Name			
maine			

actual text.

MULTIPLE CHOICE. Choose the one alternative that best completes the statement or answers the question.

1) Which method of	studying was developed	by Francis Robinson in	n the 1970s?	1)
A) A-LARM		B) Academic Squ		´ ——
C) SQ4R		D) OCEAN		
, 2				
2) The correct order	of the "Rs" in the SQ4R	method is		2)
A) read, recite,	reflect, and review	B) review, recite	, reflect, and read	
C) recite, reflec	t, read, and review	D) reflect, read, 1	review, and recite	
3) Timothy is working	ng on studying for an exa	am and decides to use	the SOAP method. The	3)
	vill use is if he		_	<i></i>
A) scan	B) solicit	C) survey	D) skim	
A) scan	D) solicit	C) survey	D) SKIIII	
4) Why does the SO ₄	4R method suggest to su	rvey information even l	before you have read	4)
it?	The method suggest to su	ivey information even	serore you have read	·/
	preview of what is to co	ome helps people to un	derstand it when they	
read it.	, provident of manufactors	ome merps people to un	weigewild it wildir they	
B) Most people	won't read their required	d text or assignment, so	a survey or "skim" is	
	o review at all.		•	
C) A survey tha	at comes before reading h	helps us distinguish bet	ween information that	
	valid or reliable in our a	_		
D) A survey hel	ps us to recognize what	we will not need to pay	attention to when we	
finally do re	ad.			
5) What would be a	good method for "survey	ing" Chapter 1 of your	textbook according to	5)
the SQ4R method	?			
A) Putting toget	ther a group of classmate	es, dividing up the read	ing, and then teaching	
each other ir	a group.			
	r the major headers and	vocabulary terms from	the chapter before	
going back t	o read it thoroughly.			
C) Asking frien	ds or family members —	- surveying them, so to	speak — if they are	
already fami	liar with the material and	d can help you.		
D) Only review	ing the study questions a	at the end of the chapter	before reading the	

6) Leating or scrolling	through the pages of a	a book before reading it,	examining major and	6)
minor topic headers,	and looking at chapte	er learning objectives are	e all examples of the	
part of the	e SQ4R method.			
A) read	B) reflect	C) survey	D) review	
		t techniques for weight		7)
		into a diet that I can stic		
•		part of the SQ4R app		
A) read	B) survey	C) question	D) reflect	
8) When one develops	questions on their ow	n to help them more tho	roughly process the	8)
•	ve read, they are a(n) _	•		<u> </u>
A) cooperative	B) active	C) assertive	D) passive	
0) Where will you find	a list of the leave terms	s from a given textbook	abantar alang with	9)
their definitions?	a list of the key terms	s from a given textoook	chapter, along with	⁹⁾
A) in a glossary				
	g of the chapter with t	the learning objectives		
C) in a chapter ou	-	ane rearming objectives		
· •	at accompanies the tex	xtbook		
D) III W WOODING UII	w wooding will to			
10) Parminder is trying t	to remember the steps	involved as one neuron	communicates with	10)
	-	er room and pretends she		
		er students, and this help	•	
	the part of			
A) recite	B) review	C) reflect	D) survey	
11) Javier learned about	a tricky learning cond	cept in his psychology cl	ass, and rather than	11)
try to memorize it ve	erbatim he comes up v	vith a personally relevan	at example of this type	
of learning. Within t	he SQ4R method, Jav	rier is using the	_ step.	
A) review	B) quantify	C) reflect	D) survey	
10) I 1 6 6 4				10)
12) In order for reflectio	•	ne's study process, it has	s to make the material	12)
being absorbed more		C) agaggible	D) magningful	
A) simplistic	B) complex	C) accessible	D) meaningful	
13) After reading a chap	ter in the textbook, yo	ou complete the quiz que	estions at the end to	13)
	•	quately. This is an exam		
stage of the SQ4R ap	pproach to studying.			
A) reflect	B) review	C) read	D) recite	

