

# Basic Competency on Local Treasury Examination (BCLTE) Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## 3. Learn from the Explanations

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## 4. Track Your Progress

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## 5. Simulate the Real Exam

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## 7. Use Other Tools

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!**

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## **Questions**

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- 1. Which type of cash advance is authorized for salaries and petty cash operating expenses?**
  - A. Special cash advance**
  - B. Regular cash advance**
  - C. Emergency cash advance**
  - D. Temporary cash advance**
  
- 2. Rescue is to grant as recart is to what?**
  - A. Memory**
  - B. Judgement**
  - C. Belief**
  - D. Suspicion**
  
- 3. How many local boards and committees should the Local Treasurer typically be a member of?**
  - A. Two**
  - B. Three**
  - C. Four**
  - D. Five**
  
- 4. Which program represents a long-term commitment of the Philippine Government starting in 2001?**
  - A. Land Taxation Program**
  - B. Land Administration and Management Program**
  - C. Property Rights Program**
  - D. National Land Policy Program**
  
- 5. What is included in the personal services classification?**
  - A. Utilities**
  - B. Salaries and Wages (Contractual)**
  - C. Office Equipment**
  - D. Training Costs**

**6. What is a fundamental requirement in taxation related to the classification of real property?**

- A. Maximizing tax income**
- B. Creating tax avoidance strategies**
- C. Uniformity in assessment**
- D. Encouraging property development**

**7. How can you make sure girls have the tools needed for their assigned duties?**

- A. Limit their responsibilities**
- B. Provide necessary resources for their tasks**
- C. Assign duties without any resources**
- D. Allow them to figure it out on their own**

**8. Admonish is to advise as intimidate is to what?**

- A. Insult**
- B. Flatter**
- C. Forgive**
- D. Threaten**

**9. Why is the Schedule of Fair Market Values important for real property appraisals?**

- A. It defines legal ownership**
- B. It sets the standard for market comparison**
- C. It determines zoning classifications**
- D. It provides tax exemptions**

**10. Which of the following is included in the definition of banks and other financial institutions?**

- A. Retail shops**
- B. Insurance companies**
- C. Manufacturing companies**
- D. Real estate firms**

## **Answers**

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1. B
2. D
3. C
4. B
5. B
6. C
7. B
8. D
9. B
10. B

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## **Explanations**

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**1. Which type of cash advance is authorized for salaries and petty cash operating expenses?**

- A. Special cash advance**
- B. Regular cash advance**
- C. Emergency cash advance**
- D. Temporary cash advance**

The correct answer is **Regular cash advance**, which is typically used for ongoing operational needs such as salaries and petty cash expenses. This type of cash advance is designed to provide a predictable funding source for regular, necessary expenditures that a local government or organization incurs as part of its daily functions. Regular cash advances are generally easier to manage and account for, as they align with the planned budgets and funding schedules, ensuring that salary disbursements and petty cash needs are met without disruptions. This reliability is crucial for maintaining smooth operations within any organization. In contrast, other types of cash advances serve different purposes. Special cash advances might be authorized for distinct, often non-recurring expenditures, while emergency cash advances are intended for urgent, unforeseen financial needs that require immediate attention. Temporary cash advances are typically used for short-term or brief projects, rather than for usual salary and ongoing operational expenses.

**2. Rescue is to grant as recart is to what?**

- A. Memory**
- B. Judgement**
- C. Belief**
- D. Suspicion**

The relationship in the analogy presents a connection between the first pair of words and requires a similar connection for the second pair. "Rescue" relates to "grant" through the idea of providing or awarding something beneficial—rescuing someone often involves granting them safety or assistance. In the context of the second pair, "recart" is a term that often refers to reconsidering or reevaluating a matter. This can create a sense of suspicion or doubt about a previous judgment or belief. Thus, "recart" is appropriately linked with "suspicion" as revisiting a decision often entails questioning its validity, which aligns with the action of being suspicious about prior conclusions or assessments. The other choices don't capture this concept as effectively. "Memory," "judgment," and "belief" do not directly relate to the process of reevaluation or skepticism that is implied by "recart." Therefore, connecting "recart" with "suspicion" reflects a more accurate analogy, as both involve a level of reconsideration leading to doubt or caution.

