On Course Strategies for Creating Success in College Career and Life 9th edition Downing Test Bank

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Name:_____ Class:_____ Date:_____

Chapter 01: Getting On Course to Your Success

1. One difference between successful and struggling students is that successful students
   a. believe fate and luck determine their outcomes.
   b. rarely request help from others.
   c. consistently plan for and pursue their goals.
   d. have much difficulty sustaining motivation.

ANSWER: c

FEEDBACK:
   a. Incorrect. Successful students do not believe that their outcomes are determined by fate or luck. The correct answer is that successful students plan for their success and create goals that will help them be successful.
   b. Incorrect. Successful students ask for help when they need it. The correct answer is that successful students plan for their success and create goals that will help them be successful.
   c. Correct. Successful students plan for their success and create goals that will help them be successful.
   d. Incorrect. While sustaining motivation can be challenging, successful students understand why staying motivated is important and remind themselves of their goals to keep their motivation high. The correct answer is that successful students plan for their success and create goals that will help them be successful.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:07 AM
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2. Your friend Kiko is in her first week of college. You should suggest that she
   a. avoids the classrooms and buildings until the first day of class.
   b. takes a tour to find her way around campus.
   c. tries to avoid doing much of the assigned coursework.
   d. keeps as quiet as possible when instructors ask questions.

ANSWER: b

FEEDBACK:
   a. Incorrect. Avoiding classrooms and buildings until the first day of class may actually create problems if Kiko has difficulty finding her way around. The correct answer is that taking a tour can help Kiko learn where her classes are, and she may even meet some friends during the tour.
   b. Correct. Taking a tour can help Kiko learn where her classes are, and she may even meet some friends during the tour.
   c. Incorrect. It's not uncommon for students to find the college workload to be challenging, so putting off the work is probably not a good idea. The correct answer is that taking a tour can help Kiko learn where her classes are, and she may even meet some friends during the tour.
   d. Incorrect. Responding when instructors ask questions is helpful in refining your

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understanding of the material, since you can get immediate feedback. The correct answer is that taking a tour can help Kiko learn where her classes are, and she may even meet some friends during the tour.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.1.2 - Identify on-campus institutional support personnel, such as registrars and student advisors, and their roles.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:13 AM
DATE MODIFIED: 2/1/2022 12:04 AM

3. A typical syllabus will
   a. discuss how grades are determined.
   b. tell you where to sit in class.
   c. provide information about the professor's academic career.
   d. let you know about the college's athletic teams.

ANSWER: a
FEEDBACK:
   a. Correct. A typical syllabus will tell you how your grades will be determined. For example, a syllabus may tell you that there are weekly quizzes, two exams, and a research paper and let you know how much each of those will "count" toward your grade.
   b. Incorrect. A typical syllabus will not tell you where to sit in class. The correct answer is that a typical syllabus will tell you how your grades will be determined. For example, a syllabus may tell you that there are weekly quizzes, two exams, and a research paper and let you know how much each of those will "count" toward your grade.
   c. Incorrect. A syllabus does not typically provide much information about your professor beyond the location of their office, their phone and email, and when they hold office hours (be present in their office to talk with students). The correct answer is that a typical syllabus will tell you how your grades will be determined. For example, a syllabus may tell you that there are weekly quizzes, two exams, and a research paper and let you know how much each of those will "count" toward your grade.
   d. Incorrect. A typical syllabus will not tell you about the school's athletic teams. The correct answer is that a typical syllabus will tell you how your grades will be determined. For example, a syllabus may tell you that there are weekly quizzes, two exams, and a research paper and let you know how much each of those will "count" toward your grade.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand

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On Course Strategies for Creating Success in College Career and Life 9th edition Downing Test Bank

Chapter 01: Getting On Course to Your Success

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4. Which of these is technology MOST commonly used in offering courses partially or solely online?
   a. Email
   b. Web blogs
   c. Instagram
   d. Course management system

ANSWER: d

FEEDBACK:
   a. Incorrect. Although you are extremely likely to use email in courses, email platforms themselves are not used to present classes. The correct answer is that online courses are presented using a course management system (CMS).
   b. Incorrect. You may make use of blogs in your classes and some classes may even require you to blog, but blogs are not used to present classes. The correct answer is that online courses are presented using a course management system (CMS).
   c. Incorrect. Instagram is not used to present online classes. The correct answer is that online courses are presented using a course management system (CMS).
   d. Correct. Online courses are presented using a course management system (CMS).