14) Of the following which is NOT a part of the SQ4R method?				
A) question	B) reflect	C) revisit	D) survey	
15) Of the following whi	ch is a part of the So	Q4R method?		15)
A) skim	B) scan	C) question	D) qualify	
meetings. She then is	la uses them to write able to put informa	resentation slides and react down extra information at ition into her own words y at a later date. This is o	n during class so that she knows	16)
A) reconstituted	B) active	C) passive	D) constructive	
17) Hiroki knows that he	has a rather short at	ttention span, and he war	nts to play video games	17)
	e will "earn" 10 mir	or every 20 minutes of st nutes of time to play vide dy habit. B) the method of D) behavior amp	eo games. This is an	
18) In a recent study of c responded that out of academics outside of	168 hours in a wee	hibodeaux and colleaguek, approximately		18)
A) 14	B) 22	C) 11	D) 17	
19) Of the following, wh time in the average w	• •	do college students repor	rt dedicating the most	19)
A) obligations		B) academics		
C) socialization		D) passive leisur	e	
20) Which statement is a	_	•	•	20)
B) She is more like college.	ely than a university	nd holds down a full-tim student to be the first in	her family to attend	
, <u>-</u>	rtain to have financi	ol and could not gain adı al obligations that make	· · · · · · · · · · · · · · · · · · ·	

21) Which of these option	ns is NOT true of the av	verage community colle	ege student in the	21)
United States when compared to the average university student?				
A) They are less lil	kely to live in a dormito	ry setting.		
B) They are less lil	kely to graduate from th	eir school with a degre	ee.	
C) They are more l	ikely to work a higher r	number of hours at thei	r job each week.	
	ikely to be the first in the			
22) When you read the sy	llabus for your classes	on the first day of the s	semester, you scan	22)
when assignments are	e going to be due and w	hen class examinations	s will be given. This	
allows you to anticipa	ate when your time is go	oing to be needed more	e for one class over	
another. Such a pract	ice refers to			
A) planning ahead		B) massed practice		
C) passive construc	ction	D) using mnemoni	cs as memory aids	
23) Rather than "crammin	ng" for an exam the nigh	ht before it is given, yo	ou are more likely to	23)
succeed of you space	your studying out over	days, with repeated re-	view of material.	
This is called	learning.			
A) distributed	B) mnenomized	C) massed	D) chunked	
24) C-11: 1 4 4	1	-11 1111	.1 1	24)
24) Callie knows that she				24)
	ht instead of waiting un	til the last minute. This	s is called	
learning.	D)	C)	D) 1	
A) distributed	B) proactive	C) protective	D) spaced	
25) Martavis knows that	he has a final exam in t	wo weeks. Which strate	egy would utilize	25)
distributed learning f	or his preparation?			
A) Using a highligh again later.	hter as he reads so that l	ne will know what to g	o back and study	
_	ır every night so that he	is ready when the exa	m comes.	
	e night before the test a			
D) Getting a group	together and "assigning	•		
member.				
26) Cramming for an exa	m is an example of	learning.		26)
A) distributed	B) passive	C) conditioned	D) massed	, <u> </u>
27) In the type of schedu	ling activity described i	n vour textbook	would appear at	27)
	on of a grid that you'd se		out appear at	<i>,</i>
A) class type	<u>6-10 mm j 00 d b</u>	B) day of the week		
C) month		D) time		
- ,		- ,		

28) In the type of schedu	ling activity describe	d in your textbook,	would appear at	28)
the left of each row of	of a grid that you'd se	t up.		
A) class type		B) month		
C) time		D) day of the wee	ek	
29) Which suggestion for	r scheduling your tim	ne is made by the textboo	ok authors?	29)
A) Plan the hardes	t, roughest days/time	s first to get them over v	vith.	
	ype of schedule that v	•		
*	•	ing times with more eas	,	
D) Plan the easiest times.	and most laid-back t	imes first, followed by t	he more demanding	
30) Which phrase, origin	ally created to help p	eople resist the temptati	on to get involved	30)
with using drugs, car	n help you avoid distr	actions during studying	?	
A) Just say no.		B) Keep it real.		
C) Don't give in.		D) It's all up to yo	ou.	
31) The psychologist wh		•	volves believing that	31)
everyone else must a	pprove of us at all tir			
A) Rogers	B) Beck	C) Maslow	D) Ellis	
32) According to Albert	Ellis, one reason why	people tend to get distr	acted from studying or	32)
other important tasks				
A) the brain can or distractions	nly focus for a certain	amount of time before	it requires such	
*	F-actualization makes are focused on a spec	us seek out other avenu ific task	es for our attention,	
C) most people are	e afraid of success, so	they engage in self-sab	otage with distractions	
D) they want other	s' approval and are at	fraid to say no when oth	ers distract them	
33) The phrase "Just Say	No" is used by your	textbook as a mantra for	r avoiding distractions	33)
·		riginally applied to	·	
-	n in refusing unwante			
	yees to avoid being n			
, , , ,	avoid eating when the	ey were not hungry		
D) avoiding the us	e of illicit drugs			
34) Why is it a good idea	to study in a library	or another private, quiet	place, according to	34)
your textbook?				
		where you can go for he	elp if you get stuck.	
		mmediately available.		
•	d unwanted distractio			
D) It surrounds you	u with an academic "	ieei or vide.		

