance \$1000.00	Minimum Payment Due \$30.00		
Reference	Sold	Posted	Activity Since Last Statement		Amount
89XB773		12/12	Payment Thank You		-10.00
78XY667	12/20	12/22	Gas 'n' Go	SmallTown US	35.24
34XP889	12/23	12/26	Gift Attic	Whoville US	63.02
23XY001	12/26	12/28	Computer Monitor	Techville US	697.78
76X0E11	1/8	1/10	Pizza Palace	SmallTown US	24.53
Previous Balance	(+)	189.43	Current Amount Due		1000.00
Purchases	(+)	820.57	Amount Past Due		
Cash Advances	(+)		Amount Over Credit Line		
Payments	(-)	10.00	Minimum Payment Due		30.00
Credits	(-)				
Finance Charges	(+)				
Late Charges	(+)				
<b>NEW BALANCE</b>	<b>(=)</b>	<b>1000.00</b>			
<b>FINANCE CHARGE SUMMARY</b>		<b>PURCHASES</b>	<b>ADVANCES</b>	For Customer Service Call:	
Periodic Rate		3 %	3 %	1-800-555-5555	
Annual Percentage Rate		36 %	36 %	For Lost or Stolen Cards, Call:	
				1-888-555-5555	

**Use the credit card statement to answer questions 32-34.**

51. You just received your credit card statement in the mail and you are trying to determine if your last payment of \$30 was correctly applied to your bill. Which of the following can be determined by using the information provided?
- A. That there was no payments received and applied to your bill.
  - B. That the correct amount of money was applied to your bill.
  - C. That a lesser amount of money was applied to your bill.
  - D. That your account was credited a larger amount than the amount you paid.
52. Walmart and Best Buy are taking 20% off of all electronics from the remainder of the month. You want to purchase a 60 inch television for your new apartment. The retail price is \$1000. Are you able to purchase the television using your credit card?
- A. Yes, because the total amount of the television is less than your Credit Line.
  - B. Yes, because it is a great deal that would allow you to get a television below retail value.
  - C. No, because the total amount of the television is less than the New Balance on your credit card.
  - D. No, because the total amount of the television exceeds the Credit Available.
53. You realize that you never purchased gas on December 20th so you call Gas 'n' Go to determine why you were charged. During your conversation the gas attendant asks for your social security number and credit card number to verify that they are speaking to the correct person. Which of the following is the **best** response?
- A. Give them your social security number and all other information they request so that they can determine they are speaking with the owner of the credit card.
  - B. Only give them your social security number but refuse to give your credit card number to avoid giving out confidential information.
  - C. Ask to speak to a manager so that you can give them your social and credit card number to ensure that they will not misuse your personal information.
  - D. Refuse to give out either your credit card number and/or social security number and immediately alert your bank.

**C.8.5 Analyze the benefits and risks of using credit and examine the various uses of credit scores**



54. Which of the following risks is best illustrated by the above chart?
- A. Credit card rates are often extremely high and are used to charge people large amounts of money to purchase big items.
  - B. Credit cards allow consumers to live beyond their means resulting in people who have more debt than financially responsible.
  - C. Credit cards reduce the possibility of identity theft and other scams associated with writing paper checks.
  - D. Credit cards allow people to pay large amounts of debt off over time resulting in people having access to better things than before.



Box A	AUTO LOAN RATE	AVERAGE MONTHLY AUTO PAYMENT	INSURANCE RATES	
500-589	16.64%	\$877		Box 1
590-619	15.34%	\$871		Box 2
620-689	8.52%	\$789		Box 3
690-719	4.65%	\$745		Box 4
720-850	3.24%	\$730		Box 5

55. Which of following options below **best** completes “Box A?”

- A. Interest Rates
- B. Total Income
- C. Credit Scores
- D. Number of Cars Purchased

56. Which of the following would best complete Boxes 1, 2, & 4, respectively?

A.

Box 1	Box 2	Box 4
Scores in this range may be able to obtain a loan, but at very high interest rates.	Scores in this range may not get approved for a loan altogether.	Scores in this range benefit from the lowest rates, monthly payments, and down payments available.

B.

Box 1	Box 2	Box 4
Rates in this range can vary greatly.	Scores in this range will benefit from good interest rates and fair down payments.	Scores in this range benefit from the lowest rates, monthly payments, and down payments available.

C.

<b>Box 1</b>	<b>Box 2</b>	<b>Box 4</b>
<p data-bbox="292 241 535 378">Scores in this range may not get approved for a loan altogether.</p>	<p data-bbox="738 241 982 378">Scores in this range may be able to obtain a loan, but at very high interest rates.</p>	<p data-bbox="1185 241 1429 378">Scores in this range will benefit from good interest rates and fair down payments.</p>

D.

<b>Box 1</b>	<b>Box 2</b>	<b>Box 4</b>
<p data-bbox="292 577 535 714">Scores in this range benefit from the lowest rates, monthly payments, and down payments available.</p>	<p data-bbox="738 577 982 714">Scores in this range may be able to obtain a loan, but at very high interest rates.</p>	<p data-bbox="1185 577 1429 714">Scores in this range may not get approved for a loan altogether.</p>