
Washington State Division of Child Support

A Practice Test for the
Written Skills Assessment
for the Support
Enforcement Officer
Series

Transforming
Lives



We provide child support and revenue recovery services that lead to economic stability and financial self-sufficiency for individuals, families and communities.



INTRODUCTION

The Washington State Division of Child Support has provided this practice test to help you familiarize yourself with some of the key concepts that may be included in the Support Enforcement Officer 1 (SEO 1) Skills Assessment. The Practice Test Answer Key is also included, so you can score your responses and understand the explanations for each correct answer.

The practice test does not cover all subject matter areas covered in the Skills Assessment and does not include any existing test questions. It is meant to help you prepare for the Support Enforcement Officer Skills Assessment. You are not required to use this practice test to prepare for the Support Enforcement Officer Skills Assessment. Since this is a practice test, the questions included are not confidential.

For more information on preparing for the SEO 1 Skills Assessment, see the “SEO 1 Skills Assessment Tips” that follow this introduction.

SEO 1 Skills Assessment Tips

Before the Assessment

- Study and review the practice test to familiarize yourself with the types of concepts included in the assessment.

On the day of the Assessment

- Arrive at the assessment site on time.
- Bring photo identification (driver's license or other state identification card number) containing your signature, a battery powered non-programmable, non-printing calculator and any other materials as instructed on the admission notice or the announcement.
- Do **NOT** bring this practice test to the assessment site.

At the Assessment site

- Do **NOT** bring cell phones, beepers, headphones, or any electronic or other communication devices to the assessment site. If you bring a phone with you, it must be turned off and cannot be stored on your work surface.
- The use of such devices anywhere on the grounds of the assessment site (including the testing room, hallways, restrooms, building, grounds, and parking lots) could result in your disqualification from the assessment.

During the Assessment

- **Relax and take a deep breath.**
- **Follow the monitor's instructions.**
- **Read and follow all directions in your assessment book and answer sheet.**
- **Read the questions carefully.** Multiple choice assessments examine your ability to read carefully and thoughtfully as much as they assess your ability to recall and reason. Make sure you are reading what is written and not what you hope or want to see. Select the best choice that answers the question.
- **Pace yourself.** You are allowed two (2) hours and thirty (30) minutes to complete the SEO 1 Skills Assessment. Set time limits for yourself so you don't waste time laboring over difficult questions. In the assessment, all of the questions have the same value. You get as much credit for an "easy" question as a "difficult" one.
- **Answer every question.** Don't be afraid to guess, even if you don't know the answer. There is no penalty for guessing. If you are not sure which answer is correct, eliminate the choices you know are wrong, and choose your answer from the remaining options.

- **Pay attention to key words in the questions.** Read every word in the question because sometimes there are key words that will help you select the correct answer. Overly exclusive or inclusive terms like “always” or “never” often portray things as right or wrong, but sometimes the correct response is not so straightforward. Pay close attention to descriptive words like the ones listed below. If you overlook one of these key words, you might miss a question that you really know.

BEST	GREATEST	NEVER
COMMON	LESS	NOT
EXCEPT	MORE	SOMETIMES
GENERALLY	MOST	USUALLY
ALL	ALWAYS	NONE

- **Turn double negative statements into positive statements.** Examples like “Not lacking” or “not none” can also mean “having” and “some,” so understanding this can reduce confusion when you are taking the assessment. These statements can be in the question or in the choices provided.
- **Use creative strategies to eliminate as many incorrect choices as possible.** Read the question and try to answer it before looking at the available choices. Label choices as true or false statements and look for a pattern in the answers. Find differences and similarities in the answer choices available. Sometimes choices differ by only one or two words or in the order of one or two terms.
- **Recheck your work before time is called.** Try to save a few minutes at the end to review your answers. Be prepared to change your answer if you can determine a clear reason why your first response is incorrect. **Your first answer may not always be your best answer, but change answers only if you have a reason to do so.** Rethinking your answer choice based on your responses to other questions (i.e., feeling like you should change an answer from selection “b” because your response to the previous question was also “b,”) isn’t always the best reason to change an answer.

After the Assessment

- Do **NOT** discuss the actual assessment material with anyone.
- Do **NOT** paraphrase or reproduce the assessment material in any way.

SEO 1 Skills Assessment Practice Test

Reading and Interpreting Complex Regulations

Making Calculations

Revised February 22, 2016

How to Use the SEO 1 Skills Assessment Practice Test

Background and Purpose

This practice test gives you a chance to develop your test-taking skills and practice working with the kind of material that appears on some state assessments. It contains two sections of practice questions that test your mathematics and logic skills. Section I tests your skills in mathematics. Section II asks you to read and interpret regulations, apply them to specific cases, and perform complex calculations. At the end of the test, explanations are provided on how to set up and calculate the correct answers for each question. For Section II questions, there are some explanations of wrong answers to help you avoid making mistakes with similar questions on the assessment.

Completing the Practice Test

This practice test is useful if you follow the instructions and treat this material like the actual skills assessment. Find a quiet place and enough time to work without interruptions. Get some scratch paper, a pencil, and a calculator if you want to use one. Quickly review the practice test material. Read the instructions at the beginning of each section carefully enough to become familiar with them, but don't try to memorize the details. Read a question and figure out what it is asking you to do. Don't jump to conclusions or make any assumptions that the instructions don't directly state.

Organize a logical sequence of steps to reach the answer. Use scratch paper to write down any notes or numbers. You can also use scratch paper to keep track of these steps if you are using a calculator to perform the calculations.

After you have figured out your answer, make sure you have worked through the problem correctly. Ask yourself the following questions: *What is the question really asking? What do the instructions and other information say? How did you set up your logic for answering the question? How did you calculate the math at each step? Do any other special rules apply (like rounding your answer)?*

If your answer is among the choices available, choose it. If not, review the steps you took to obtain that answer. Remember, the option to select "Some other amount" could be the correct answer for some of the questions included in the assessment.

The most helpful way to use this practice test is to review the answers **AFTER** you have answered the questions. You could complete one question at a time or complete a group of questions before looking at the answers. If you answer incorrectly, figure out the reason(s) for missing each question to see if there is a pattern. For example, one person might miss several questions because they overlooked keywords, misinterpreted instructions, or set up their calculation incorrectly. If you know why you are missing questions on the practice assessment, then you can pay special attention to those types of questions during the actual assessment. Even if you answered correctly, reading the explanations for the correct answer and wrong answers will help you understand how to analyze assessment questions and organize your approach to answering them.