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Remember
DATE CREATED: 1/31/2022 4:17 AM
DATE MODIFIED: 2/1/2022 12:06 AM

5. The basic purpose of general education or core curriculum is to ensure that students
   a. are exposed to many broad areas of study.
   b. can graduate from college in a timely manner.
   c. learn enough about their chosen major.
   d. create a long-term plan for their education.

ANSWER: a

FEEDBACK:
   a. Correct. General education requirements allow students to be exposed to a number of broad areas of study.
   b. Incorrect. General education requirements do not ensure that students graduate in a timely manner. The correct answer is that general education requirements allow students to be exposed to a number of broad areas of study.
   c. Incorrect. Although it is possible that general education requirements will include classes from your major, you will take many more classes in your major that will ensure you have a good understanding of it. The correct answer is that

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general education requirements allow students to be exposed to a number of broad areas of study.

d. Incorrect. While you will have to plan to get your general education requirements completed, they are not included specifically so you will complete a plan. The correct answer is that general education requirements allow students to be exposed to a number of broad areas of study.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:21 AM
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6. One difference between surface and deep culture is that surface culture

a. is unimportant.
b. can be perceived with our five senses.
c. has features that are invisible.
d. relates to what we have in common.

ANSWER: b
FEEDBACK:

a. Incorrect. Surface culture is important. The correct answer is that surface culture, which includes food, fashion, language, gestures, art, games, and music, can be perceived with the senses.
b. Correct. Surface culture, which includes food, fashion, language, gestures, art, games, and music, can be perceived with the senses.
c. Incorrect. Surface culture does not include invisible elements. The correct answer is that surface culture, which includes food, fashion, language, gestures, art, games, and music, can be perceived with the senses.
d. Incorrect. Although we may have some aspects of surface culture in common, we do not necessarily have surface culture in common. The correct answer is that surface culture, which includes food, fashion, language, gestures, art, games, and music, can be perceived with the senses.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:22 AM
DATE MODIFIED: 2/1/2022 12:07 AM

7. Which of these is a feature of deep culture?

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Chapter 01: Getting On Course to Your Success

a. Foods
b. Language
c. Holidays
d. Beliefs

ANSWER: d

FEEDBACK:

a. Incorrect. Food is part of surface culture. The correct answer is beliefs. Deep culture features are stable and more significant, including beliefs, attitudes, and opinions of the group.
b. Incorrect. Language is part of surface culture. The correct answer is beliefs. Deep culture features are stable and more significant, including beliefs, attitudes, and opinions of the group.
c. Incorrect. Holidays are part of surface culture. The correct answer is beliefs. Deep culture features are stable and more significant, including beliefs, attitudes, and opinions of the group.
d. Correct. Deep culture features are stable and more significant, including beliefs, attitudes, and opinions of the group.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:24 AM
DATE MODIFIED: 2/1/2022 12:08 AM

8. Tom is getting to know his roommate Jian. Jian and his family moved to the United States from China three years ago. While talking, Tom realizes a difference in deep culture when he learns that Jian

a. prefers really flavorful, spicy food.
b. wears clothing that is very colorful.
c. speaks Mandarin Chinese very well.
d. has different social values from his.

ANSWER: d

FEEDBACK:

a. Incorrect. Foods are part of surface culture. The correct answer is the one about differing social values, since values and beliefs are part of deep culture.
b. Incorrect. Clothing is part of surface culture. The correct answer is the one about differing social values, since values and beliefs are part of deep culture.
c. Incorrect. Language is part of surface culture. The correct answer is the one about differing social values, since values and beliefs are part of deep culture.
d. Correct. Values and beliefs are part of deep culture.

POINTS: 1
DIFFICULTY: complex
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False

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Chapter 01: Getting On Course to Your Success

LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:25 AM
DATE MODIFIED: 2/1/2022 12:09 AM

9. Moodle, Blackboard, Canvas, and Desire2Learn are examples of technology that allows colleges to
   a. be judged as worthwhile academic institutions.
   b. provide class content on the Internet.
   c. ensure that students are safe within their classrooms.
   d. match students with suitable roommates.

