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Question: 1

According to Robert Havighurst's, in which stage do an individual's developmental tasks include learning to relate the self emotionally to other members of the family?

- A. Middle Childhood (6 to 12 years)
- B. Pre-Adolescence, Adolescence (12 to 18 years)
- C. Infancy and Early Childhood (0 to 6 years)
- D. Early Adulthood (18 to 35 years)

Answer: C

Explanation:

Havighurst's identified developmental tasks in each of the six stages of human development he defined. Learning to walk, talk eat, eliminate, stabilize physically; sexual modesty and differences, simple physical and social reality concepts, right and wrong; developing a conscience, and learning to relate the self emotionally to parents and siblings are tasks he assigned to the period from birth to 6 years. He identified learning of basic reading writing, and calculation skills: physical game skills, getting along with peers; developing everyday living concepts, morality, values, personal independence, a gender role, healthy self-attitudes, and attitudes toward institutions and social groups as tasks for those from 6 to 12 years (A). He included tasks in pre-teen and teen years (B) as maturing peer relations; emotional independence from adults: career preparation and choice: marriage and family life preparation: developing concepts and skills for civic competence: developing social responsibility and an ethical system, etc. Among tasks of early adulthood (D), Havighurst's included marrying, starting families, raising children, managing households, beginning careers, etc.

Question: 2

Piaget's first stage of cognitive development involves:

- A. Operations with concrete things
- B. Sensory input and motor output
- C. Operations with abstract things
- D. Intuition and animism, not logic

Answer: B

Explanation:

Piaget's first stage of cognitive development is called the sensorimotor stage. This is when infants respond to input they receive from the environment through their sensory organs by engaging in motor actions. When they realize how the environment then reacts to some of these

actions, they respond again; this is called circular reactions. Operations with concrete things (A) occur during Piaget's third stage called concrete operations. Operations with abstract things (C) occur during Piaget's fourth and final stage called formal operations. Intuition and animism but not logic (D) occur during Piaget's second stage, which he called preoperational.

Question: 3

Some home construction companies design houses based on certain principles. Which of the following is a general rule reflecting good design principles?

- A. There should be only one way to get to the kitchen.
- B. It is better to have several ways to get to any room.
- C. Traffic patterns going through rooms disrupt activity.
- D. Separate rooms look bigger than in open floor plans.

Answer: B

Explanation:

One design principle embraced by some home design companies is that there should be at least three ways to get to a room in the house. They find this especially important for getting to the kitchen, which is the center of many family homes: therefore (A) is incorrect. Floor plans can be designed wherein people get to different rooms by passing through other rooms in an open floor plan, yet without disrupting how the rooms are used (C). These open floor plans make the rooms look bigger than if they were separated by halls (D) used as passageways. They also make it easier to see farther through the house.

Question: 4

Which of the following statements is true?

- I. Bulimia can lead to tooth decay.
- II. Anorexics tend to have a distorted self-image.
- III. Bulimia does not always include purging.

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

Answer: D

Explanation:

All three of the statements are true. Bulimia can lead to tooth decay, due to a combination of malnutrition and corrosion by stomach acid. Anorexics often have a distorted self-image, believing themselves to be much heavier than they actually are. Finally, bulimia does not always include purging (induced vomiting or defecation). Bulimics may obsessively exercise or abstain from food in order to lose weight. Both anorexia and bulimia are extremely dangerous and should be

discussed at great length in the nutrition component of a family and consumer science class. These conditions are especially common among middle-school and high-school students.

Question: 5

Which of the following forms of insurance related to owning a home covers the loss of personal property in the home?

- A. Title insurance
- B. Flood insurance
- C. Home warranties
- D. Homeowners' only

Answer: B

Explanation:

Flood insurance not only covers the loss of or damage to a home due to flooding; it also covers the loss or damage of personal property and other contents within the home. Title insurance (A) only protects home buyers up to the real estate's mortgage value ("lenders" policies), and protects homeowners up to the purchase price of the home including down payments ("owners" policies) if the title to the real property turns out to be invalid. It does not cover personal property. Home warranties (C) cover workmanship in a new home, usually for the first year: wiring, plumbing, and other mechanical issues for the first two years; and structural defects in the building for up to ten years. They do not cover personal property in the home. Therefore, it is incorrect that homeowners' insurance is the only form of insurance to cover personal property (D).

