Adult Roles State Test Review

Period\_\_\_\_ Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date Due Jan 5, 2012

Cut and paste the questions and answers to fill in the appropriate information in each empty box.

Questions Answers

|  |  |
| --- | --- |
| **Self-Concept (12 Questions)** | |
| 1. What are some ways self-concept might be built? |  |
| 2. What are some ways self-concept might be destroyed? |  |
| 3. | Qualities, characteristics, or ideas of which we feel strongly about. |
| 4. | That it should be Specific, Measurable, Attainable, Realistic and Time bound. |
| 5. What is the difference between a short-term goal and a long-term goal? |  |
| 6. | Goals, net worth statement, budget, income and expense record, insurance plan, saving and investing plan |
| 7. | 1. Define the problem  2. Brainstorm possible solutions  3. consider the alternatives  4. make a decisions  5. Evaluate Decision |
| 8. How does peer pressure relate to purchasing decisions? |  |
| 9. | the value of what is given up when a person chooses one option over another |
| 10. What is a need? |  |
| 11. What is a want? |  |
| **Income and Career (17 Questions)** | |
| 12. | Wages, investments, gifts, self-employment. |
| 13. | Insurance, retirement, personal leave, gym memberships, etc. |
| 14. | Health, Life, long-term disability |
| 15. | Changing economic conditions may increase or decrease, income or expenses (ex. gas prices, cost of living, jobs) |
| 16. What are some risks of entrepreneurship/self-employment? |  |
| 17. | Be your own boss, business opportunities, better use of skills and knowledge |
| 18. | W-4 Form |
| 19. Form that lists your earnings from the previous year and all the withholdings. |  |
| 20. Federal tax from that is used if your finances are fairly simple and you have no dependents. |  |
| 21. | Money earned before taxes. |
| 22. What is Net income? |  |
| 23. | To fund public goods and services like government programs and public education. |
| 24. What is the purpose of Social Security |  |
| 25. | Federal health insurance for those who qualify. |
| 26. Having a career implies that a person is what? |  |
| 27. | 31% |
| **Consumerism (17 questions)** | |
| 28. What is a budget? |  |
| 29. | Expenses that don’t change over time. (Car payment, mortgage payment) |
| 30. What are variable expenses? |  |
| 31. | Envelope system, computer tracking, paper tracking. |
| 32. | To spend less than you earn. |
| 33. What are the recommended budget amounts for the following categories?  Housing, Food, Transportation, Clothing, Debt (excluding house) |  |
| 34. What are the 4 consumer rights? |  |
| 35. | looking at different brands and models of the same item in various stores to compare price, quality, features, and store services before buying |
| 36. | Read labels to know exactly what you are buying and to make an accurate comparison. |
| 37. What agencies and publications deal with consumer protection? |  |
| 38. | Check credit report often, keep SSN secure, properly dispose of outdated documents, limit personal information in wallet or purse |
| 39. What can a consumer do to avoid excessive debt and collection practices? |  |
| 40. | Ponzi/ Pyramid Schemes, Modeling Scams, Sweepstakes/ Lottery, Home repair fraud |
| **Communication (14 questions)** | |
| 41. Define the levels of Communication |  |
| 42. Verbally Oriented person |  |
| 43. Task Oriented person |  |
| 44. | Use communication to solve problems and compromise and accommodate each other’s needs. |
| 45. Some examples of deconstructive communication would be? |  |
| 46. | “I” messages, clarity, timing, asking questions, reflective listening, respect & consideration, avoiding intense anger |
| 47. | body-orientation, posture, gestures, face & eyes, touching, clothing |
| 48. What is active/ reflective listening? |  |
| 49. What is assertive communication? |  |
| **Dating (17 questions)** | |
| 50. What are the purposes of dating? |  |
| 51. | 1. Saying no  2. avoid questionable situations  3. establish priorities |
| 52. | Touching or inappropriate sexual interaction. |
| 53. Physical abuse |  |
| 54. Emotional abuse |  |
| 55. | low birth weight babies, more likely to have complications during pregnancy and delivery (toxemia, miscarriage, etc.) |
| 56. | Infertility, illness, and possibly death in some cases |
| 57. What are characteristics of love? |  |
| 58. | Happens quickly, jealousy, rush to marry, insecure in relationship. |
| 59. | Jealous, short temper, react physically, raised in an abusive home. |
| 60. What are some characteristics of victims of abuse? |  |
| 61. What are the three stages of the violence cycle? |  |
| 62. | Being forced to have sex against your will by anyone.  If it occurs go to the emergency room immediately, don’t shower, report to police |