Section I. Mathematics

1. How much is 20% of the difference between \$500 and \$100?
 - a) \$0
 - b) \$ 20
 - c) \$ 80
 - d) \$100
 - e) Some other amount

2. How much is 75% of the difference between \$1,000 and \$800?
 - a) \$150
 - b) \$200
 - c) \$600
 - d) \$750
 - e) Some other amount

3. How much is one-third of the sum of \$300 plus \$900?
 - a) \$ 200
 - b) \$ 300
 - c) \$ 600
 - d) \$1,200
 - e) Some other amount

4. Betty earned 25% more than Jane last year. Jane earned \$16,000. How much did Betty earn?
 - a) \$ 4,000
 - b) \$12,000
 - c) \$16,025
 - d) \$20,000
 - e) Some other amount

5. Louise bought a car that was advertised for \$800, but she paid 10% less than that amount. Juanita bought a car that was advertised for \$950, but she paid 15% less than that amount. Which person paid more for her car, and how much more did she pay than the other person?
 - a) Juanita paid \$80.00 more.
 - b) Juanita paid \$87.50 more.
 - c) Juanita paid \$145.00 more.
 - d) Juanita paid \$150.00 more.
 - e) Some other amount

6. George was earning \$420 a week until he received a 7% pay raise. Daniel was earning \$1,500 a month until he received a 3% pay raise. Which person earns more now, and how much more does he earn each month than the other person? (Assume there are 4.3 weeks in a month.)
- a) George earns \$180.00 more each month.
 - b) George earns \$252.60 more each month.
 - c) George earns \$308.00 more each month.
 - d) George earns \$387.42 more each month.
 - e) Either George earns some other amount more than Daniel, or else Daniel earns more.
7. Each of the following letters stands for a number: W is 8 more than X , and X is twice as much as Y , and Y is 3 more than Z . If $Z = 4$, how much is W ?
- a) 10
 - b) 22
 - c) 25
 - d) 29
 - e) Some other amount

Section II. Logic and Complex Calculations

Questions 8 through 18 are based on the information below and the college fee schedule on the next page. This information was created for this practice assessment. Do not confuse this information with any other college application process or fee schedule you may know.

Tuition: The cost of taking a college class is called tuition. The college fee schedule shows that tuition is based on three factors:

1. Whether the student has been living in Washington State for one year prior to submitting the application form;
2. Whether the student is taking undergraduate classes (classes leading to a bachelor's degree) or graduate classes (classes leading to a master's or doctor's degree); and
3. The number of academic credits the student is earning by taking the classes.

Housing: Students who choose to live off campus are responsible for making their own arrangements. Students may choose to live in the housing shown on the fee schedule. Dormitory fees include either two or three meals per day. Students who live in studio apartments or family dwellings are responsible for their own meals.

Deposit fees: Students must pay part of the tuition and housing fees in advance. (The balance of tuition and housing fees must be paid by the first day of class.) The deadline for the tuition deposit is 30 days before the first day of class. The deadline for the housing deposit is 10 days before the student moves into the housing. The college reserves the right to cancel the reservations for classes or housing for any student who fails to pay the deposit fee by the deadline.

Application fee: This fee must accompany the application form each time a student registers for a new quarter. Any student who has lived in Washington for at least one year is charged \$10. All other students must pay the out-of-state fee of \$15.

Transcript fee: Students who are working toward a degree must submit transcripts (academic records) of any classes they have taken at other colleges. If you want our college to send for your transcript, fill out the authorization form and pay the fee shown. There is no transcript fee for students who have not taken classes from other colleges, students who provide their own transcripts, students who are not working toward degrees, or students who are already enrolled here. The transcript fee is due on the first day of class.

Financial aid: The college can provide financial aid to cover part of the cost of tuition, but not for housing or other costs. The maximum amount of aid available cannot exceed the cost of tuition and depends on three factors:

1. The student's income during the previous calendar year (January 1 through December 31);
2. The number of the student's dependents; and
3. Whether the student is attending full-time or part-time (see definition in the TUITION part of the college fee schedule).

Note: All tuition, housing, deposit, and financial aid amounts are figured on a quarterly basis. Many students attend school or three academic quarters and take the summer off.

College Fee Schedule

Tuition Washington State Residents (per quarter)	Undergraduate Full Time (10 credits or more); \$400 5 to 9 credits: \$250 Less than 5 credits: \$50 per credit	Graduate Full Time (7 to 10 credits or more); \$500 4 to 6 credits: \$300 Less than 4 credits: \$75 per credit
Tuition Non-residents (per quarter)	Undergraduate Full Time (10 credits or more); \$700 5 to 9 credits: \$450 Less than 5 credits: \$90 per credit	Graduate Full Time (7 to 10 credits or more); \$800 4 to 6 credits: \$500 Less than 4 credits: \$124 per credit
Housing Fees (per quarter)	Dormitory (with 3 meals) Dormitory (with 2 meals) Studio Apartment Family Dwelling – 2 bedroom Family Dwelling – 3 bedroom Family Dwelling – 4 bedroom	\$750 \$625 \$500 \$625 \$750 \$875
Deposit Fees	Tuition Resident Non-resident	20% of actual tuition fee 30% of actual tuition fee
	Housing Dormitory (with 2 meals) Dormitory (with 3 meals) Studio Apartment Family Dwelling – 2 bedroom Family Dwelling – 3 bedroom Family Dwelling – 4 bedroom	\$90 \$100 \$75 \$90 \$100 \$120
Application Fee	Resident - \$10	Non-resident - \$15
Transcript Fees	\$5 for a transcript from a college or university in this state	\$7 for a transcript from a college or university from another state or country
Financial Aid Available	(maximum amounts of aid)	
Last year's income*	Full-Time Student	Part-Time Student
Under \$5,000	\$400	\$250
\$5,000 to \$7,999	\$325	\$200
\$8,000 to \$10,999	\$250	\$100
\$11,000 to \$14,999	\$200	No financial aid available
\$15,000 to \$18,999	\$100	No financial aid available
\$19,000 or more	No financial aid available	No financial aid available
* To determine income for this table: If applicant has no dependents, use the applicant's actual income for the preceding year. For each dependent, subtract \$1,000 from that amount.		

Questions 8 and 9 are about Anna:

Anna is entering college for the first time and plans to continue until she earns a bachelor's degree. She is applying to take two classes next quarter. Each class offers five credits. She has lived in Washington State for eight years. She plans to live in the dormitory and eat three meals a day. Anna has no dependents to support, but she earned only \$6,000 last year and has very little money saved up. She does not plan to work while attending college.

8. Which one of the following could Anna safely disregard?
- a) Tuition
 - b) Deposit fee
 - c) Application fee
 - d) Transcript fee
 - e) Financial aid
9. Anna is submitting her application and payment two months before classes start for the academic quarter described above. Without considering any financial aid or any deposit, what is the total amount Anna will need to pay for this quarter?
- a) \$835
 - b) \$1,010
 - c) \$1,160
 - d) \$1,260
 - e) Some other amount

Questions 10 and 11 are about Pablo:

Pablo earned his bachelor's degree last year, and he is working on his master's degree. Now he will work full-time at a job that relates to his school work, so he will have time to take only one six-credit class next quarter. He has lived in Washington State all of his life. He and his family rent a house near the college, so he does not need the housing that the college offers. Pablo has already given the college a copy of his transcript.

10. Without considering any financial aid or any deposit, what is the amount Pablo will need to pay for this quarter?
- a) \$260
 - b) \$405
 - c) \$410
 - d) \$510
 - e) Some other amount

Pablo's wife is unable to work, and they have three children living at home. Pablo was unemployed from January through May of last year. He earned \$2,000 per month for full-time work during June, July, August, and September. He worked part-time for \$900 per month for the remaining months of the year. The family had no other income last year.