ANSWER: b
FEEDBACK:
   a. Incorrect. While universities and colleges do have accrediting agencies that judge them, Moodle, Blackboard, Canvas, and Desire2Learn are not accrediting organizations. The correct answer is that Moodle, Blackboard, Canvas, and Desire2Learn are course management systems that allow schools to offer classes online.
   b. Correct. Moodle, Blackboard, Canvas, and Desire2Learn are course management systems that allow schools to offer classes online.
   c. Incorrect. Schools are increasingly concerned about student safety, but Moodle, Blackboard, Canvas, and Desire2Learn are not related to student safety. The correct answer is that Moodle, Blackboard, Canvas, and Desire2Learn are course management systems that allow schools to offer classes online.
   d. Incorrect. Moodle, Blackboard, Canvas, and Desire2Learn are not related to roommate matching. The correct answer is that Moodle, Blackboard, Canvas, and Desire2Learn are course management systems that allow schools to offer classes online.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:26 AM
DATE MODIFIED: 2/1/2022 12:09 AM

10. Billie is told that a biology lab is a corequisite for his biology lecture class. When will Billie need to take the biology lab?
   a. Before entering college
   b. At college, but before taking the biology class
   c. At the same time as the biology lecture class
   d. Immediately after finishing the biology class

ANSWER: c

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FEEDBACK:

a. Incorrect. Billie need not take the biology lab before entering college. The correct answer is that corequisite courses are taken at the same time, so Billie will need to take the biology class and lab in the same semester.
b. Incorrect. Billie will not take the lab before the biology lecture class. If one class must be taken before another, it is called a prerequisite. The correct answer is that corequisite courses are taken at the same time, so Billie will need to take the biology class and lab in the same semester.
c. Correct. Corequisite courses are taken at the same time, so Billie will need to take the biology class and lab in the same semester.
d. Incorrect. Billie will not take the biology lab immediately after completing the biology lecture class. The correct answer is that corequisite courses are taken at the same time, so Billie will need to take the biology class and lab in the same semester.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:28 AM
DATE MODIFIED: 2/1/2022 12:10 AM

11. The list of courses you have completed with the grades you have earned is called what?
    a. Transcript
    b. Syllabus
    c. Class schedule
    d. GPA

ANSWER: a

FEEDBACK:

a. Correct. A transcript lists the courses you have taken and the grades you received in each course.
b. Incorrect. A syllabus provides information about a specific class, like the schedule and course requirements. The correct answer is that a transcript lists the courses you have taken and the grades you received in each course.
c. Incorrect. A class schedule provides information about your classes and where and when they meet. The correct answer is that a transcript lists the courses you have taken and the grades you received in each course.
d. Incorrect. Your GPA is your grade point average. The correct answer is that a transcript lists the courses you have taken and the grades you received in each course.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.

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Chapter 01: Getting On Course to Your Success

KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:30 AM
DATE MODIFIED: 2/1/2022 12:11 AM

12. Where do you go to get a copy of your transcript?
    a. The college president's office
    b. Your instructor's office
    c. The registrar's office
    d. The ombudsman's office

ANSWER: a
FEEDBACK:
a. Incorrect. You will not get your transcript from the college president. The correct answer is that you can get a copy of your transcript from the registrar's office.
b. Incorrect. While your instructor will be able to tell you about your grade in their course, they will not be able to provide you with information about your grades in other classes. The correct answer is that you can get a copy of your transcript from the registrar's office.
c. Correct. You can get a copy of your transcript from the registrar's office.
d. Incorrect. You cannot get a copy of your transcript from the ombudsman's office. The correct answer is that you can get a copy of your transcript from the registrar's office.

POINTS: 1
DIFFICULTY: complex
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.1.2 - Identify on-campus institutional support personnel, such as registrars and student advisors, and their roles.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:32 AM
DATE MODIFIED: 2/1/2022 12:11 AM

13. If you stop attending a class, it is important that you
    a. officially withdraw from the class.
    b. destroy the syllabus and other class documents.
    c. keep the textbook.
    d. drop out of the college.

ANSWER: a
FEEDBACK:
a. Correct. If you stop attending a class, you should withdraw from it. If you don't, you are likely to fail the class and that can create problems with your GPA and maybe even cause you to be placed on academic probation.
b. Incorrect. There is no need to destroy materials. The correct answer is that if you stop attending a class, you should withdraw from it. If you don't, you are likely to fail the class and that can create problems with your GPA and maybe even cause you to be placed on academic probation.
c. Incorrect. If you plan to retake the course the following semester, you may wish

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to keep the text, but it is not necessary. The correct answer is that if you stop attending a class, you should withdraw from it. If you don't, you are likely to fail the class and that can create problems with your GPA and maybe even cause you to be placed on academic probation.

d. Incorrect. You need not drop out of college. The correct answer is that if you stop attending a class, you should withdraw from it. If you don't, you are likely to fail the class and that can create problems with your GPA and maybe even cause you to be placed on academic probation.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:34 AM
DATE MODIFIED: 2/1/2022 12:12 AM

14. Your grade point average (GPA) is the average grade for all of the courses you have taken in college. According to your text, what, at the minimum, should you know about your GPA?

a. How your GPA compares to your classmates?
b. What the grade letter equivalent of your GPA is?
c. Which scholarships are based on GPA?
d. How to compute your GPA?

