EDUC 1300
Learning Framework
Test 4 Chapters 7 Learn, 8 Record & 11 Prosper

Chapter 7

1. If a student learns best by sitting quietly and listening, which learning preference is she most likely to have?
   A. kinesthetic
   B. linear
   C. auditory
   D. visual
   Answer: C

2. Students who type their name and phone number with both the left and right hand usually do better with their dominant hand. What does this say about learning styles?
   A. Most people learn in the same way.
   B. Kinesthetic learners type better with their left hands.
   C. Most people perform better when using a preferred learning style.
   D. Right-handed people are usually visual learners.
   Answer: C

3. A student has a strong visual learning preference. How could he most effectively create a visual learning experience in a lecture class?
   A. record the lecture to listen to later on
   B. take notes in mapping format
   C. keep eyes focused on the instructor
   D. take notes in formal outline format
   Answer: B

4. In a group of students with various learning preferences, which student is using his or her strengths most effectively?
   A. an auditory learner who plans meeting topics
   B. a visual learner who makes charts out of class notes
   C. a visual learner who leads the discussion
   D. a kinesthetic learner who coordinates the schedule
   Answer: B
5. What does identifying learning preferences allow students to do?
   A. focus only on their strengths in the classroom and when studying
   B. match their personality to what they are learning
   C. change preferences when they do not match an instructor’s teaching style
   D. choose classroom and study strategies targeted to their strengths
   Answer: D

6. Which student is likely to remember the most from his or her study session?
   A. an auditory learner watching a video
   B. an auditory learner listening to vocabulary on an MP3 player
   C. a kinesthetic learner looking at a PowerPoint
   D. a visual learner reading notes while on a treadmill
   Answer: B

7. Abraham is a strong kinesthetic learner. He is studying for a test by rereading the chapter and
   is having trouble remembering what he is reading. What is a likely cause of his difficulty?
   A. lack of physical motion
   B. the need to discuss material
   C. weak memory skills
   D. the need to develop reading skills
   Answer: A

8. Which study strategy would work best for an auditory learner?
   A. reciting notes aloud while jumping rope
   B. meeting with a study group to discuss class material
   C. typing class notes into a computer file
   D. creating charts and graphs from class material
   Answer: B

9. Which statement correctly compares intrapersonal and interpersonal intelligences of Howard
   Gardner’s Multiple Intelligences framework?
   A. Both intrapersonal intelligence and interpersonal intelligence result in the accumulation
      of many healthy relationships.
   B. Intrapersonal intelligence centers around understanding oneself, whereas interpersonal
      intelligence centers around understanding others.
   C. Intrapersonal intelligence allows people to understand others and interpersonal
      intelligence allows people to talk to others.
   D. Intrapersonal intelligence involves knowing how to make decisions, whereas
      interpersonal intelligence involves knowing why.
   Answer: B
10. Which career is directly related to a strong visual-spatial intelligence?
   A. psychologist
   B. fashion designer
   C. investment broker
   D. translator
   **Answer: B**

11. Which career field directly matches an auditory learning preference?
   A. world geography
   B. massage therapy
   C. foreign language
   D. graphic design
   **Answer: C**

12. Read this scenario and answer the question that follows: Phillip is a salesperson in a cell phone store. Customers turn to Phillip for help because he listens carefully to their problems and finds the correct phone solution for each person without rushing. Which statement describes Phillip based on the scenario?
   A. Phillip has a strong interpersonal intelligence.
   B. Phillip has a low kinesthetic intelligence.
   C. Phillip has a strong logical intelligence.
   D. Phillip has a low naturalistic intelligence.
   **Answer: A**

13. How might a strong auditory learner most effectively study for a test?
   A. Walk outdoors while reading notes.
   B. Record key facts and listen to the recording over and over.
   C. Post class notes in a living space and read them when passing by.
   D. Type the key points into a data file in full sentence format.
   **Answer: B**

14. Which learning theorist believed we learn best by talking to an expert in a specific field?
   A. Plato
   B. Lao-Tse
   C. Benjamin Bloom
   D. Jean Piaget
   **Answer: A**
15. What does neuroplasticity prove?
   A. People learn best through hands-on experiences.
   B. New knowledge can change the brain’s thinking patterns.
   C. Motivation is critical to learning new information.
   D. Everyone has a different learning style.
   **Answer: B**

16. What is the final stage of the learning process?
   A. motivation
   B. curiosity
   C. evaluating
   D. growing
   **Answer: D**

17. What does the thinking/feeling category of personality deal with?
   A. decision making
   B. dealing with information
   C. human interaction
   D. overall lifestyle
   **Answer: A**