11. What is the maximum amount of financial aid Pablo could receive for the academic quarter described above?
- a) \$100
 - b) \$200
 - c) \$250
 - d) \$325
 - e) Some other amount

Questions 12 through 14 are about Dorothea:

Dorothea completed two years of work toward a bachelor's degree in California. She moved to Washington State six months ago and wants to take 15 credits next quarter here. She is asking this college to obtain a record of her credits from the college she had attended before. She has no dependents and plans to live in a studio apartment on campus.

The quarter begins six weeks from today, and Dorothea has paid no money yet. Dorothea cannot afford to pay the full amount of the next quarter's costs now. She wants to pay her tuition and housing deposits now and pay the balance and her transcript fee in three weeks.

12. How much money should Dorothea submit now with her application form?
- a) \$210
 - b) \$217
 - c) \$300
 - d) \$315
 - e) Some other amount

Dorothea continued to take classes for the next four quarters. She invited her 26-year-old sister Diana to move to Washington and attend school here with her. They would like to move to a two-bedroom family dwelling on the college campus, and they would like to rent it in Dorothea's name. Dorothea will register for 12 credits.

13. How much should Dorothea pay for her tuition deposit, housing deposit, and application fee for the new quarter?
- a) \$180
 - b) \$185
 - c) \$230
 - d) \$320
 - e) Some other amount

Dorothea applied for financial aid for the quarter described in the previous question. During the preceding year she had worked part-time. She earned \$500 a month during January and February, \$800 a month during March, April, and May, \$600 a month from June through October, and \$1,000 a month during November and December. She applied for financial aid, and her request was immediately approved. The financial aid counselor told her that there was only enough financial aid available to give each qualifying student 80% of the maximum amount.

14. How much financial aid would Dorothea receive for this quarter?

- a) \$ 80
- b) \$250
- c) \$260
- d) \$325
- e) Some other amount

Question 15 is about Al:

Al is applying to become a full-time non-resident graduate student for fall quarter. On August 12 Al submitted his application and application fee. He plans to move into college housing on September 19, and classes will begin on September 23. Al's tuition will cost \$800, and his three-bedroom housing will cost \$750. Along with his application materials, Al submitted the minimum required deposits for his tuition and housing.

15. What balances does he owe, and when must he pay these balances?

- a) Al must pay the remaining \$240 for tuition and \$650 for housing by September 19.
- b) Al must pay the remaining \$240 for tuition and \$650 for housing by September 23.
- c) Al must pay the remaining \$560 for tuition and \$650 for housing by September 19.
- d) Al must pay the remaining \$560 for tuition and \$650 for housing by September 23.

Questions 16 through 18 are about other students. Use the calendar below to answer these questions.

January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28		23	24	25	26	27	28	29
														30	31					

April							May							June						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26	27	28	29	30	31	29	30					

July							August							September						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5						1	2		1	2	3	4	5	6
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27
27	28	29	30	31			24	25	26	27	28	29	30	28	29	30				
							31													

October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1		1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			
							30													

Assume that you work in the office that receives applications and deposits for tuition and housing. Spring quarter classes will begin on March 24. You receive spring quarter applications and deposits from the following students on the dates listed. They plan to move to campus on the dates stated:

Student	Date Deposit(s) Received	Tuition Deposit Received?	Housing Deposit Received?	Date Moving into Housing
Mary	Feb 6	Yes	No	March 21
Norman	Feb 21	Yes	Yes	March 22
Joe	Feb 19	Yes	Yes	March 23
David	March 10	No	No	March 24
Sally	Feb 21	Yes	No	Probably living at home

16. Mary asks you when she must pay any money that she still owes. When should you tell her the rest of the money is due?
- a) She must pay a housing deposit by March 11 and the rest of her tuition and housing costs by March 24.
 - b) She must pay all of her housing costs by March 11 and the rest of her tuition by March 24.
 - c) She must pay the rest of her tuition by February 24 and all of her housing costs by March 24.
 - d) She must pay a housing deposit by March 11, the rest of her housing costs by March 21, and the rest of her tuition by March 24.
17. Sally asks you whether she met the deposit deadlines and when the rest of the money is due. What should you tell her?
- a) She met both deadlines. She must pay the rest of her tuition and housing costs by March 24.
 - b) She met the tuition deadline and must pay the rest by March 24. The housing deadline is not relevant if she won't be living in college housing.
 - c) She met the tuition deadline and must pay the rest by March 24. However, since she missed the housing deadline, the college has canceled her application and she will have to live at home.
 - d) She missed the tuition deadline, so her entire tuition fee will be due by the first day of class.
18. Joe applied to take one class in music, but he is not working toward a degree. According to the instructions, fee schedule, and the table of information above, which one of the following would be true?
- a) Joe may not take the class.
 - b) Joe may take the class and live in college housing. He need not pay an application fee or transcript fee.
 - c) Joe may take the class, but he may not live in college housing. He needs to pay an application fee and a transcript fee.
 - d) Joe may take the class and live in college housing. He needs to pay an application fee, but he need not pay a transcript fee.

Questions 19 through 24 are based on the rules below and the “Benefits Payable for Gross Income and Family Size” table on the next page. They were created for this assessment only. Do not confuse them with any actual rules or benefits you may know about.

RULES

1. Your agency pays cash benefits to eligible families, including one-person families. Each family's benefit amount is based on the family's annual income, the number of people in the family, and other variables.
2. Your agency receives applications at any time during each month. Benefits are paid one month at a time, and a new application is required for each month. A family wanting benefits for any month must submit a new application by the fifteenth day of the previous month. Applications received after the fifteenth day of one month will be considered for the month next, instead of the month immediately following. Your agency pays each month's benefits on the tenth day of that month.
3. Any incomplete application will be mailed back to the applicant without being processed. The application will not be considered to have been received until it has been completed.
4. The adults and children who may be considered part of the family for the purposes of these benefits are defined as follows:
 - One person aged 18 or over who lives alone is considered a one-person family.
 - A second adult in the family may qualify if s/he is aged 18 or over and is the wife, husband, sister, brother, parent, grandparent, daughter, or son of the first adult.
 - A child is defined as someone under age 18 who lives with the family and is the adult's child, grandchild, sister, or brother.
5. How to determine a family's annual income: Calculate the benefits based on the total income of all family members. Use the table on the next page. In the "LAST YEAR'S INCOME" column, find the family's income for the previous calendar year (January 1 through December 31). The first row is for annual income of \$0 to \$5,000. The second row is for income of \$5,001 to \$5,500. The third row is for income of \$5,501 to \$6,000. Each row increases in the same way. No benefits are payable for any family whose income for the previous year exceeded \$16,000.
6. How to determine the family's basic benefit amount: Find the family's income at the "LAST YEAR'S INCOME" column, and then go to the column that shows how many adults are in the family. Note this amount on your scratch paper, and add the amount in that row for each child in the family. The total benefit for the adult(s) and any child(ren) is the basic benefit amount.
7. Certain factors may change the amount of the benefit. After determining the benefit amount, calculate (in the order in which they are listed) any of the following that pertain:
 - A. Add 30% of a one-adult benefit amount for each adult with a handicap or disability.
 - B. Add 30% of a one-child benefit amount for each child with a handicap or disability.
 - C. After completing steps #7A and #7B, subtract 10% of the benefit amount if the family contains six or more persons.
 - D. After completing step #7C, subtract 10% of the benefit amount if the family has received this benefit for at least 20 of the past 24 months prior to the month in which the latest application is submitted.
 - E. Round your answer to the nearest dollar.
 - F. No check will be written for less than \$20. Therefore, if after completing step #7E, a family's benefit amount would \$19 or less, the family is not eligible for any benefit.