ANSWER: d
FEEDBACK:

a. Incorrect. You may want to know about how your grades compare to your classmates, but this is not essential. The correct answer is that you should know how to compute your GPA.
b. Incorrect. You need not know what the letter grade equivalent is. The correct answer is that you should know how to compute your GPA.
c. Incorrect. Although it may be helpful to know what scholarships are based on GPA if you are applying for scholarship assistance, it is not essential to know this. The correct answer is that you should know how to compute your GPA.
d. Correct. You should know how to compute your GPA.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Remember
DATE CREATED: 1/31/2022 4:35 AM
DATE MODIFIED: 2/1/2022 12:13 AM

15. Brianna is considering writing a journal. Her friend Aretha tells her that if she is going to make it

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meaningful, she should try to

a. be creative and use quotes and artwork.
b. edit it carefully and rewrite when needed.
c. avoid writing thoughts that are too honest or personal.
d. not spend too much time on a topic.

ANSWER: a

FEEDBACK:

a. Correct. Being creative is an important part of journaling. You may wish to sketch in your journal, include photographs, or even write poetry or music if those help you express yourself.
b. Incorrect. Although you may be tempted to edit, your journal is for you and editing is not necessary. The correct answer is that being creative is an important part of journaling. You may wish to sketch in your journal, include photographs, or even write poetry or music if those help you express yourself.
c. Incorrect. It is important to be honest when journaling. The correct answer is that being creative is an important part of journaling. You may wish to sketch in your journal, include photographs, or even write poetry or music if those help you express yourself.
d. Incorrect. You should spend as much time as you need to on topics that are of interest or concern to you. The correct answer is that being creative is an important part of journaling. You may wish to sketch in your journal, include photographs, or even write poetry or music if those help you express yourself.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:37 AM
DATE MODIFIED: 2/1/2022 12:13 AM

16. College educators typically expect

a. that professors are responsible for student success more than students.
b. students to be highly motivated to succeed.
c. that students will work independently, without discussing classwork with other students.
d. teachers to get in touch with struggling students.

ANSWER: b

FEEDBACK:

a. Incorrect. Educators do not expect professors to be more responsible for student success than are the students. The correct answer is that colleges and universities provide far less structure than do high schools, so they expect students to be motivated to be successful.
b. Correct. Colleges and universities provide far less structure than do high schools, so they expect students to be motivated to be successful.
c. Incorrect. Students often work in groups, although some activities, like tests, may require that students work on their own. The correct answer is that colleges and universities provide far less structure than do high schools, so

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they expect students to be motivated to be successful.

d. Incorrect. Although some instructors may reach out to students who seem to be struggling, students are ultimately responsible for seeking help if they need it. The correct answer is that colleges and universities provide far less structure than do high schools, so they expect students to be motivated to be successful.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:38 AM
DATE MODIFIED: 2/1/2022 12:14 AM

17. When students are struggling in class, which of these strategies is BEST aligned with the expectations of the college or university instructors?

a. "Whatever worked in high school will automatically work in college."
b. "I should keep doing what I'm doing, and things will turn around."
c. "I need to do this all on my own."
d. "I need to find another approach because what I am currently doing is not working."

ANSWER: d
FEEDBACK:

a. Incorrect. It is not necessarily the case that whatever worked in high school will work in college. The correct answer is "I need to find another approach because what I am currently doing is not working." If you're struggling, it's important to change your approach. You may need to seek assistance, change your study habits, or make other changes.

b. Incorrect. If what you are doing is not working now, there is no reason to think it will work in the future. The correct answer is "I need to find another approach because what I am currently doing is not working." If you're struggling, it's important to change your approach. You may need to seek assistance, change your study habits, or make other changes.

c. Incorrect. There is no need for you to struggle on your own. Professors, teaching assistants, and academic support centers are there to help you. The correct answer is "I need to find another approach because what I am currently doing is not working." If you're struggling, it's important to change your approach. You may need to seek assistance, change your study habits, or make other changes.

d. Correct. If you're struggling, it's important to change your approach. You may need to seek assistance, change your study habits, or make other changes.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply

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Chapter 01: Getting On Course to Your Success

DATE CREATED: 1/31/2022 4:40 AM
DATE MODIFIED: 2/1/2022 12:15 AM

18. One typical difference between high school and college cultures is that in college
    a. students have more choices.
    b. students spend more time in class.
    c. teachers often "teach to the test."
    d. teachers often provide reminders about assignments.

