

CERTIFIED HUMAN RESOURCE ASSOCIATE (CHRA) SET B PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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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. 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.

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. 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!

Questions

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- 1. How does Virtual Pag-IBIG for Employers contribute to workplace efficiency?**
 - A. By providing loan incentives
 - B. By allowing secure access to services
 - C. By managing employee records
 - D. By offering training programs
- 2. What defines the maximum monthly income benefit for an employee on temporary total disability?**
 - A. No less than Php 90 but not more than Php 200
 - B. Php 100 for any severance
 - C. Under Php 150 with no ceiling
 - D. Over Php 200 based on income status
- 3. Which of the following best describes the criteria for classifying a disability as permanent and total?**
 - A. A disability that lasts less than 120 days
 - B. A disability that limits social activities
 - C. A disability that leads to inability to work
 - D. A disability that includes curable conditions
- 4. Which section repealed Article 228, "Indorsement of Cases to Labor Arbiters"?**
 - A. Section 19 of Batasang Pambansa Blg. 130
 - B. Section 16 of Batasang Pambansa Blg. 130
 - C. Section 10 of Batasang Pambansa Blg. 130
 - D. Section 12 of Batasang Pambansa Blg. 130
- 5. What constitutes the loss of a limb under the context of permanent total disability?**
 - A. Loss of a hand
 - B. Loss of an arm
 - C. Complete loss of use of a leg
 - D. Loss of a finger

- 6. How is the average monthly salary credit calculated?**
- A. Total monthly salary credits divided by 60 months
 - B. Monthly salary credits of the last month only
 - C. Average salary of the last two years
 - D. Sum of all compensation payments in the last year
- 7. If a househelper unjustifiably leaves, what should they forfeit?**
- A. All earned compensation
 - B. Any unpaid salary not exceeding 10 days
 - C. Any unpaid salary not exceeding 20 days
 - D. Any unpaid salary not exceeding 15 days
- 8. What protection do night workers have regarding their employment status?**
- A. They can be easily dismissed
 - B. They are protected from dismissal for health-related issues
 - C. They have no special rights
 - D. They can negotiate a higher salary
- 9. Both thirteenth month pay and separation pay includes which component?**
- A. Only basic salary
 - B. Basic salary and regular allowances
 - C. Basic salary and bonuses
 - D. Only performance bonuses
- 10. How is the replacement ratio calculated according to the provided conditions?**
- A. Average monthly salary credit multiplied by 0.5
 - B. Adding 340 to the average salary monthly credit, dividing by 300, and adding 20%
 - C. Subtracting 20% from the average salary monthly credit
 - D. Taking the average daily salary credit and multiplying by 30

Answers

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

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Explanations

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1. How does Virtual Pag-IBIG for Employers contribute to workplace efficiency?

- A. By providing loan incentives
- B. By allowing secure access to services**
- C. By managing employee records
- D. By offering training programs

Virtual Pag-IBIG for Employers enhances workplace efficiency primarily by allowing secure access to services. This secure online platform enables employers to efficiently manage and access various services related to the Pag-IBIG Fund, such as contributions and loan applications. By streamlining these processes, it reduces the time and effort required for employers to handle employee benefits associated with housing loans and savings. This online approach minimizes the need for physical paperwork and in-person transactions, leading to faster processing and improved communication. Consequently, employers can allocate more resources to other critical areas of their operations, thereby increasing overall productivity and efficiency within the workplace. The secure nature of the service also ensures that sensitive employee data is safeguarded, further contributing to a trustworthy and efficient work environment.

2. What defines the maximum monthly income benefit for an employee on temporary total disability?

- A. No less than Php 90 but not more than Php 200**
- B. Php 100 for any severance
- C. Under Php 150 with no ceiling
- D. Over Php 200 based on income status

The correct answer is based on regulations that outline the maximum monthly income benefit for employees who are temporarily totally disabled. These regulations typically set specific ranges for such benefits to ensure that employees receive adequate financial support during their recovery while also preventing excessive compensation that could burden the employer or insurance systems. The range of no less than Php 90 and not more than Php 200 provides a clear framework. This minimum and maximum limit ensures that employees who are temporarily unable to work due to disability will receive some level of financial support that is standardized across the board. It helps maintain fairness and consistency for all employees facing similar circumstances. In contrast, the other options do not align with the structured benefit parameters set for temporary total disability. For example, a flat Php 100 for severance does not address the variable nature of disability compensation based on the length of disability or severity of the condition. Similarly, the option suggesting benefits under Php 150 with no ceiling does not provide a clear maximum limit, which is essential for maintaining budgetary control in benefits distribution. Lastly, proposing benefits over Php 200 based on income status could lead to disparities and confusion, as it introduces variability that strays from established guidelines for disability benefits. Overall, maintaining a structured benefit range, as indicated in