**3. How many local boards and committees should the Local Treasurer typically be a member of?**

- A. Two**
- B. Three**
- C. Four**
- D. Five**

In the context of local governance, the Local Treasurer plays a crucial role in the financial management of the local government unit. Typically, the Local Treasurer is expected to be a member of several boards and committees which are essential for the effective administration of local finances and development programs. The presence of a Local Treasurer in these committees helps ensure that financial policies and strategies are aligned with the goals of the local government. Membership in four local boards and committees allows the Local Treasurer to provide financial oversight, contribute to the planning of local projects, and ensure that the fiscal resources are being used efficiently and effectively. The specific committees often include those related to budgeting, financial monitoring, and resource allocation, among others. This involvement facilitates transparency and accountability in managing public funds, which is crucial for maintaining trust within the community. Membership in four different boards also reflects the complexity and scope of the financial roles and responsibilities that the Local Treasurer must fulfill. By being involved in multiple committees, the Local Treasurer can advocate for proper budgeting and resource management, ensuring that financial decisions are well-informed and in the best interest of the constituents.

**4. Which program represents a long-term commitment of the Philippine Government starting in 2001?**

- A. Land Taxation Program**
- B. Land Administration and Management Program**
- C. Property Rights Program**
- D. National Land Policy Program**

The Land Administration and Management Program reflects a long-term commitment by the Philippine Government, initiated in 2001, aimed at improving land administration and management systems across the country. This program was established to ensure efficient and transparent management of land resources, which is vital for fostering economic development and securing land tenure for the citizens. The initiative seeks to streamline processes related to land registration, cadastral surveys, and the overall governance of land policies. By enhancing the management of land resources, the government not only addresses issues related to land ownership and disputes but also promotes investment and infrastructure development. The focus on long-term sustainability indicates the program's substantial significance in shaping land policy and management in the Philippines. Other options, while pertaining to land issues, do not emphasize the same broad scope or long-term strategy that is characteristic of the Land Administration and Management Program.

## 5. What is included in the personal services classification?

- A. Utilities
- B. Salaries and Wages (Contractual)**
- C. Office Equipment
- D. Training Costs

The personal services classification primarily encompasses expenditures related to the compensation for direct services performed by employees or contractual workers. This includes salaries and wages, which represent direct financial remuneration to individuals for their work. Personal services are essential because they relate directly to the workforce that executes the operations of an organization or governmental body. In contrast, other options such as utilities pertain to operational costs necessary for the functioning of facilities, but they do not fall under personal compensation. Office equipment is considered a capital expenditure, reflecting investments in physical assets rather than payments for services rendered. Training costs, while associated with developing personnel, are classified separately as they do not involve direct payments for ongoing personal services but rather investment in capacity building. Therefore, the inclusion of salaries and wages in the personal services classification signifies the allocation of funds dedicated to compensating individuals directly engaged in the provision of services.

## 6. What is a fundamental requirement in taxation related to the classification of real property?

- A. Maximizing tax income
- B. Creating tax avoidance strategies
- C. Uniformity in assessment**
- D. Encouraging property development

Uniformity in assessment is a fundamental requirement in taxation related to the classification of real property because it ensures that similar properties are treated similarly for tax purposes. This principle is crucial for maintaining fairness and equity within the taxation system. When properties are assessed uniformly, it helps prevent disparities that can arise from arbitrary valuations, leading to an unequal tax burden among property owners. Uniform assessment fosters consistency and predictability in taxation, allowing property owners to understand their tax obligations clearly. It also aids in the proper allocation of public resources, as accurate assessment allows local governments to budget and plan effectively based on reliable revenue estimates. Additionally, a uniform approach in taxation supports compliance and minimizes disputes, as taxpayers can see that their assessments are grounded in standardized criteria. In contrast, maximizing tax income, creating tax avoidance strategies, and encouraging property development may be objectives of a tax system, but they do not directly relate to the essential requirement of uniformity that underpins fair taxation practices in real property classification.