ANSWER: a
FEEDBACK:
    a. Correct. You'll have far more choices in college than you had in high school.
    b. Incorrect. You're unlikely to spend more time in class in college than you did in high school. The correct answer is that students have far more choices in college than they had in high school.
    c. Incorrect. Professors are unlikely to teach solely what will be on a test in the way it will be on the test. The correct answer is that students have far more choices in college than they had in high school.
    d. Incorrect. While many professors will remind students about assignments and tests, others may not, and students should not count on these reminders. The correct answer is that students have far more choices in college than they had in high school.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:42 AM
DATE MODIFIED: 2/3/2022 4:11 AM

19. In college, students should expect that
    a. good grades can often be achieved with little effort.
    b. graduation requirements limit choice of courses.
    c. teachers will offer many reminders about upcoming assignments.
    d. they will need to manage their own time.

ANSWER: d
FEEDBACK:
    a. Incorrect. While some students find that good grades come easily in some courses, most students find that effort, sometimes a lot of effort, is required. The correct answer is that college students are expected to manage their own time. That means knowing when assignments are due and when tests are coming up and making sure you have completed the assignments and are ready for the tests.
    b. Incorrect. While graduation requirements may force you to take certain classes, there is still generally a lot of choice. The correct answer is that college students are expected to manage their own time. That means knowing when assignments are due and when tests are coming up and making sure you have

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completed the assignments and are ready for the tests.

c. Incorrect. While your instructors may remind you, they are unlikely to provide a lot of reminders. The correct answer is that college students are expected to manage their own time. That means knowing when assignments are due and when tests are coming up and making sure you have completed the assignments and are ready for the tests.

d. Correct. College students are expected to manage their own time. That means knowing when assignments are due and when tests are coming up and making sure you have completed the assignments and are ready for the tests.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:44 AM
DATE MODIFIED: 2/1/2022 12:16 AM

20. What is TRUE about *both* hard skills and soft skills?

a. They are transferrable from job to job.
b. They are easy to measure.
c. They are inner strengths.
d. They both influence the choices you make every day.

ANSWER: d
FEEDBACK:

a. Incorrect. While soft skills do transfer from job to job, hard skills may not. The correct answer is that both hard and soft skills influence the hundreds, perhaps thousands, of choices we make every day.

b. Incorrect. Hard skills are typically easy to measure, but soft skills are not. The correct answer is that both hard and soft skills influence the hundreds, perhaps thousands, of choices we make every day.

c. Incorrect. Hard and soft skills are not inner strengths. The correct answer is that both hard and soft skills influence the hundreds, perhaps thousands, of choices we make every day.

d. Correct. Both hard and soft skills influence the hundreds, perhaps thousands, of choices we make every day.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:46 AM
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Chapter 01: Getting On Course to Your Success

21. Which of these is a type of inner success?
    a. High grades
    b. Earning a college degree
    c. Enjoying learning
    d. Popularity

ANSWER: c

FEEDBACK:
a. Incorrect. High grades are a type of visible, outer success. The correct answer is "enjoying learning." Inner successes are private and invisible victories that offer a deep sense of personal contentment, like enjoying learning.
b. Incorrect. Earning a degree is a visible, outer success. The correct answer is "enjoying learning." Inner successes are private and invisible victories that offer a deep sense of personal contentment, like enjoying learning.
c. Correct. Inner successes are private and invisible victories that offer a deep sense of personal contentment, like enjoying learning.
d. Incorrect. Popularity is a visible, outer success. The correct answer is "enjoying learning." Inner successes are private and invisible victories that offer a deep sense of personal contentment, like enjoying learning.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:47 AM
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22. One difference between inner and outer success is that inner success
    a. is more obvious to other people.
    b. is more likely to lead to financial success.
    c. offers a deeper sense of personal contentment.
    d. is seldom achieved during your college years.