3. Which of the following best describes the criteria for classifying a disability as permanent and total?

- A. A disability that lasts less than 120 days
- B. A disability that limits social activities
- C. A disability that leads to inability to work**
- D. A disability that includes curable conditions

A disability is classified as permanent and total when it leads to an individual's inability to work, indicating that the person cannot earn a living due to their condition. This classification is critical as it often influences eligibility for various benefits, including disability insurance, social security, and vocational rehabilitation services. The focus on work incapacity distinguishes this classification; it is not merely about the existence of a disability or its duration. Other considerations, such as the severity of the condition and its impact on daily living, may also be relevant, but the key factor for identifying a permanent and total disability revolves around the individual's capacity to perform work-related tasks. In contrast, a disability lasting less than 120 days does not meet the criteria for being considered permanent, and limitations on social activities alone do not equate to total disability if the individual can still work. Lastly, disabilities that include curable conditions may not be classified as permanent since a favorable prognosis could restore the individual's ability to work in the future. Thus, the strongest and most relevant criterion for classifying a disability as permanent and total is its direct impact on the workforce participation of the affected individual.

4. Which section repealed Article 228, "Indorsement of Cases to Labor Arbiters"?

- A. Section 19 of Batasang Pambansa Blg. 130
- B. Section 16 of Batasang Pambansa Blg. 130**
- C. Section 10 of Batasang Pambansa Blg. 130
- D. Section 12 of Batasang Pambansa Blg. 130

The correct answer identifies Section 16 of Batasang Pambansa Blg. 130 as the section that repealed Article 228, "Indorsement of Cases to Labor Arbiters." This piece of legislation is significant because it marked a shift in how labor cases were managed and streamlined processes within the labor dispute resolution framework. Batasang Pambansa Blg. 130 serves as an important legislative amendment that aimed to improve the efficiency and efficacy of labor dispute resolution by removing certain procedural requirements, such as the indorsement of cases to labor arbiters. Understanding this repeal is crucial for human resource professionals as it directly impacts the handling of labor disputes and the overall relationship between employees and employers. While other sections in Batasang Pambansa Blg. 130 address various aspects of labor legislation, only Section 16 specifically addresses the repeal of Article 228, making it the accurate choice. This reflects the legislative intent to modernize and simplify labor relations, which HR professionals must be aware of in order to navigate the legal landscape effectively.

5. What constitutes the loss of a limb under the context of permanent total disability?

- A. Loss of a hand
- B. Loss of an arm
- C. Complete loss of use of a leg**
- D. Loss of a finger

Permanent total disability is categorized in relation to the extent to which an injury affects a person's ability to perform work or daily activities. The criterion for classifying a loss as a permanent total disability often involves the complete loss of use of a limb or the limb itself, which directly impacts the individual's mobility or functionality. The option indicating the complete loss of use of a leg represents a significant impairment that hinders an individual's capacity to engage in both work and everyday tasks. The legs are crucial for movement, balance, and overall mobility, and losing their function entirely means the individual cannot perform activities that require standing, walking, or other leg movements. This incapacity typically qualifies as a permanent total disability according to regulations and policies that govern these classifications. The other choices, such as the loss of a hand, an arm, or a finger, while serious, do not equate to the complete loss of use of a leg, which carries a more profound impact on a person's overall functionality. Therefore, understanding the distinction between the complete loss of use versus the loss of a particular limb plays a crucial role in determining the classification of permanent total disability.

6. How is the average monthly salary credit calculated?

- A. Total monthly salary credits divided by 60 months**
- B. Monthly salary credits of the last month only
- C. Average salary of the last two years
- D. Sum of all compensation payments in the last year

The average monthly salary credit is calculated by taking the total of monthly salary credits and dividing that by 60 months. This method ensures that the calculation reflects a consistent overview of an individual's earnings over a specified period, providing a fair assessment of their income for purposes such as benefits calculation or retirement contributions. Using a division by 60 months standardizes the average across several years, allowing for variations in income over time to be adequately represented. It ensures that the statistics are not overly influenced by just one high or low-performing month but rather considers the entire contribution history. Other methods of calculating average salary credits, such as focusing solely on the monthly salary credits from just the last month, or calculating average salary based on the last two years or only the last year's compensation payments, would not give a holistic view of a person's earnings and could lead to inaccuracies and inequities in how benefits are assigned or calculated.