**7. How can you make sure girls have the tools needed for their assigned duties?**

- A. Limit their responsibilities**
- B. Provide necessary resources for their tasks**
- C. Assign duties without any resources**
- D. Allow them to figure it out on their own**

Providing necessary resources for their tasks ensures that individuals, in this case, girls, have the tools needed to successfully complete their assigned duties. This approach fosters an environment where they are adequately equipped to meet the expectations set for them. By offering the appropriate materials, training, or support, you empower them to perform efficiently and effectively. It also enhances their confidence and skills, allowing them to take on responsibilities with a greater chance of success. Limiting responsibilities or assigning duties without resources could lead to frustration and failure, while allowing them to figure things out on their own may not provide them with the support they need to thrive. Therefore, equipping them with the necessary resources is crucial for ensuring they can fulfill their roles competently.

**8. Admonish is to advise as intimidate is to what?**

- A. Insult**
- B. Flatter**
- C. Forgive**
- D. Threaten**

The correct association is rooted in the underlying meanings of the words involved. To "admonish" someone means to advise them in a cautionary or reproofing manner, typically intended to guide or correct behavior. This relationship is based on offering counsel with a sense of authority or concern. In contrast, "intimidate" means to frighten or make someone feel afraid, often to compel them to act in a certain way. This action typically involves the use of threats or fear to achieve compliance. Therefore, the word that aligns with "intimidate" in the same way that "advise" aligns with "admonish" is "threaten." Just as admonishing implies offering guidance, intimidating implies the act of threatening to exert power or influence over someone through fear. The other choices do not maintain a similar directional relationship with "intimidate," as they either suggest positive interactions or completely different actions. This reinforces that "threaten" accurately mirrors the action of intimidating someone.

**9. Why is the Schedule of Fair Market Values important for real property appraisals?**

- A. It defines legal ownership**
- B. It sets the standard for market comparison**
- C. It determines zoning classifications**
- D. It provides tax exemptions**

The Schedule of Fair Market Values is vital for real property appraisals because it sets the standard for market comparison. This schedule provides a benchmark for determining the value of a property by reflecting current market conditions and trends. By establishing fair market values, it allows appraisers, buyers, and sellers to assess whether a property is priced appropriately relative to similar properties in the area. This standardization helps ensure that appraisals are consistent, fair, and reflective of actual market transactions, which is crucial for making informed decisions in real estate. The other aspects, such as legal ownership, zoning classifications, and tax exemptions, while important in their own right, do not directly relate to the valuation process through a market comparison. Legal ownership pertains to property rights, zoning classifications affect how land can be used, and tax exemptions relate to fiscal considerations rather than appraisals.

**10. Which of the following is included in the definition of banks and other financial institutions?**

- A. Retail shops**
- B. Insurance companies**
- C. Manufacturing companies**
- D. Real estate firms**

The correct choice identifies insurance companies as part of the definition of banks and other financial institutions. This is because both banks and insurance companies play essential roles in the financial system, facilitating the flow of funds and providing financial services to individuals and businesses. Banks primarily deal with deposits, loans, and the management of payment systems, while insurance companies provide risk management through the coverage of potential financial losses. Both entities are regulated and operate under similar financial laws, making them integral components of the broader financial sector. In contrast, retail shops, manufacturing companies, and real estate firms do not primarily engage in financial services. Instead, they focus on selling goods, producing products, and managing properties, respectively. These entities have distinct functions in the economy, separate from the roles that banks and insurance companies fulfill.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://localtreasurybclte.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

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