ANSWER: c

FEEDBACK:
a. Incorrect. Outer, not inner success, is visible. The correct answer is that inner successes are private and invisible victories that offer a deep sense of personal contentment.
b. Incorrect. Inner success is not more likely to lead to financial success. The correct answer is that inner successes are private and invisible victories that offer a deep sense of personal contentment.
c. Correct. Inner successes are private and invisible victories that offer a deep sense of personal contentment.
d. Incorrect. Inner successes can and do come during the college years. The correct answer is that inner successes are private and invisible victories that offer a deep sense of personal contentment.

POINTS: 1

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Chapter 01: Getting On Course to Your Success

DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:49 AM
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23. Typically, soft skills are
    a. unimportant.
    b. difficult to measure.
    c. not teachable.
    d. easy to see.

ANSWER: b
FEEDBACK:
    a. Incorrect. Soft skills can be very important. The correct answer is that soft skills can be very difficult to measure.
    b. Correct. Soft skills can be very difficult to measure.
    c. Incorrect. Soft skills can be taught. The correct answer is that soft skills can be very difficult to measure.
    d. Incorrect. It can be difficult to observe soft skills. The correct answer is that soft skills can be very difficult to measure.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:50 AM
DATE MODIFIED: 2/1/2022 12:19 AM

24. Successful students tend to
    a. have a strong need for instant gratification.
    b. be lifelong learners.
    c. be stubbornly independent.
    d. focus on hard skills rather than soft skills.

ANSWER: b
FEEDBACK:
    a. Incorrect. Successful students understand that they have to put in time and effort to achieve their goals and not expect instant gratification. The correct answer is that successful students tend to recognize the importance of learning and to become lifelong learners.
    b. Correct. Successful students tend to recognize the importance of learning and to become lifelong learners.

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c. Incorrect. Successful students recognize that they need help and seek it. The correct answer is that successful students tend to recognize the importance of learning and to become lifelong learners.

d. Incorrect. Successful students recognize that both hard and soft skills are important. The correct answer is that successful students tend to recognize the importance of learning and to become lifelong learners.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 4:51 AM
DATE MODIFIED: 2/1/2022 12:20 AM

25. If you are an athlete, a soft skill might include
a. throwing a perfect curveball.
b. learning to work with your teammates.
c. improving your tennis serve.
d. spending more time at the gym.

ANSWER: b
FEEDBACK:

a. Incorrect. Throwing a perfect curveball is a hard skill. The correct answer is that learning to be a good teammate is a soft skill that is useful not just for athletes but for everyone.

b. Correct. Learning to be a good teammate is a soft skill that is useful not just for athletes but for everyone.

c. Incorrect. Your tennis serve is a hard skill, not a soft one. The correct answer is that learning to be a good teammate is a soft skill that is useful not just for athletes but for everyone.

d. Incorrect. Spending more time at the gym is neither a soft nor a hard skill. The correct answer is that learning to be a good teammate is a soft skill that is useful not just for athletes but for everyone.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:53 AM
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26. Which of these is a hard skill that would be MOST important to develop if you are an auto mechanic?
a. Learning how to replace a muffler

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b. Really listening to your customers
c. Showing compassion about a customer's car problem
d. Finding a good solution when a customer feels you did a poor job

ANSWER: a

FEEDBACK:
a. Correct. Replacing a muffler is a hard skill—a skill that is necessary to complete a task.
b. Incorrect. Listening to customers is a soft skill. The correct answer is that replacing a muffler is a hard skill—a skill that is necessary to complete a task.
c. Incorrect. Showing compassion is a soft skill. The correct answer is that replacing a muffler is a hard skill—a skill that is necessary to complete a task.
d. Incorrect. Problem solving is a soft skill. The correct answer is that replacing a muffler is a hard skill—a skill that is necessary to complete a task.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:54 AM
DATE MODIFIED: 2/1/2022 12:21 AM

27. Which of these is an inner success?
a. Getting an expensive new car
b. Learning more about the world you live in
c. Receiving an award and scholarship for academic excellence
d. Being voted president of your college's student government association

ANSWER: b

FEEDBACK:
a. Incorrect. Getting a new car is a visible, outer success. The correct answer is that learning more about the world is an inner success that may bring you a deep sense of personal contentment.
b. Correct. Learning more about the world is an inner success that may bring you a deep sense of personal contentment.
c. Incorrect. Awards and scholarships are visible, outer successes. The correct answer is that learning more about the world is an inner success that may bring you a deep sense of personal contentment.
d. Incorrect. Being elected to office is a visible, outer success. The correct answer is that learning more about the world is an inner success that may bring you a deep sense of personal contentment.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.