18. Which personality types relate to how a person interprets new information?
   A. thinking and feeling
   B. sensing and intuiting
   C. judging and perceiving
   D. extroversion and introversion
   **Answer: B**

**Chapter 8**

19. Which statement would an active learner be most likely to make?
   A. I can never get an appointment with my instructor.
   B. I can see how this applies to my career.
   C. This class requires too much reading.
   D. I don’t care for reading.
   **Answer: B**

20. Which strategy would help a student improve reading comprehension?
Choose the correct answer below.
21. Which reading strategy is Thomas using if he reads his notes and repeats them out loud?
   A. researching
   B. reciting
   C. reviewing
   D. reading
   Answer: B

22. Which strategy would be LEAST effective at improving concentration?
   A. taking long breaks
   B. reducing distractions
   C. taking notes as you read
   D. setting a goal for reading
   Answer: A

23. Mustafa is studying for his economics class. He has read the chapter and highlighted and annotated his textbook. He has also copied his annotations into a list of notes. What should Mustafa do next?
   A. Combine text notes and class notes.
   B. Reread the entire chapter.
   C. Highlight minor details in a different color.
   D. Photocopy the entire chapter.
   Answer: A

24. Which is the best way to improve concentration while reading?
   A. controlling internal and external distractions
   B. using good lighting
   C. using a comfortable work space
   D. managing an agenda
   Answer: A

25. Morgan wants to take steps to change from being a passive to an active learner. Which action would best help her reach her goal?
A. Take notes as she reads textbooks.
B. Read her textbooks.
C. Attend every class meeting.
D. Maintain an agenda book.
Answer: A

26. Which strategy is best for improving reading speed?
   A. improving vocabulary
   B. improving surveying
   C. improving note-taking
   D. improving attention span
   Answer: A

27. Which phrase is the goal of reading comprehension?
   A. researching
   B. understanding
   C. persistence
   D. creativity
   Answer: B

28. Which strategy can help active readers increase their concentration?
   A. set a time limit on your reading
   B. take a long nap
   C. reduce outside distractions
   D. read the entire chapter in one sitting
   Answer: C

29. The following sentences appear in a paragraph in Tana’s American history textbook. Which is the main idea that should be highlighted?
   A. The invasion of Kuwait also played a role.
   B. Economic sanctions were authorized.
   C. The Desert Storm conflict had many causes.
   D. Crude oil is cited as a major cause.
   Answer: C
30. Read the passage and answer the question that follows. I was so excited when I could finally buy a computer. There were so many things I wanted to do on it. However, it has some kind of problem almost every week. Computers are great except when they cause problems. Which option is the main idea in this paragraph?

A. But it has some kind of problem almost every week.
B. I was so excited when I could finally buy a computer.
C. There were so many things I wanted to do on it.
D. Computers are great except when they cause problems.

Answer: D

31. Angel is reading her Literature text and needs to find short quotes from the readings. Which reading strategy is the best one for Angel to use?

A. reciting
B. recording
C. skimming
D. scanning

Answer: D

32. Read this excerpt and then answer the question that follows.
Tracy is studying for a test in music history and reads this paragraph in her text: “The musician Yuri Greene is best known for composing Sonata in D Major. That piece earned him fame all over the world for its originality. Some of Greene's lesser-known works include Fugue in B Minor and Cantata in C.” Which phrase from this paragraph should Tracy highlight first?

A. Fugue in B Minor
B. fame all over the world
C. for its originality
D. Sonata in D Major

Answer: D

Chapter 11

33. Your long-term financial goal is to have your income exceed your expenses so you will graduate without debt. You are creating a budget sheet for each month you are in school. You need to sort your school-related financial information. Where would you put tips you earn delivering pizzas on campus and the money you spend on gas doing your job?
A. Gas should go under income, and tips should go under expenses for this term.
B. Tips should go under expenses, and gas should go under income.
C. Tips should go under income, and gas should go under expenses related to school this term.
D. Tips and gas go under income related to school this term.
Answer: C

34. Which question is most helpful when setting a long-term financial goal?
A. At what age do I want to retire?
B. How much did I spend last month on going out to eat?
C. How much does it cost to park right on campus instead of taking the bus?
D. When should I buy a new printer?
Answer: A

35. What does the term “minimum payment” mean? Choose the correct answer below.
A. the amount charged for missing a payment
B. the additional amount paid because of interest
C. the amount that must be paid to avoid paying a late fee
D. the total amount owed on a credit card
Answer: C

36. Nathan wants to reduce his weekly spending. What would be a good way for him to start?
A. each week, sort money for non-essentials into envelopes labeled “snacks,” “gifts,” and “entertainment”
B. only spend money on even days
C. keep a detailed list of everything he buys for at least one week and then evaluate it
D. check his checking account balance at the ATM every other week
Answer: C