Use the rules from the previous page and the table below to help you answer Questions 19 through 24.

Benefits Payable for Gross Income and Family Size			
Last Year's Income	1 Adult	2 or More Adults	Add per Child
Up to \$5,000	425	675	253
Up to \$5,500	406	646	242
Up to \$6,000	387	617	231
Up to \$6,500	368	588	220
Up to \$7,000	349	559	209
Up to \$7,500	330	530	198
Up to \$8,000	311	501	187
Up to \$8,500	292	472	176
Up to \$9,000	273	443	165
Up to \$9,500	264	414	154
Up to \$10,000	235	385	143
Up to \$10,500	216	356	132
Up to \$11,000	197	327	121
Up to \$11,500	178	298	110
Up to \$12,000	159	269	99
Up to \$12,500	140	240	88
Up to \$13,000	121	211	77
Up to \$13,500	102	182	66
Up to \$14,000	83	153	55
Up to \$14,500	64	124	44
Up to \$15,000	45	95	33
Up to \$15,500	26	66	22
Up to \$16,000	7	37	11

19. Teresa Miller mailed her application form on July 6 but failed to provide some of the necessary information. An office worker mailed the application back to Teresa on July 11. Teresa filled in the remaining spaces and mailed the application back to the office on July 17. The office worker approved her application on July 20. On the basis of this application, for which month will she receive benefits?
- a) June
 - b) July
 - c) August
 - d) September

20. Martin Howell is 58 years old and lives alone. He earned \$500 a month from January through April, \$400 a month from May through July, and nothing from August through December. He had no other income during the year. On February 8 of this year he applied for benefits. If Martin is eligible, how much should he receive, and when?
- a) \$425 on February 8
 - b) \$425 on March 1
 - c) \$425 on March 10
 - d) Some other amount, or some other day
21. Phil Walker is 46 years old and lives with Carey, his 15-year-old son. Last year Phil earned \$2,300 and received a \$4,000 payment for a chronic disability. Carey earned \$600 a month during June, July, August, and September. Neither of them had any other income last year. On April 18 of this year they applied for benefits. In what month, if any, should they receive their first benefit check?
- a) They are not eligible
 - b) April
 - c) May
 - d) June
22. If Phil Walker's application is approved, how much should the benefit check be?
- a) \$438
 - b) \$520
 - c) \$569
 - d) \$806
 - e) Some other amount
23. Greg and Donna Atkins are the parents of a 10-year-old daughter and a one-year-old son. They all live together, along with Donna's 5-year-old nephew. Last year Greg earned \$5,300 and Donna earned \$4,600. They applied for benefits on February 23. How much should their first benefit check be?
- a) \$144
 - b) \$756
 - c) \$814
 - d) \$1,130
 - e) Some other amount

24. Ned Thompson and his grandfather Robert Pedersen received benefits from February 2012 through November 2012, from March 2013 through July 2013, and from September 2013 through February 2015. They applied again on February 8, 2015, for March benefits. Ned is 23 years old and his grandfather is blind. Their total income for 2014 was \$13,027. How much should they receive in benefits for March 2015?

- a) \$164
- b) \$191
- c) \$213
- d) \$237
- e) Some other amount

Questions 25 through 27 are about two families. For each question, determine whether each family is eligible for the ABP, and also determine whether the family would receive more benefits under the original program or the ABP.

An **Alternate Benefit Program (ABP)** exists for families with at least one child under age 18 and at least one disabled person of any age. The ABP pays a flat \$600 per month if the person is at least 50% disabled, or \$1,000 per month if the person is at least 85% disabled, regardless of income or other factors. The family may choose to receive benefits under the ABP instead of the program we have been dealing with.

25. The Garroway family consists of Mr. and Mrs. Garroway, their 17-year-old son, and their 13-year-old daughter, who is rated as having 70% disability. The family's income last year was \$7,220.

The Hill family consists of Sam Hill and his wife Mary, who is 50% disabled. Their income last year was \$6,107.

Which one of the following statements is true?

- a) Both families are eligible for the ABP, and both would receive more benefits under the ABP.
- b) Both families are eligible for the ABP, but only one family would receive more benefits under the ABP.
- c) Only one family is eligible for the ABP, and it would receive more benefits under it.
- d) Only one family is eligible for the ABP, but it would not receive more benefits under it.

26. The Johnson family consists of 48-year-old Ellen, her 23-year-old son Vincent, and her 17-year-old daughter Franny. Vincent is 60% disabled as result of a logging accident. Last year the Johnson family's total income was \$14,800.

The Keller family consists of Anthony (age 72), his son George and George's wife Margie (both age 47), and their children Ben, (22), Maureen (19), and Jessica (17). Anthony is 90% disabled. The family's total income last year was \$10,644.

Which one of the following statements is true?

- a) Both families are eligible for the ABP, and both would receive more benefits under the ABP.
 - b) Both families are eligible for the ABP, but only one family would receive more benefits under the ABP.
 - c) Only one family is eligible for the ABP, and it would receive more benefits under it.
 - d) Only one family is eligible for the ABP, but it would not receive more benefits under it.
27. The Larson family consists of Walt (age 66), Ruth (age 63), their daughter Alice (age 36), her son Carl (age 16), and Carl's friend Mike (age 16), whose parents are temporarily living in Asia. Ruth is considered 80% disabled. Last year Walt received \$4,800 in Social Security, Ruth had no income, Alice earned \$7,500, and Mike earned \$2,500.

The Martinez family consists of Raul and Rosa Martinez (both age 33) and their children Marta (10) and Ramon (7). An industrial accident in April of last year left Raul 50% disabled. The family's total income last year was \$10,025.

Which one of the following statements is true?

- a) Both families are eligible for the ABP, and both would receive more benefits under the ABP.
- b) Both families are eligible for the ABP, but only one family would receive more benefits under the ABP.
- c) Only one family is eligible for the ABP, and it would receive more benefits under it.
- d) Only one family is eligible for the ABP, but it would not receive more benefits under it.

Use the “Report of Business Expenses 3rd and 4th Quarters” and the “Summary Report of Business Expenses” table below to answer Questions 28 through 30. Complete as much of the “Summary Report of Business Expenses” as you need to answer the questions.