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Chapter 01: Getting On Course to Your Success

KEYWORDS: Apply
DATE CREATED: 1/31/2022 4:56 AM
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28. Which is TRUE about soft skills?
    a. Employers rarely value them.
    b. They will help you get a job and stay employed.
    c. They only matter in human services professions.
    d. They are unique to a specific job.

ANSWER: b
FEEDBACK:
    a. Incorrect. Employers recognize the importance of soft skills like getting along with others and being responsible. The correct answer is that soft skills will help you get and keep jobs. Employers want employees with good work ethics who get along with others and are reliable and dependable.
    b. Correct. Soft skills will help you get and keep jobs. Employers want employees with good work ethics who get along with others and are reliable and dependable.
    c. Incorrect. Soft skills matter in all kinds of jobs. The correct answer is that soft skills will help you get and keep jobs. Employers want employees with good work ethics who get along with others and are reliable and dependable.
    d. Incorrect. Soft skills are not unique to specific jobs as are hard skills. The correct answer is that soft skills will help you get and keep jobs. Employers want employees with good work ethics who get along with others and are reliable and dependable.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO1.2.1 - Differentiate between college academics and high school academics, including how classes are conducted.
KEYWORDS: Remember
DATE CREATED: 1/31/2022 4:57 AM
DATE MODIFIED: 2/1/2022 12:23 AM

29. The big picture strategy to managing your money is to
    a. work.
    b. increase the money coming in and decrease the money going out.
    c. apply for grants and scholarships.
    d. create a budget.

ANSWER: b
FEEDBACK:
    a. Incorrect. While working is essential for most of us throughout most of our lives, it is not the big picture strategy. The correct answer is that the big picture is to do everything legal to increase the flow of money into your personal treasury and decrease the flow of money out.
    b. Correct. The big picture is to do everything legal to increase the flow of money into your personal treasury and decrease the flow of money out.

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c. Incorrect. Applying for grants and scholarships is helpful, but it is not the big picture strategy. The correct answer is that the big picture is to do everything legal to increase the flow of money into your personal treasury and decrease the flow of money out.

d. Incorrect. Creating a budget is helpful, but it is not the big picture strategy. The correct answer is that the big picture is to do everything legal to increase the flow of money into your personal treasury and decrease the flow of money out.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Remember
DATE CREATED: 1/31/2022 4:59 AM
DATE MODIFIED: 2/1/2022 12:23 AM

30. Jenna is trying to manage her money better. Jenna should

a. understand governmental budgets.
b. keep all of her money at home.
c. spend whenever she sees something she wants.
d. keep track of her spending.

ANSWER: d
FEEDBACK:

a. Incorrect. Understanding governmental budgets is unlikely to help Jenna with her own budgeting. The correct answer is that, to manage your money better, you should get organized by tracking your spending, creating a budget, and finding a bank or credit union.

b. Incorrect. Keeping her money at home is unlikely to help Jenna with her own budgeting. The correct answer is that, to manage your money better, you should get organized by tracking your spending, creating a budget, and finding a bank or credit union.

c. Incorrect. Spending whenever she wants something is unlikely to help Jenna with her own budgeting. The correct answer is that, to manage your money better, you should get organized by tracking your spending, creating a budget, and finding a bank or credit union.

d. Correct. To manage your money better, get organized by tracking your spending, creating a budget, and finding a bank or credit union.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Remember
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31. The first step in applying for financial aid is to

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a. research grants online.
b. search for scholarships online.
c. complete the FAFSA form.
d. complete your tax return.

ANSWER: c

FEEDBACK:

a. Incorrect. Although looking for grants may be helpful, it is not the first step. The correct answer is that the process of applying for financial aid dollars begins with the FAFSA, which stands for Free Application for Federal Student Aid.
b. Incorrect. Although you may wish to look for scholarships online, it is not the first step. The correct answer is that the process of applying for financial aid dollars begins with the FAFSA, which stands for Free Application for Federal Student Aid.
c. Correct. The process of applying for financial aid dollars begins with the FAFSA, which stands for Free Application for Federal Student Aid.
d. Incorrect. Although you should certainly complete your tax return if you are required to do so, it is not the first step in applying for financial aid. The correct answer is that the process of applying for financial aid dollars begins with the FAFSA, which stands for Free Application for Federal Student Aid.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 5:03 AM
DATE MODIFIED: 2/1/2022 12:25 AM

32. A significant benefit of scholarships and grants versus student loans is that

a. scholarships and grants are easy to obtain.
b. you do not have to pay scholarships and grants back.
c. you can apply for scholarships and grants last minute.
d. scholarships and grants are privately funded.