37. Read the scenario and answer the question that follows. Your long-term financial goal is to have your income exceed your expenses so you will graduate without debt. You are creating a budget sheet for each month you are in school. You need to sort your school-related financial information. Where would you put scholarships and tuition?
A. Tuition and scholarships go under expenses related to school this term.
B. Tuition and scholarships go under income related to school this term.
C. Tuition should go under income and scholarships should go under expenses for this term.
D. Tuition should go under expenses and scholarships should go under income.
Answer: D
38. How does your FICO score (credit score) most impact your ability to buy a home?
   A. Your FICO score determines how many years you must pay.
   B. You will pay a higher interest rate if you have a higher score.
   C. Lower scores require much more paperwork to document assets.
   D. You will pay a higher interest rate if you have a lower score.
   Answer: D

39. What is one way to make sure you don't borrow too much on your credit card?
   A. Calculate how much you will pay, with interest, when you finally pay off the balance and decide if the cost is worth it.
   B. You should only use your credit card for in-person purchases.
   C. You should get a credit card that includes free checks.
   D. If your balance is close to your credit limit, you should request an increase so you do not accrue over-the-limit fees.
   Answer: A

40. It’s the last week of the month and Lauren has to cut some of her grocery store spending. Which item is the most necessary thing for her to buy?
   A. a bottle of imported mineral water
   B. a dozen eggs
   C. prepared deli sandwiches
   D. two bags of chips on a buy-one-get-one-free offer
   Answer: B

41. You have decided to track your monthly expenses. What’s the best tool to use to monitor your expenses?
   A. You should keep all of your receipts in envelopes labeled with categories such as “groceries,” “supplies,” and “miscellaneous.”
   B. Your bank statement will track all that you spent in an itemized format.
   C. Your monthly credit card statement will automatically record your expenses for you.
   D. A spreadsheet or software such as Quicken will calculate totals and reduce mathematical errors.
   Answer: D

42. Which action is most important to include when analyzing your budget?
   A. exclude car insurance as a monthly expense because you only pay it once each year, not every month
   B. include vacations with income
   C. locate the biggest difference between your actual and estimated budget
   D. omit gifts from income because you did not earn them
   Answer: C
43. Which question is most helpful when working to meet a long-term financial goal of buying a home after graduation?
   A. Will this bank charge me to apply for a mortgage even if I change my mind and do not buy a house?
   B. How much does it cost to treat a house for termites?
   C. How can I improve my credit score?
   D. How much does it cost to hire a moving company?
   Answer: C

44. If they all charge the same amount per year on their cards, who pays the greatest dollar amount in finance charges per year?
   A. Veronica pays at least the minimum plus more each month when she has extra cash.
   B. Tom generally pays off his credit card in full but, occasionally, he has to pay the minimum when he is short of cash.
   C. Ashley pays off her credit card on time, each month.
   D. Eric pays the minimum each month.
   Answer: D

45. You want to reduce some of your spending on groceries. Which strategy will help the most?
   A. buy boneless, skinless chicken breast so you will not waste money paying for the skin and bones
   B. create a menu for each day and only shop for items on the list
   C. go to the grocery store each day to get what you need for that day
   D. purchase only brand names you know of milk
   Answer: B

46. What is a high standard of living?
   A. making a lot of money
   B. making very little money
   C. having time to enjoy life
   D. having little time to enjoy life
   Answer: A

47. What criteria must a student meet to be awarded a Pell grant?
   A. The student must have financial need, be an undergraduate, and have no other degrees.
   B. The student must have financial need, earn an hourly wage, and attend a qualifying school.
   C. The student must be claimed as a dependent and must demonstrate financial need.
   D. The student must have an academic or other talent and apply to a private organization.
   Answer: A
48. Why is filing for the Free Application for Federal Student Aid (FAFSA) significant in beginning the financial aid application process?
   A. Students must file a FAFSA to receive any federal aid.
   B. Students receive grants if they file a FAFSA on time.
   C. Institutions include the FAFSA in the admissions process.
   D. The FAFSA reduces the interest on any federal aid given.
   Answer: A

49. Which strategy is a good way to minimize the risk of identity theft?
   A. After acquiring a credit card, shred credit card bills.
   B. If applying for a credit card, use on-campus credit card offers.
   C. If applying for a credit card, use pre-approved credit offers.
   D. After acquiring a credit card, keep the password written down.
   Answer: A

50. (A. True & B. False ) Money that must be repaid with interest – usually beginning six months after your graduation date is
   A. Federal and State Grants
   B. Federal and state Loan
   Answer: B