REPORT OF BUSINESS EXPENSES 3rd AND 4th QUARTERS (26 weeks)				
	3rd Quarter		4th Quarter	
	2014	2013	2014	2013
Payroll Expenses	55,900	47,800	72,700	65,100
Rental Expenses	22,500	18,900	22,500	18,900
Equipment Expenses				
New Equipment	705	375	5,575	675
Maintenance/Repair	2,860	3,000	3,140	3,400
Utility Expenses				
Electricity	4,850	4,630	4,590	4,450
Heat	130	270	440	410
Employee Benefit Expenses	18,450	15,850	24,100	21,550
Employee contributions*	*2,500	*2,200	*3,350	*3,040
Total Net Business Expenses*		\$88,625		\$111,445
*NOTE: Employee Contributions are subtracted from business expenses to obtain Total Net Business Expenses				

SUMMARY REPORT OF BUSINESS EXPENSES FOR 2014							
	1 st Quarter	2 nd Quarter	1 st Half	3 rd Quarter	4 th Quarter	2 nd Half	Total for Year
Payroll Expenses	81,800	69,300	151,100			X	
Rental Expenses	22,500	22,500	45,000				
Equipment Expenses	5,235	3,545	8,780				Y
Utility Expenses	6,675	5,125	11,800				
Employee Benefit Expenses	26,900	22,900	49,800				
Employee Contributions	*3,750	*3,200	*6,950				
Total Net Business Expenses* for 2014	139,360	120,170	259,530				
Total Net Business Expenses* for 2013			231,780			200,700	
% Change **			Z				
* NOTE: Employee Contributions are subtracted from business expenses to obtain Total Net Business Expenses							
**NOTE: % Change is the % of increase in Total Net Business Expenses from 2013 to 2014.							

28. What is the Value of **X**?

- a) \$112,900
- b) \$128,600
- c) \$137,800
- d) None of the above

29. What is the Value of **Y**?

- a) \$8,780
- b) \$15,060
- c) \$16,230
- d) None of the above

30. Which answer is the closest to the value of **Z**?

- a) 10%
- b) 11%
- c) 12%
- d) 28%

Use the “Population of Seattle By Age and Gender” table below to answer Questions 31 through 33.

**Population of Seattle by Age and Gender
(in Thousands)**

Age	Female	Male	Total
Under 25	70	72	142
25-34	?	27	?
35-44	?	28	53
45-54	27	28	55
55-64	30	?	57
65 and over	85	75	160
Total	261	257	518

Note: Spaces with question marks can be filled in using information given in the table and in the questions.

31. How many people in Seattle were between 25 and 34 years old?
- a) 51
 - b) 27,000
 - c) 51,000
 - d) Cannot determine from the information provided
 - e) Some other number
32. Nearly what percent of the total population of the city was female aged 35 to 54?
- a) 5%
 - b) 10%
 - c) 14%
 - d) 20%
 - e) Cannot be determined
33. If 40% of the total male population of the city earns wages, and 30% of the total female population of the city earns wages, which one of the following statements comparing the number of males earning wages to the number of females earning wages is true?
- a) There are 24,500 more males than females earning wages.
 - b) There are 27,300 more males than females earning wages.
 - c) There are 51,800 more males than females earning wages.
 - d) There are 27,300 fewer males than females earning wages.

Skills Assessment Practice Test

Reading and Interpreting Complex Regulations

Making Calculations

Answer Key and Explanations

Section I Answers

1. First we need to find the difference between \$500 and \$100.
 $\$500 - \$100 = \$400$.
Then we need to find 20% of this difference.
Multiply .20 times \$400 and get \$80. The answer is (c).
2. The difference between \$1,000 and \$800 is \$200. To figure 75% of \$200, multiply $.75 \times \$200 = \150 . The answer is (a).
3. The sum of \$300 plus \$900 is \$1,200. One-third of \$1,200 is \$400 ($\$1200/3=\400). This answer is not one of the answers listed, so you would mark your answer sheet (e) to show that Some other amount would be the correct answer.
4. Jane earned \$16,000, and Betty earned 25% more. Multiply \$16,000 times .25 and get \$4,000 as the additional amount that Betty earned. Add this to the \$16,000 and find that Betty earned \$20,000. The answer is (d).
5. Louise: \$800 minus a 10% discount = $\$800 - \$80 (\$800 \times .10) = \720
Juanita: \$950 minus a 15% discount = $\$950 - \$142.50 (\$950 \times .15) = \807.50
Subtract: $\$807.50 - \$720 = \$87.50$
Juanita paid \$87.50 more than Louise. The answer is (b).
6. George: $\$420 \times .07 = \29.40 raise per week, for total new weekly earnings of $\$420 + \$29.40 = \$449.40$. Multiply \$449.40 times 4.3 weeks per month and find: $\$449.40 \times 4.3 = \$1,932.42$ per month.
Daniel: $\$1,500 \times .03 = \45 raise per month, for total new monthly earnings of $\$1,500 + \$45 = \$1,545.00$
Subtract $\$1,932.42 - \$1,545.00 = \$387.42$
George now earns \$387.42 per month more than Daniel. The answer is (d).
7. Start with the number we know, and work backwards.
We know that $Z = 4$.
The question stated that Y is 3 more than Z, so we can add 3 to the 4 and get 7. Therefore, $Y = 7$. The question said X is twice as much as Y.
 $2 \times 7 = 14$, so X must equal 14.
W is 8 more than X. $14 + 8 = 22$.
Therefore, $W = 22$. The answer is (b).

Section II Answers

8. CORRECT ANSWER:

The question stated, "Anna is entering college for the first time." Since she has taken no college classes before, she would not have any college transcripts. The answer is (d).

WRONG ANSWERS:

All students are responsible for tuition (a), either by paying it or by arranging for financial aid. Anna will have to make the deposit fee (b) and application fee (c) just like anyone else. The descriptions of Anna's low financial resources strongly imply that she will need financial aid (e).

9. CORRECT ANSWER:

Start at the top of the fee schedule and work your way down the page. First, let's figure out Anna's tuition. The question says Anna has lived in this state for more than one year, so she qualifies for the resident rate. Since she is working toward a bachelor's degree, this makes her an undergraduate. (The instructions had defined these things.) She is taking two 5-credit classes, for a total of 10 credits. The fee schedule sets the resident tuition for 10 undergraduate credits at \$400.

The fee for living in a dormitory and eating three meals a day is \$750. The question told us to ignore the deposit for this question. The application fee is \$10. Anna has no previous college classes, so we can ignore the transcript fee. The question also told us to ignore financial aid.

Anna's total cost will be $\$400 + \$750 + 10 = \$1,160$. The answer is (c).

WRONG ANSWERS:

- a) uses the correct answer, except that it also gives Anna \$325 financial aid.
- b) is based on of her 5-credit classes. The tuition for 5 credits is \$250, but the tuition for 10 credits is \$400.
- d) is based on multiplying the \$250 tuition by 2, for a \$500 total. However, the 10-credit tuition is not simply twice the 5-credit tuition. Note the special rate of \$400 for full-time students (10 credits or more).
- e) There may be other ways of making mistakes and reaching other answers. These would probably fall into answer (e). However, in our state assessments, sometimes we do not print the correct answer, so answer (e) "Some other amount" is the correct answer roughly one-fifth of the time.