7. If a househelper unjustifiably leaves, what should they forfeit?

- A. All earned compensation
- B. Any unpaid salary not exceeding 10 days
- C. Any unpaid salary not exceeding 20 days
- D. Any unpaid salary not exceeding 15 days**

When a househelper unjustifiably leaves their employment, they typically forfeit any unpaid salary up to a specific limit defined by labor laws or contractual agreements. The correct answer indicates that the forfeited amount of unpaid salary is limited to 15 days. This reflects the idea that while the employee may leave, protections exist to ensure that they are not wholly deprived of compensation for their work, while also allowing employers to maintain some recourse against unjustified departures. The figure of 15 days strikes a balance between protecting the rights of workers to be compensated for work done and recognizing the employer's interest in retaining a committed workforce. It's also likely aligned with labor regulations that define reasonable limits on what can be forfeited in such situations, ensuring fairness for both parties. By contrast, forfeit of all earned compensation or higher amounts like 20 days or even any total of unpaid salary not exceeding 10 days would not provide an equitable solution, as it could unduly penalize the househelper for leaving. Therefore, 15 days is a figure that is more commonly accepted in employment contexts, making it the appropriate choice in this scenario.

8. What protection do night workers have regarding their employment status?

- A. They can be easily dismissed
- B. They are protected from dismissal for health-related issues**
- C. They have no special rights
- D. They can negotiate a higher salary

The correct choice emphasizes that night workers have specific protections related to their health which can impact their employment status. In many jurisdictions, employees who work irregular or night shifts may experience various health issues due to the demands of their work schedules. As a result, labor laws often provide these workers protections from dismissal, particularly if their health conditions are exacerbated by their night work. The rationale is that employers must consider the health implications on employees working at night and cannot terminate them solely for such health-related concerns. This protection helps ensure that night workers have a fair chance to address their health issues without the fear of losing their job, thus encouraging a focus on employee welfare and safety. In contrast, other options suggest that night workers have less protection or different rights, which do not accurately reflect the legal safeguards that are often in place for these workers. For instance, indicating that they can be easily dismissed undermines the protective laws designed to support their health and well-being. Similarly, stating that they have no special rights ignores the specific considerations and protections that exist for night workers regarding health-related employment status.

9. Both thirteenth month pay and separation pay includes which component?

- A. Only basic salary
- B. Basic salary and regular allowances**
- C. Basic salary and bonuses
- D. Only performance bonuses

In understanding the components that comprise both thirteenth month pay and separation pay, the correct choice highlights that both payments include the basic salary and regular allowances. Thirteenth month pay is calculated based on an employee's total earnings for the year, which typically includes the basic salary along with mandatory allowances such as housing and transportation allowances. These allowances are considered part of the regular compensation an employee receives and therefore directly influence the total amount of the thirteenth month pay. Similarly, separation pay, which is given to employees upon termination of employment, also incorporates the basic salary and any applicable regular allowances. This ensures that the employee receives a fair payout reflecting their total compensation package up until the point of separation. By including both the basic salary and regular allowances, the calculation of these payments ensures that employees are compensated comprehensively, reflecting their ordinary earnings without omitting essential components that contribute to their financial well-being.

10. How is the replacement ratio calculated according to the provided conditions?

- A. Average monthly salary credit multiplied by 0.5
- B. Adding 340 to the average salary monthly credit, dividing by 300, and adding 20%**
- C. Subtracting 20% from the average salary monthly credit
- D. Taking the average daily salary credit and multiplying by 30

The calculation of the replacement ratio is important for determining the level of income that an individual can expect to receive in place of their previous earnings, particularly after events like retirement or loss of employment. The method outlined in the correct choice involves a specific mathematical procedure aimed at providing a comprehensive view of this ratio. The correct approach adds a fixed amount (340) to the average salary monthly credit. This adjustment ensures that the calculation considers a baseline or minimum income level that might be necessary for the individual to maintain a standard of living. After adding 340, the sum is then divided by 300 to normalize the value relative to a standard time frame or income level. Finally, the addition of 20% serves as a means to account for potential increases in living costs or changes in lifestyle that the individual might experience over time. This layered approach combines actual salary data with adjustments for financial security and inflation, leading to a more realistic understanding of the income replacement needs. As a result, this method provides a nuanced and comprehensive estimation of what an individual can expect to receive relative to their prior income, reflecting both the fixed and variable financial factors impacting their situation. Other methods, while they may offer simpler calculations, do not take into account these critical adjustments which consider both

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.

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

<https://chrasetb.examzify.com>

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

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