35) A study of 477 male first-year students at a libe	eral arts college by Schmitt and	35)
Livingston (2015) found that is/are h	nazardous to one's grades.	
A) poor study skills	B) living alone	
C) video games	D) alcohol use	
36) When Patterson (2017) studied over 400 colleg	ge students, it was determined that test	36)
performance was poorer in students who	·	
A) participated in more social media platform	ms	
B) were disinterested in time-management p	ractices	
C) did not actively take notes in class		
D) regularly "partied" during the week		
37) In a surprising "vicious cycle" finding by Mich that academic problems actually <i>led to</i> an incre	•	37)
A) depressive symptoms		
B) study time		
C) self-medication with alcohol and/or drugs		
D) the use of Facebook	,	
38) The attempt to do two more tasks at the same t	ime is referred to as	38)
A) distraction	B) multitasking	·
C) parallel processing	D) polyhabiting	
39) Penelope always attends her sociology class, but	ut she sits in the back of the room and is	39)
usually engaged in either Snapchat or Facebool attention to the presentation, and sometimes ev		
focus on multiple things at the same time is cal	lled	
A) distributed attention	B) multitasking	
C) dualizing	D) polyfocusing	
40) What do the research findings tell us about liste	ening to music while studying?	40)
A) It is soothing and relaxing, regardless of t	* *	
B) Music, like any other kind of distraction,	• •	
C) Listening to classical music, or other "sof	• •	
other types of music typically impair reter		
D) It is not always a problem, and each stude	ent may be different in the effect of	

 41) Professor Stuart insists that her students put avis an unusual emergency that necessitates being in this area support her policy? A) Yes, because even of the phone is turned takes away from academic focus. B) Yes, as there is little question that distract studying. C) No, because students have been found to their cell phone than having it on their definition. D) No, because most people are fully capable to either function. 	g available. Does the a off, simply seeing it is tions like text message be more distracted by esk.	a distraction that is inhibit from the absence of	41)	
42) According to Stavrinos and others (2018), 90% reported that theywhile driving.	of the college-age stu	dents polled	42)	_
A) drink alcohol	B) send text message	es		
C) fight with passengers	D) fix their hair and/			
, , ,	,	1		
43) When polled, about how many college-aged st	udents reported that the	ev are able to	43)	
safely talk on a cell phone while driving?		.,		-
A) one-half B) one-quarter	C) two-thirds	D) one-third		
•	,	,		
44) Which option is NOT a predictor of distracted	driving?		44)	
A) a history of accidents due to distracted dr	•		, <u> </u>	-
B) peer pressure to text or chat on the phone	_			
C) self-efficacy				
D) perceiving multitasking as being safe				
45) When the "tip of the tongue" phenomenon occ	urs—that is, you are su	re you know	45)	
something, but you can't seem to spit it out—th	nis may indicate that	·		_
A) you are too distracted by those around yo				
B) there is some sort of proactive interference	ce taking place			
C) you have forgotten the material and won'	t recall it until you rele	arn it		
D) you didn't learn the material well enough	in the first place			
46) What is the single most important thing to rem	nember when it comes t	o taking tests in	46)	
college?				
A) Tests are a necessary evil.				
B) Tests are the best way to assess learning.				
C) Even your professors hate tests too.				

D) You are not a victim.