10. CORRECT ANSWER:

The question says that Pablo is working on his master's degree and that he is a state resident. Therefore, he should be charged tuition at the rate for graduate students who are state residents. At this rate, the tuition for 6 credits is \$300. The only other fee that pertains to Pablo is the \$10 application fee, which the instructions say must be paid every quarter. The total is \$310. That amount is not listed as one of the answers, so the correct answer is (e) "Some other amount." (Note: When you get an answer that is not listed, double-check everything to make sure you haven't made a mistake.)

WRONG ANSWERS:

- a) uses the \$250 tuition figure for graduates.
- b) uses the full-time undergraduate tuition (\$400) instead of the 4-to-6-credit part-time graduate tuition (\$300). (The question said Pablo is working full-time, but going to school part-time.) Answer (b) also uses the \$5 transcript fee instead of the \$10 application fee.
- c) is the same as (b), except it uses the correct \$10 application fee.
- d) uses the full-time tuition (\$500) instead of the part-time tuition rate.

11. CORRECT ANSWER:

The first step is to figure out how much Pablo earned. For the first 5 months he earned nothing. For the next 4 months he earned \$2,000 a month, for a total of \$8,000. For the last 3 months of the year, he earned \$900 a month, for a total of \$2,700. The family had no other income, so their total income for the year was $\$8,000 + \$2,700 = \$10,700$.

Financial aid also depends on the number of dependents. Pablo has an unemployable wife and three children, for a total of 4 dependents. The financial aid rules say Pablo can subtract \$1,000 of income for each dependent. $\$10,700 - \$4,000 = \$6,700$.

The question stated that Pablo is taking 6 credits, which the fee schedule says is part-time. The financial aid table shows that the part-time aid for someone with \$6,700 in net income would be \$200. The answer is (b).

WRONG ANSWERS:

- a) would be the amount if Pablo had no dependents. His gross income of \$10,700 would allow a part-time student \$100 in financial aid.
- c) would be the amount if his net income were below \$5,000, or if he were a full-time student. (Be careful not to confuse being a full-time student with the full-time job Pablo had during the summer.)
- d) is based on the correct net income (\$6,700), but on being a full-time student. The question stated that Pablo will be attending part-time.
- e) would be for making other kinds of errors.

12. CORRECT ANSWER:

The question said Dorothea has lived here only six months, so the fee schedule considers her a non-resident. She is still working on her bachelor's degree, so she would pay tuition at the undergraduate rate. She will enroll for 15 credits, which the fee schedule says is full-time. The tuition for a full-time, non-resident undergraduate is \$700. Her tuition deposit will be 30% of this, which is \$210. A studio apartment will cost \$500. The fee schedule says her deposit will be \$75. The application fee is due every quarter and is \$15 for a non-resident. The question says Dorothea wants the school to request her transcript, but that she will pay the \$7 later.

The question says that Dorothea will pay the tuition deposit (\$210) and the housing deposit (\$75). The instruction about the application fee (\$15) says it must be submitted along with the application. Therefore, the correct answer is $\$210 + \$75 + \$15 = \300 . The answer is (c).

WRONG ANSWERS:

- a) is based on resident rather than non-resident tuition. (30% of \$400 is \$120, plus the \$75 plus the \$15 equals \$210.)
- b) is similar to (a), except it also includes the \$7 resident transcript fee. ($\$210 + \$7 = \$217$)
- d) is similar to the correct answer, except that (d) also includes the \$15 non-resident transcript fee. ($\$300 + \$15 = \$315$)

13. CORRECT ANSWER:

The question says that now Dorothea has two years plus four more quarters of academic work, so she is still an undergraduate. However, these four quarters now qualify her for the resident tuition rate. She is taking twelve credits, which would cost the full-time tuition rate. Her tuition will be \$400. The tuition deposit for Washington residents is 20% (versus the 30% she deposited in the previous question). Dorothea's tuition deposit will be 20% of \$400, which is \$80.

Renting a two-bedroom dwelling unit for the quarter will cost \$625. The fact that she'll share it with her sister is not relevant to the cost. The housing deposit will be \$90.

The application fee is \$10 every quarter.

The total is $\$80 + \$90 + \$10 = \180 . The answer is (a).

WRONG ANSWERS:

Be sure to notice when facts change from question to question.

- b) uses the same 30% tuition deposit rate that was used in the previous question. However, Dorothea's four quarters of living here mean that she is a resident and now qualifies for the 20% deposit rate for residents.
- c) uses the non-resident 30% rate and the \$700 non-resident tuition.
- d) adds the \$5 resident transcript fee. This fee is unnecessary because the college she is attending would already have her academic records.

14. CORRECT ANSWER:

Dorothea's monthly earnings were:	\$500 x 2	\$1000
	\$800 x 3	\$2400
	\$600 x 5	\$3000
	\$1000 x 2	\$2000
	<hr/>	<hr/>
	Total	\$8400

Although Dorothea and Diana rented their housing in Dorothea's name, there is no evidence that 26-year-old Diana is her dependent. Therefore, Dorothea's financial aid will be based on the entire \$8,400. The full-time student rate for \$8,400 income is \$250. The question said that only 80% will be available, so Dorothea will receive 80% of \$250, which is \$200. This answer was not listed, so the correct answer is (e) "Some other amount." (Note: When you get an answer that is not listed, double-check everything to make sure you haven't made a mistake.)

WRONG ANSWERS:

- a) is 80% of the part-time student rate for \$8400 income (80% of \$100).
- b) fails to take 80% of the \$250 maximum amount of aid.
- c) is 80% of \$325. \$325 would be the amount of aid if Diana were Dorothea's dependent.
- d) can be reached in two ways. It makes the same mistake as (c) and then fails to take 80% of the \$325. (d) is also the error that would occur by basing aid on 80% of \$8,400 rather than taking 80% of the aid amount.

15. CORRECT ANSWER:

As a non-resident, Al's tuition deposit is 30% of \$800, or \$240. The tuition balance would be \$560. The deposit on his \$750 three-bedroom housing would be \$100, leaving a \$650 housing balance. The instructions say that after paying the deposit, the balances of both tuition and housing are due by the first day of class. In this case, that would be September 23. Answer (d) is correct.

WRONG ANSWERS:

- a) uses the amount of the tuition deposit, not the tuition balance. It also uses the date he is moving, not the first day of classes.
- b) uses the amount of the tuition deposit, not the tuition balance.
- c) uses the date he is moving, not the first day of classes.

16. CORRECT ANSWER:

Mary plans to live in college housing but has not yet made a deposit. The deadline for housing deposits is ten days before the student plans to move in. In Mary's case this would be ten days before March 21, which is March 11. The instructions state that the balances of tuition and housing costs are due on the first day of classes. Spring quarter classes begin March 24. Answer (a) is correct.