ANSWER: b

FEEDBACK:

a. Incorrect. Scholarships and grants are not necessarily easy to obtain. The correct answer is that the benefit of qualifying for grants and scholarships is that, unlike loans, you don't need to pay them back.
b. Correct. The benefit of qualifying for grants and scholarships is that, unlike loans, you don't need to pay them back.
c. Incorrect. Scholarships and grants must be applied for in advance. The correct answer is that the benefit of qualifying for grants and scholarships is that, unlike loans, you don't need to pay them back.
d. Incorrect. While some scholarships and grants are privately funded, others are funded with public dollars. The correct answer is that the benefit of qualifying for grants and scholarships is that, unlike loans, you don't need to pay them back.

POINTS: 1

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Chapter 01: Getting On Course to Your Success

DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Remember
DATE CREATED: 1/31/2022 5:04 AM
DATE MODIFIED: 2/1/2022 12:25 AM

33. A strategy to help you decrease the flow of money out of your personal treasury is to
   a. transfer debt from high-interest loans to lower-interest loans.
   b. get a better-paying job.
   c. hire a good accountant.
   d. use credit cards more frequently.

ANSWER: a
FEEDBACK:
   a. Correct. Paying off/reducing high-interest-rate debt is a strategy for reducing money flowing out of your personal treasury.
   b. Incorrect. Getting a better-paying job will increase the flow of money coming in. The correct answer is that paying off/reducing high-interest-rate debt is a strategy for reducing money flowing out of your personal treasury.
   c. Incorrect. While hiring a good accountant may help decrease the flow of money out in the long run, it will initially increase it. The correct answer is that paying off/reducing high-interest-rate debt is a strategy for reducing money flowing out of your personal treasury.
   d. Incorrect. Increasing your use of credit cards will increase the amount of interest you pay and thus increase the flow of money out. The correct answer is that paying off/reducing high-interest-rate debt is a strategy for reducing money flowing out of your personal treasury.

POINTS: 1
DIFFICULTY: easy
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 5:06 AM
DATE MODIFIED: 2/1/2022 12:26 AM

34. Lauren plans to start college soon and wants to get her finances organized. What would you recommend her doing first?
   a. Track her spending
   b. Apply for a student loan
   c. Start investing
   d. Throw away her credit cards

ANSWER: a
FEEDBACK:
   a. Correct. To organize your finances, start with accurate information. Carry a

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notepad with you for at least a week—preferably longer—and record every penny you receive and spend.

b. Incorrect. Lauren should not start to organize her finances by applying for a loan. The correct answer is that, to organize her finances, Lauren should start with accurate information. She should carry a notepad with her for at least a week—preferably longer—and record every penny she receives and spends.

c. Incorrect. Lauren should not start to organize her finances by investing. The correct answer is that, to organize her finances, Lauren should start with accurate information. She should carry a notepad with her for at least a week—preferably longer—and record every penny she receives and spends.

d. Incorrect. While it may be that Lauren will want to restrict or even eliminate her use of credit cards, that is not the first step she should take. The correct answer is that, to organize her finances, Lauren should start with accurate information. She should carry a notepad with her for at least a week—preferably longer—and record every penny she receives and spends.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Understand
DATE CREATED: 1/31/2022 5:07 AM
DATE MODIFIED: 2/1/2022 12:27 AM

35. Some financial experts call which of these "death cards"?

a. Credit cards
b. ATM cards
c. Social Security cards
d. Student ID cards

ANSWER: b
FEEDBACK:

a. Incorrect. While credit cards can be dangerous to personal finances, they are not referred to as death cards. The correct answer is ATM cards, which are so easy to use that some financial experts refer to them as death cards.

b. Correct. ATM cards are so easy to use that some financial experts refer to them as death cards.

c. Incorrect. Social Security cards are not referred to as death cards. The correct answer is ATM cards, which are so easy to use that some financial experts refer to them as death cards.

d. Incorrect. Student ID cards are not referred to as death cards. The correct answer is ATM cards, which are so easy to use that some financial experts refer to them as death cards.

POINTS: 1
DIFFICULTY: moderate
QUESTION TYPE: Multiple Choice
HAS VARIABLES: False
LEARNING OBJECTIVES: LO3.3.2 - Compare money-saving strategies and approaches.
KEYWORDS: Remember

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