47) The type of test ques	tion that requires y	ou to recognize the cor	rect answer is	47)
A) multiple choice	:	B) short-answe	er essay	
C) fill-in-the-blank	ζ	D) extended es	ssay	
48) Which of the followi A) The right answer	_	ple-choice questions on	an examination?	48)
,	•	at the same grade.		
_		a true-false question.		
		an an essay question.		
49) What type of questio	n are you likely to	see on many, if not mo	st, college examinations,	49)
as well as other stand	lardized tests like	the LSAT or GRE?		
A) rank ordering		B) multiple se	lect	
C) essays		D) multiple ch	oice	
50) Jarrod is taking an ex	kam in his anthrop	ology class, and he is no	ot sure of the answer to	50)
one of the multiple-c	hoice questions. H	Ie knows that he will no	t be penalized if he gets	
it wrong — he just w	on't earn any point	s for the incorrect response	onse. There are four	
answer options, mark	ked A, B, C, and D	. Which answer has the	least likelihood of being	
correct?				
A) A	B) B	C) C	D) D	
51) The type of multiple-	-choice question th	nat vou are answering ri	ght now — THIS question	51)
— has a	district question u		Pur no w	
A) pseudo-essay		B) sentence-co	ompletion format	
C) correspondence	<u>,</u>	D) fill-in	impression format	
e) correspondence		2) III II		
52) Though it is not done	•	ltiple-choice test question	ons might have the	52)
problem of		1, , 1		
A) being too easy s				
B) actually being a	• •	•		
C) having more the D) too few distract	-	answer		
D) too lew distract	.018			
53) Which tactic makes i	multiple choice mo	ore difficult for students	?	53)
A) having question	•			
B) using distractor	s that are quite pla	usible		
C) using terminological	gy that matches th	nat in the textbook		
D) using three dist	ractors			

54) What should a student do if it	is clear that a multiple-choice exam question has mor	re 54)
than one acceptable response?		
A) select one of the other di	stractors	
	so that neither answer is evaluated as being incorrect	
	if using a "bubble" sheet type answer page	
D) politely bring it to the tea	cher's attention	
55) A multiple-choice exam quest	on that utilizes a question-and-answer format will ha	ve 55)
all but which of the following		,
A) distractors	B) a correct response	
C) a hint	D) a question	
56) Consider the following question	on: "Which of the following colors in the visible spec	trum 56)
has the shortest wavelength?" format.	This type of multiple-choice question uses a	
A) plausible distractor	B) rank-ordering	
C) sentence-completion	D) question-and-answer	
57) Which statement with regard to	o multiple choice questions is the most accurate?	57)
A) Most of them have more		, <u> </u>
B) Find the response that be	st completes the stem or answers the question.	
C) Each question should ha	ve one response that is perfectly correct.	
D) They are most professors	'favorite questions because they can be used to trick	
students.		
58) Words like <i>always</i> , <i>completely</i>	, all, never, and only in a test questions are called	58)
and they limit the a	oplicability of a given question stem or answer option	
A) qualifiers B) re	strictors C) mediators D) moderate	ors
59) The type of test question that i	equires you to recognize the correct answer is	59)
A) true-false	B) fill-in-the-blank	
C) short-answer essay	D) extended essay	
60) Using a "wild guess" approach	to true-false questions, a person should be able to	60)
achieve a score of about	percent.	
A) 90 B) 7:	C) 25 D) 50	
61) Which type of test question fo	rmat offers the narrowest range of possible responses	? 61)
A) true-false	B) short-answer essay	
C) sentence completion	D) multiple choice	