WRONG ANSWERS:

- b) deprives Mary of the right to make a deposit before the final amount is due.
- c) wrongly requires the full amount of the tuition to be paid thirty days before classes begin. That is the date for the deposit, not the full amount.
- d) wrongly requires Mary to pay the balance of her housing costs by her moving day, but the instructions allow her to wait until the first day of class.

17. CORRECT ANSWER:

Sally paid the tuition deposit on Feb. 21, which is more than thirty days before March 24. The balance is due on March 24 when classes start. Since she said she expects to be living at home, the second part of answer (b) is correct. This information tries to relieve Sally's concerns about deposit deadlines and balances. The table says Sally "probably" will be living at home. The (b) answer recognizes that she is not totally certain, so it also gives her information about living on campus.

WRONG ANSWERS:

- a) wrongly says she met the housing deadline and wrongly says that she owes housing costs.
- c) wrongly implies that choosing not to use college housing would cause the college to cancel her application. It also says she must live at home. Actually she has until ten days before she moves in to pay a housing deposit.
- d) wrongly says she missed the tuition deposit deadline. It also gives wrong information about the housing deposit deadline.

18. CORRECT ANSWER:

The instructions give no reason why Joe may not take the class. There is nothing in the instructions to imply that students taking only one class or not working for degrees cannot live in college housing. The instructions say that every student needs to pay an application fee every quarter. The only exemption is that non-degree students do not need to bother with transcripts. Answer (d) is correct.

WRONG ANSWERS:

- a) There is nothing in the rules to prevent Joe from taking the class.

- b) There is nothing in the rules to exempt Joe from the application fee.
- c) There is nothing in the rules to prevent Joe from living in college housing. The rules do exempt him from bothering with transcript.

19. CORRECT ANSWER:

Rules #2 and #3 say that since the office did not receive Teresa's completed application until after the July 15 deadline, it will not consider her application for August benefits. This application will produce September benefits instead. The answer is (d).

WRONG ANSWERS:

Rules #2 and #3 state clearly why the other answers are wrong.

20. CORRECT ANSWER:

Martin Howell applied this year, so his benefits are based on his total income from last year. Last year he earned \$500 a month for 4 months and \$400 a month for 3 months, for a total of \$3,200. To figure his benefit amount, look in the row for income up to \$5,000 and in the column for 1 adult. This amount is \$425. Rule #2 states that if an application is received before the 15th day of the month, the first benefits will be paid on the 10th day of the next month. He applied on February 8, so he should receive benefits on March 10. The correct answer is (c).

WRONG ANSWERS:

- a) The rules do not provide for same-day payment.
- b) Although DSHS pays public assistance benefits on the 1st, the instructions say to use the rules printed here. Rule #2 says this program pays on the 10th. Always be sure to use the rules printed in the assessment booklet, and do not contaminate them with different rules that might exist in the outside world.
- d) The explanation of the correct answer above prevents (d) from being correct.

21. CORRECT ANSWER:

Phil applied after the April 15 deadline, so Rule #2 says he is too late to receive benefits for May, and his first benefit check will be for June. The correct answer is (d).

WRONG ANSWERS:

- a) is wrong because there is nothing to suggest they aren't eligible.
- b) and (c) are wrong because of what Rule #2 says.

22. CORRECT ANSWER:

Benefits depend on total income for the family.

$4 \times \$600 = \$2,400$. $\$2,400 + \$2,300 + \$4,000 = \$8,700$.

Use the row for income up to \$9,000. In that row, the benefit for 1 adult is \$273 and the additional amount for one child is \$165. Therefore, the benefit amount is \$438. Rule #7A tells us to add 30% of the 1 adult benefit because of Phil's disability. Multiply .30 times \$273 and get \$81.90 as the amount of Phil's disability bonus. Add $\$438 + \81.90 and round to the nearest dollar, and get \$520 as their benefit amount. The answer is (b).

WRONG ANSWERS:

- a) fails to add the 30% bonus for Phil's disability.
- c) is based on adding 30% of the basic benefit amount for both Phil and Carey, but Rule #7A says we should add 30% only for Phil's portion of the benefit.
- d) is based on income of up to \$5,000 instead of Phil and Carey's actual income of \$8,700.
- e) could be reached by making other errors.

23. CORRECT ANSWER:

Their total income of \$9,900 means that we should use the amount for up to \$10,000. There are 2 adults and 2 children. (The rules listed the kinds of relatives that can be included, but did not mention nephews, so we cannot include him.) The basic benefit amount should be $\$385 + \$143 + \$143 = \671 . This was not listed as an answer, so the correct answer is: (e) "Some other amount".

WRONG ANSWERS:

- a) pro-rates the \$671 benefit for the remaining 6 days of February. Although in some cases DSHS pro-rates for partial months, the rules for the hypothetical program described in the assessment booklet did not say to do this.
- b) uses 2 times the 1-adult rate instead of the 2-adult rate. When 2 adults are present, we must use the 2-adult column.
- c) includes \$143 for the nephew. Rule #4 does not include nephews.
- d) is based on Greg's income but not Donna's. Rule #5 says to use the entire family income.

24. CORRECT ANSWER:

Both men are adults, and their income was more than \$13,000 but less than \$13,500, so their basic benefit amount would be \$182. Mr. Pedersen's blindness qualifies him for an extra 30% of a one-person adult benefit ($\$102$ multiplied by $.30 = \$30.60$), for a new benefit total of \$212.60.

The fact that they received benefits in 2012 is not relevant for this question, because that was more than 2 years before their current application. However, they did receive these benefits

for 22 of the 24 months immediately preceding their current application date. (They applied in February 2015, so the 24 months immediately preceding that would be from February 2013 through January 2015. They received benefits during each of these 24 months except for February 2013 and August 2013, for a total of 22 of the 24 months.) Therefore, Rule #7D says we must subtract 10% of \$212.60: $\$212.60 - \$21.26 = \$191.34$.

Rule #7E says to round to the nearest dollar, so their benefit for March 2015 would be \$191. The answer is (b).

WRONG ANSWERS:

- a) failed to add 30% for Mr. Pedersen's handicap.
- c) applied the 30% bonus to their entire basic benefit amount, but Rule #7A says it should apply only to the 1-person rate.
- d) failed to subtract 10% because they had received these benefits for 22 of the past 24 months.

SUGGESTIONS FOR ANSWERING QUESTIONS 25, 26, AND 27:

To answer these questions, we need to determine each family's eligibility and benefit amount under the original program under the Alternate Benefit Program. Then we need to compare the two benefit amounts to determine which program would provide more benefits to the family. After we have done this for each family, we need to put these facts together and find the correct answer among those listed. As you can see, it is important to make good use of your scratch paper and to keep your notes well organized. (These are also the kinds of skills you would need on the job.)

25. CORRECT ANSWER:

Garroway: With a family income of \$7,220, two adults and two children, the basic benefit amount would be $\$530 + \$198 + \$198$. For the disabled child add 30% of \$198, which is \$59.40. The total is \$985.40, which rounds to \$985. The family is eligible for the ABP. The child is 70% disabled, which is at least 50% but less than 85%, so the benefit amount would be \$600. Because \$985 is more than \$600, the Garroway family would receive lower benefits under the ABP.