Question: 6

Of the following, which best reflects a principle of effective classroom management?

- A. Classroom management should address only disruptive, not off-task behaviors.
- B. Classroom management should teach students to manage their own behaviors.
- C. Classroom management is only needed if things take on-task students off-task.
- D. Classroom management need not teach students to be on-task, which is normal.

Answer: B

Explanation:

One basic principle of effective classroom management is that it should teach the students to manage their own behaviors, rather than teachers' always having to manage them. Though classroom management techniques are necessary to address disruptive behaviors when they do happen, they should also focus on reducing no disruptive behaviors that are nevertheless off-task (A). Students who are off-task are not engaged in learning. Students are not simply taken off-task by external distractions it is more normal and natural for them to be off-task than on-task (D). Therefore, classroom management is necessary for students to learn to be engaged in learning activities and stay on-task.

Question: 7

A consumer reads an over-the-counter, FDA-approved medication's instructions, dosage, and side effects before taking it. They take the proper dosage over the correct time frame to control their symptoms. This consumer is demonstrating a high level of...

- A. Organizational health literacy
- B. Personal health literacy
- C. Critical thinking skills
- D. Evaluating claims

Answer: B

Explanation:

Personal health literacy is the ability to find, understand, and use information to make health-related decisions. By reading the information associated with the medication and adhering to the manufacturer instructions, the consumer is demonstrating the ability to make safe health-related decisions. Organizational health literacy is how organizations enable individuals to make health-related decisions. This scenario does not require critical thinking skills, as there is no need for the consumer to make inferences, problem solve, or communicate in order to properly take the medication. There is also no need to evaluate claims in this scenario, as they are taking an over-the-counter, FDA-approved medication that has been approved for the usage on the label.

Question: 8

Which provision of the Wall Street Reform and Consumer Protection Act of 2009 fulfills the consumer rights and responsibilities regarding redress?

- A. Brokers have advisors' duties if advising on investments.
- B. Advisors must give information to the SEC upon request
- C. Whistleblowers who disclose wrongdoing are protected.
- D. Consumers can sue credit rating agencies for negligence.

Answer: D

Explanation:

The provision of the Wall Street Reform and Consumer Protection Act of 2009 that consumers can sue credit rating agencies for negligence fulfills the consumer's right and responsibility concerning redress, i.e., to request compensation for an agency's wrongdoing. This law's provision that brokers have the same fiduciary duties as advisors if they give investment advice to consumers (A) fulfills the consumer's right to be given accurate product information, and the responsibility to analyze and apply that information judiciously; and the consumer's right to have access to education to inform purchasing decisions, and the responsibility to pursue consumer education about products as they change. The law's provision that advisors disclose information to the SEC on request (B) also fulfills the consumer's right and responsibility to information [see (A)]

above]. The law's provision of protection to whistleblowers (C) fulfills the consumer right and responsibility to be heard.

Question: 9

Which of these cooking methods is the most energy-efficient?

- A. A microwave oven
- B. A convection oven
- C. An electric oven
- D. A gas oven

Answer: A

Explanation:

Microwave ovens are by far more energy-efficient than the others named, in both cooking efficiency and energy factor. (Cooking efficiency equals the fraction of the total energy the oven consumes that is used to cook food. Energy' factor equals the ratio of energy' used for cooking food to the total energy consumed.) Convection ovens (B) powered by electricity are more energy efficient than convection ovens powered by gas; and both kinds of convection ovens are more energy-efficient than traditional electric or gas ovens; but a microwave oven is about 7—8 times more energy'-efficient than electric or gas convection ovens, about 5 times more efficient than standard electric ovens, and about 9-10 times more efficient than regular gas ovens. (Note that efficiency refers to energy used, not cost in money, which depends on local rates charged for electricity and gas.)

Question: 10

Which program focuses on understanding the economic behavior of groups of families, individuals, or consumers?

- A. Consumer economics
- B. Home economics
- C. Consumer science
- D. Finance science

Answer: A

Explanation:

Traditional branches of economics focus on governments and businesses. Consumer economics looks at the buying choices made in a particular economy. These economists observe consumer patterns and then identify the needs and problems of the observed groups.

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