(2) When you are answering a question that is presented in the true-false format, stems that 62)			
use qualifiers are			
A) usually false	B) always incorrect		
C) always right	D) often correct		
63) Which statement about true-false te	st questions is the most accurate?	63)	
A) Some true-false questions are	really multiple-choice questions in disguise.		
B) True-false questions should no	ever be answered by guessing.		
C) Questions that are longer and	have more information tend to be true.		
D) The shorter the stem, the bette	er the likelihood that it is a true statement.		
64) A sentence-completion test question	n is also called a question.	64)	
A) multiple-choice	B) matching		
C) multiple response	D) fill-in-the-blank		
65) Why are sentence-completion test q	uestions more difficult than true-false or	65)	
multiple-choice questions?			
 A) They typically contain the ans taking the test can find that his 	wer within the question stem, if only the person nt.		
B) They demand recognition of the	he needed information instead of simple recall.		
C) They are typically more obvio multiple-choice items.	us and less complicated than true-false or		
D) They demand recall of the nee	eded information instead of simple recognition.		
66) When a teacher is writing an exam, offer?	what benefit does a sentence-completely question	66)	
A) They typically call for more re	ecognition than recall for the person taking the test.		
B) They always come with a "bar	nk" of words used to fill in the blanks,		
C) The same question can be re-u required.	ised but different parts of the answer may be		
D) They are typically the easiest t	type of question to grade.		
67) Which of the following is a potential questions?	al drawback for the use of sentence-completion test	67)	
A) They are typically very time-c	onsuming to grade.		
B) Several different words may c	orrectly fill in the blank in the question.		
C) Teachers are not able to ask gr items.	raduate assistance to help with the grading of such		
D) They call for recall rather than	recognition on the part of the student.		

68) What is meant by the term "firstest with the r	nostest"?	68)
A) Restating the question at the start of an being asked.	essay signals that you understand what is	
B) Teachers reading essays can typically te	ell within the first two sentences if the	
student knows the information being red	quested in the question.	
C) An answer on an essay question should	always utilize an introductory paragraph.	
D) An essay response should begin with the	e strongest, most relevant ideas.	
69) Why is it important to put the strongest parts	of your essay first rather than finishing	69)
with a bang?	f the essent to receive loss attention	
A) Grader fatigue can cause the later part oB) Multiple graders read each essay, so you of your response.	•	
C) Most graders do not read past the first p	paragraph.	
D) If your first few sentences do not jump of		
nothing of value to say.		
70) Which statement is true regarding spelling in	an essay, according to your textbook?	70)
A) Most teachers just skim essays, so they		
B) Spelling counts, even if a teacher says the		
C) As long as you get your general point ac important.	cross, spelling is typically not that	
D) The use of common abbreviations and " teachers know you are under a time den		
71) A sense of dread and foreboding that surroun is called	ds preparing for and taking an examination	71)
A) classroom jitters	B) analysis paralysis	
C) college cooties	D) test anxiety	
72) Under which circumstance is Kaley most like	• • • •	72)
A) The stakes of a given exam are very hig		
B) Others finish the test much faster than s		
C) She has prepared well but doesn't knowD) The test difficulty is unknown.	if she is truly ready.	
73) On physical level, test anxiety involves overa	arousal of the system	73)
A) endocrine	B) excretory	
C) nervous	D) musculoskeletal	
74) The physical aspects of anxiety include <i>all bu</i>	ut which of the following symptoms?	74)
A) rapid breathing	B) muscle tension	
C) "butterflies in the stomach"	D) slowed heartbeat	

75) Which choice is NOT one of the physical aspects of anxiety?				
A) dryness in the mouth				
B) seating, someting	nes very heavy sweating	g		
C) rapid heartbeat				
D) cool skin or "go	osebumps"			
76) Test anxiety is best th	nought of as a type of	anxiety		76)
A) retrospective		C) spectator	D) prospective	
77) Which choice is NOT	Tregarded as a suggesti	on for overcoming tes	st anxiety?	77)
A) diaphragmatic breathing				
	trophic or irrational tho	oughts		
C) studying all night	ht before a test	_		
D) being well prepared	ared			
78) The first step in restricting irrational thoughts is to				
A) identify them				
B) come up with ra	ntional alternative ways	of thinking		
C) substitute ration	al thoughts for catastro	phic ones		
D) ask others to po	int out when you make	irrational statements		
79) Why is it that the axiom "what goes up must come down" does not apply to matter of				79)
money for college stu	idents?			
• •	unable to pay back the	•	_	
B) Even as textboo always rises.	ks and tuition prices dr	op, the cost of living	for college students	
C) It seems that approcess each ye	plying for financial aid ar.	for college becomes a	harder and harder	
•	iated with being a colle	ge student keep rising	but never fall.	
00) 4		. 1 .1		00)
80) A person who has ear	•	appears to have the g	greatest earning	80)
potential over a long A) master's	-	C) baabalar'a	D) doctoral	
A) master s	B) professional	C) bachelor's	D) doctoral	
81) Kim has earned a master's degree, and her brother Judah has graduated from high				
	to college. Over their l	-		
	as much as Judah,			
A) four times	B) double	C) six times	D) triple	