Hill: With a family income of \$6,107 and two adults, the basic benefit amount would be \$588. For the disabled adult add 30% of \$368, which is \$110.40, for a total of \$698.40, which rounds to \$698. The family is ineligible for the ABP because they have no child under 18.

CONCLUSION: Only one family (Garroway) is eligible for the ABP, but it would not receive more benefits under it. The answer is (d).

WRONG ANSWERS:

The step-by-step logic and the calculations above show why the other answers are wrong. There are many ways to make mistakes. To avoid making mistakes, follow the instructions carefully, set up the logical steps carefully, double-check your arithmetic, and make sure you have chosen the answer that matches the facts.

26. CORRECT ANSWER:

Johnson: The family income was more than \$14,500 but less than \$15,000. There are 2 adults and 1 child, and one of the adults is disabled, so their benefit in the "up to \$15,000" row would be: $\$95 + \$33 + (.30 \times \$45) = \141.50 , which rounds to \$142. The Johnson family is eligible for the ABP. Vincent's 60% disability is more than 50% but less than 85%, so the ABP benefit would be \$600. This is more than the family's benefit from the regular program.

Keller: The family income fits into the "up to \$11,000" row. There are 5 adults and 1 child under 18, and one of the adults is disabled, so their benefit would be: $\$327 + \$121 + (.30 \times \$197) = \507.10 , which rounds to \$507. The Keller family is eligible for the ABP. Anthony's 90% disability is more than 85%, so the ABP benefit would be \$1,000. This is more than the family's benefit from the regular program.

CONCLUSION: Both families are eligible, and both would receive more benefits under the ABP. The answer is (a).

27. CORRECT ANSWER:

Larson: The family income was $\$4,800 + \$7,500 = \$12,300$, which falls into the "up to \$12,500" row of the table. We cannot count Mike's income because he is not a family member. The family consists of 3 adults and 1 child. The family's benefit would be $\$240 + 88 + (.30 \times \$140) = \$370$. The Larson family is eligible for the ABP. Ruth's 80% disability is more than 50% but less than 85%, so the benefit would be \$600, which is more than the regular program.

Martinez: The family income of \$10,025 falls into the "up to \$10,500" row. There are 2 adults and 2 children, so the benefit would be $\$356 + \$132 + \$132 + (.30 \times \$216) = \$684.80$ which rounds to \$685. The Martinez family is eligible for the ABP. Raul's 50% disability meets the criterion for the \$600 benefit under the ABP. However, the family would receive more benefits under the original program.

CONCLUSION: Both families are eligible for the ABP, but only one family would receive more benefits under the ABP. The answer is (b).

28. For this question you must calculate the value of **A**.

The Payroll Expenses for the 3rd and 4th Quarters are shown in the table, "Report of Business Expenses 3rd and 4th Quarters." (Be careful to use the amounts for 2014, and not the amounts for 2013).

You must add the Payroll Expenses for the 3rd Quarter of 2014 (\$55,900) to the Payroll.

Expenses for the 4th Quarter of 2014 (\$72,700).

❖ The result is \$128,600. Therefore the answer is (b).

29. For this question you must calculate the value of **B**.

You need to understand that Equipment Expenses are expenses for both New Equipment and for Maintenance/Repair.

The Equipment Expenses for the 3rd and 4th Quarters are shown in the table, "Report of Business Expenses 3rd and 4th Quarters." (Again, be careful to use the amounts for 2014, and not the amounts for 2013.)

You must add Equipment Expenses for the 3rd Quarter of 2014 (\$705 + \$2,860) to Equipment Expenses for the 4th Quarter of 2014 (\$5,575 + \$3,140) in order to calculate Equipment Expenses for the 2nd half of 2014.

$$\$705 + \$2,860 + \$5,575 + \$3,140 = \$12,280.$$

You must then add Equipment Expenses for the 2nd half of 2014 to Equipment Expenses for the 1st half of 2014, in order to calculate Equipment Expenses for the whole year.

Equipment Expenses for the 1st half of 2014 are shown in the table, "Summary Report of Business Expenses for 2014."

$\$12,280 + 8,780 = \$21,060$. This is the value of **B**, the total Equipment Expenses for the year 2009.

❖ \$21,060 is not one of the answers listed, therefore the answer is (d): None of the above

30. For this question you must calculate the value of **C**.

You must first calculate the amount of change in Total Net Business Expenses from the 1st half of 2013 to the 1st half of 2014.

Subtract the Total Net Business Expenses for the 1st half of 2013 (\$231,780) from the Total Net Business Expenses for the 1st half of 2014 (\$259,530).

The result is \$27,750.

You must then calculate the percent change from the 1st half of 2013 to the 1st half of 2014. Since the percent change is from the 1st half of 2013, the basis of the comparison is the Total Net Business Expenses for the 1st half of 2013.

Divide the amount of change by the Total Net Business Expenses for the 1st half of 2013.

$$\$27,750 \text{ divided by } \$231,780 = .119726, \text{ or } 11.9726\%$$

❖ This is closest to 12% therefore the answer is (c).

31. For this question you must first note that the numbers in the table represent thousands of people (see the table heading). You are asked to find the total number of people aged 25-34. Since this information is missing from the table, it is necessary to calculate it by using other information which is in the table. You must add the number of people in all the age groups other than 25-34, and then subtract this sum from the total population of the city. This will give the number of people aged 25-34.

142,000	under 25	
+53,000	35-44	518,000 total population (all ages)

+55,000	45-54	- 467,000	total population (all ages except 25-34)
+57,000	55-64	51,000	population aged 25-34
<u>+160,000</u>	65 and over		
467,000			

Therefore the answer is (c). 51,000 people between the ages of 25 and 34.

32. For this question you must find the number of females aged 35 to 54. This requires you to add the number of females aged 35-44 to the number aged 45-54. You must first find the number of females who are aged 35 to 44. You can calculate it by subtracting the number of males who are aged 35 to 44 from the total number of people in that age group.

(53,000 – 28,000 = 25,000; there are 25,000 females aged 35-44).

You then add the number of females aged 35-44 to the number of females aged 45-54;

(25,000 + 27,000 = 52,000; there are 52,000 females between the ages of 35 and 54).

Divide this number by the total population of the city, and convert the answer to a percent.

(52,000/518,000 = .100386; this is nearest to 10%).

Therefore, the answer is (b): 10%.

33. For this question you must use some information given in the question and some information from the table. Apply the correct percentage for each gender. The percentage for males is given first in the question, but the number of males is second in the table.

To calculate the number of males earning wages, multiply the total number of males by 40%.
(257,000 x .40 = 102,800)

To calculate the number of females earning wages, multiply the total number of females by 30%. (261,000 x .30 = 78,300)

To compare the two numbers, subtract the number of female wage earners from the number of male wage earners. (102,800 – 78,300 = 24,500)

Therefore, the answer is (a): 24,500 more male wage earners than female wage earners.