**CUT AND PASTE THE FOLLOWING STATEMENTS TO FILL IN THE BLANKS**

Questions Answers

|  |  |
| --- | --- |
| What is rape and what can you do if it occurs? | 1. Tensions building  2. battering incident  3. Honeymoon phase |
| What are some characteristics of abusers? | Compliments, positive experiences |
| What are some sources of income? | Raised in an abusive home, low self-esteem, fearful, isolated. |
| What are some consequences of contracting an STD? | Grows slowly, what the other person to grow, realistic, willing to compromise, love the entire person. |
| What are some characteristics of infatuation? | listener mirrors back the thoughts and/or feelings the speaker is experiencing |
| Some examples of constructive communication would be? | To hurt or manipulate another person’s feelings. (verbal abuse) |
| What physical risks occur for a teen pregnancy? | 1. Socialization  2. Recreation  3. Mate Selection |
| What are fixed expenses? | Hitting, shoving, slapping or harming another person. |
| Sexual abuse | Blaming, interrupting, endless fighting, character assassination, calling in reinforcements, withdrawal, need to be right |
| Some types of refusal skills are? | Want achievements recognized they want things, and value hard work. |
| Conflict Resolution | Best behavior in conflict resolution: Standing up for your rights while respecting the rights of others. |
| What are some examples of nonverbal behavior? | Sell assets, negotiate repayment schedule. |
| What are some fraud/scams that are considered unfair and illegal? | 1. Superficial: majority of communication (weather, events)  2. Personal: talking about feelings, beliefs  3. Validating: reinforces peoples’ feelings about themselves. |
| What are some ways to protect yourself from identity theft and fraud? | Itemized forecast of income and expenses expected for some period in the future |
| What is comparison shopping? | Enjoys physical closeness, sharing feelings, listening and heart to heart conversations. |
| How does product labeling relate to comparison shopping? | Better Business Bureau, FDA, FTC, CPSC, Bureau of Consumer Protection, Consumer Reports |
| What are tax revenues used for? | 1. to safety  2.to be informed  3. to be heard  4. to choose |
| What are some tools that can be used to aid in budgeting? | Expenses that change constantly. (Food, entertainment, clothing). |
| What is the purpose of Medicare? | W-2 Form |
| What is a value? | Housing 25-35%  Food 15-20%  Transportation 17%  Clothing 7%  Debt < 20% |
| What is the best way to become financially independent? | Labeling, stereotyping, put-downs. |
| What does it mean to set a SMART goal? | Committed to a profession which requires continued education. |
| Approximately what percentage of a person’s paycheck is deducted for taxes? | Short-term goals are less than one year; long term goals are 1 year or more. Short-term goals are necessary to accomplish long-term goals. |
| What are the components of a financial plan? | Government’s retirement program |
| What are the 5 steps in the decision-making process? | Latest fashions, acceptance from others, keeping up with latest gadgets. |
| What is opportunity cost? | The essential basics for life |
| What are some benefits that employees might offer? | Items, activities, or services that increase the quality of life. |
| What are some common types of insurance that employers offer? | Money taken home after taxes are deducted |
| How do economic conditions affect income? | Financial failure, time-commitment, unpredictable income. |
| What are some Rewards of entrepreneurship/self-employment? | 1040EZ |
| The tax form you fill out for your employer to determine the amount of taxes taken out of your paycheck. |  |
| What is Gross income? |  |

Adult Roles State Test Review KEY

Use the information you have been given to fill in the appropriate information in each empty box whether it is a question or an answer.

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