	82) The first step in managing income and spending is to		
	A) get a job that earns a reasonable wage	-	
	B) get a college degree		
	C) make a budget		
	D) distinguish between what you need and what you want		
	83) Which is NOT one of the charts recommended by your textbook that can help track	83)	
	money?		
	A) a record of actual expenses		
	B) a daily budget for immediate necessities		
	C) a monthly budget that allots for specific expenses		
	D) a yearly budget for the "big picture"		
	84) Once a list of total expenses is made, and a list of income opportunities is also	84)	
	generated, what is the next step in making a budget?		
	A) add income to expenses		
	B) multiple income by 1.2 (for tax) and then deduct expenses		
	C) subtract income from expenses		
	D) subtract expenses from income		
	85) If you have the feeling that your spending is out of control, there are several things you	85)	
	can do about it. They include all but which of these suggestions?	-	
	A) Do something else.		
	B) Look for free (or almost free) turn-ons.		
	C) Avoid temptations.		
	D) Stay away from your budget to avoid anxiety.		
	86) What do all of the following activities described in your textbook have in common —	86)	
	doing artwork, bicycling, beachcombing, creative writing, and people-watching?	_	
	A) They all reduce blood pressure.		
	B) They're all activities that require no skill or talent.		
	C) They are all free, or nearly free.		
	D) None of them require any specific training.		
TRU	E/FALSE. Write 'T' if the statement is true and 'F' if the statement is false.		
	87) The SQ4R method of studying was developed at the University of Minnesota in 1978.	87)	
	88) In the SOAD approach, the first stan is to "skim" the chapter by doing a surrour mad of	88)	
	88) In the SQ4R approach, the first step is to "skim" the chapter by doing a cursory read of the content.	- 00	
	89) The Survey step of the SQ4R study approach helps you to avoid reading a chapter	89)	
	"cold "	0 <i>7)</i> -	

90) The Q in the SQ4R method involves questioning your assignments or textbook.	90)
91) Questions that come at the start of the chapter are far more important for your retention than questions that come after the chapter.	91)
92) The four Rs in the SQ4R approach to studying include read, recite, reflect, and review.	92)
93) In the "recite" step of SQ4R reciting important information or concepts silently to yourself is just as effective as saying that same material out loud.	93)
94) Reflecting on information and relating it to one's own experiences is an important part of effective studying.	94)
95) Research finds that taking notes actively in class actually interferes with learning, because it obstructs your ability to pay attention to the teacher or the presentation.	95)
96) Rewarding yourself for progress and achievements in studying is an important part of being an effective student.	96)
97) Managing time means making a schedule and sticking to it no matter what, without exceptions.	97)
98) Most college students report that the majority of their time is spent socializing.	98)
99) The average college student spends only about 3 hours a week on academic work outside of class time.	99)
100) Most people learn better through spaced, or distributed, learning rather than through cramming or massed learning.	100)
101) Setting up a schedule is one of the most important ways of managing your time.	101)
102) When studying at home, a "do not disturb" sign on your door can be an effective way to reduce distractions.	102)
103) Of those 18- to 24-years of age, the most time spent on social media is on Snapchat and Instagram.	103)
104) Most of the time the "tip-of-the-tongue" phenomenon reflects overpreparation for a test.	104)

105) The single most important piece of advice you can be given about taking a test in a		
college class is that you are NOT a victim.		
106) Multiple-choice test questions require intricate recall of the information being examined.	106)	
exammed.		
107) Multiple-choice test questions have the benefit of having high reliability between different graders.	107)	
108) If you are taking a multiple-choice test and the right answer "pops" out at you, it is probably the correct one, especially if it is answer option A.	108)	
109) If you were to give a true-false test to a hamster and it was able to neatly make selections for each question, it would probably obtain a score of around 50%.	109)	
	440)	
110) If a test employs a double negative in the stem, it is a good idea to approach the professor and ask her to decode what is being asked.	110)	
111) Sentence-completion test items are also called fill-in-the-blank questions.	111)	
111) Bentence completion test items are also canca in in the blank questions.		
112) In a sentence-completion test, the use of the word "an" before the blank may be a hint	112)	
that the correct answer begins with a vowel, while the word "a" hints that the correct answer begins with a consonant.		
	112)	
113) On essay exams, spelling, punctuation, and grammar are relatively unimportant as long as you communicate the correct information in your response.	113)	
	44.0	
114) Test anxiety is a form of performance anxiety.	114)	
115) Managing money (or mismanaging it!) is a task that extends past college and will be	115)	
with you throughout your life.		
116) The first step in managing your income is to figure out where you can trim expenses	116)	
and live more within your own means.	´	
117) An effective way to avoid the temptation to spend money is to avoid window shopping	117)	
or browsing online retailers.		

ESSAY. Write your answer in the space provided or on a separate sheet of paper.

118) Discuss, in the correct order, the steps of the SQ4R method. Identify and describe each step.

- 119) What is the purpose of the third R in the SQ4R approach? What are some ways that you can use this R to your own advantage?
- 120) Discuss several interventions you can use to improve your time management skills, being specific about how you would apply these approaches to your own life.
- 121) Distractions may be one of the biggest impediments to one's study time. What are some strategies you can utilize to reduce distractions when you are studying? What are the advantages and drawbacks of each strategy?
- 122) Identify the strengths and weaknesses of the four types of test questions identified in the textbook.
- 123) What are the essential aspects of writing a good essay on a college examination?
- 124) Identify why college students may be more troubled by financial issues than other people, listing several reasons why this is the case.
- 125) List and describe several interventions you can use to help curtail out-of-control spending habits.

Answer Key

Testname: UNTITLED1

- 1) C
- 2) A
- 3) C
- 4) A
- 5) B
- 6) C
- 7) C
- 8) B
- 9) A
- 10) A
- 11) C
- 12) D
- 13) B
- 14) C
- 15) C
- 16) B
- 17) A
- 18) C
- 19) C
- 20) B
- 21) B
- 22) A
- 23) A
- 24) A
- 25) B
- 26) D
- 27) B
- 28) C
- 29) B
- 30) A
- 31) D
- 32) D
- 33) D
- 34) C
- 35) C
- 36) A
- 37) D
- 38) B
- 39) B
- 40) D
- 41) B
- 42) B

Answer Key

Testname: UNTITLED1

- 43) A
- 44) B
- 45) D
- 46) D
- 47) A
- 48) B
- 49) D
- 50) A
- 51) B
- 52) C
- 53) B
- 54) D
- 55) C
- 56) D
- 57) B
- 58) A
- 59) A
- 60) D
- 61) A
- 62) A
- 63) C
- 64) D
- 65) D
- 66) C
- 67) B
- 68) D
- 69) A
- 70) B
- 71) D
- 72) A
- 73) C
- 74) D
- 75) D
- 76) B
- 77) C
- 78) A
- 79) D
- 80) B
- 81) B
- 82) C
- 83) B
- 84) D

Answer Key

Testname: UNTITLED1

- 85) B
- 86) C
- 87) FALSE
- 88) FALSE
- 89) TRUE
- 90) TRUE
- 91) FALSE
- 92) TRUE
- 93) FALSE
- 94) TRUE
- 95) FALSE
- 96) TRUE
- 97) FALSE
- 98) TRUE
- 99) FALSE
- 100) TRUE
- 101) TRUE
- 101) TRUE
- 103) FALSE
- 104) FALSE
- 105) TRUE
- 106) FALSE
- 107) TRUE
- 108) FALSE
- 109) TRUE
- 110) TRUE
- 111) TRUE
- 112) TRUE
- 113) FALSE
- 114) TRUE
- 115) TRUE
- 116) FALSE
- 117) TRUE
- 118) Answers will vary.
- 119) Answers will vary.
- 120) Answers will vary.
- 121) Answers will vary.
- 122) Answers will vary.
- 123) Answers will vary.
- 124) Answers will vary.
- 125) Answers will vary.