

# CITI Assessing Risk - SBE Practice Test (Sample)

## Study Guide



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

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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

- 1. According to the authors, which response contains the correct four common abuses that give rise to vulnerability?**
  - A. Coercion, undue influence, neglect and disrespect**
  - B. Physical control, coercion, undue influence, and manipulation**
  - C. Prejudice, physical control, manipulation and coercion**
  - D. Physical control, coercion, undue influence and neglect**
- 2. In conducting research, what is a primary consideration for the principle of beneficence?**
  - A. Completely eliminating risks.**
  - B. Maximizing the potential benefits while minimizing risks to participants.**
  - C. Promoting financial gain for the institution.**
  - D. Enforcing strict confidentiality at all costs.**
- 3. Which study meets the definition of research with human subjects according to federal regulations?**
  - A. Requesting statistics on women academics**
  - B. In-house study on mentoring women students**
  - C. An experiment on gender, stereotypes, and math performance**
  - D. Secondary analysis of anonymized survey data**
- 4. When a therapist proposes using data from children in a study, what concern about parental permission arises?**
  - A. Parents may not understand the research purpose.**
  - B. Parents might feel pressure to consent to use their children's data.**
  - C. Parents may not agree with the research method.**
  - D. Parents will likely always refuse permission.**
- 5. Who is required to disclose significant financial conflicts of interest under PHS regulations?**
  - A. The funding institution**
  - B. The Institutional Review Board**
  - C. The researcher**
  - D. The data subject**

- 6. What type of risk assessment is particularly important in studies involving sensitive topics?**
- A. Financial risk assessment.**
  - B. Time-based risk assessment.**
  - C. Situation-based risk assessment.**
  - D. Physical risk assessment.**
- 7. What type of study involves the enrollment of undergraduate students to assess mood effects on problem-solving behaviors?**
- A. A longitudinal study**
  - B. A cognitive psychology study**
  - C. A qualitative research study**
  - D. An observational study**
- 8. What must be included in an "assurance of compliance" with a U.S. federal agency?**
- A. Details about funding distribution**
  - B. Procedures ensuring subject protection per the Common Rule**
  - C. Research outcomes expectations**
  - D. Data analysis methods**
- 9. When addressing potential data breaches, which is an essential first step?**
- A. Notifying participants immediately**
  - B. Reviewing data storage and handling procedures**
  - C. Analyzing the impact on research findings**
  - D. Filing insurance claims for lost items**
- 10. If a researcher leaves aggregated data in a stolen car, which statement best describes the outcome?**
- A. The subjects' privacy has been violated.**
  - B. There was neither a violation of privacy nor a breach of confidentiality.**
  - C. Confidentiality of the study data has been compromised.**
  - D. The researcher has broken ethical guidelines.**



## **Answers**

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

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## **Explanations**

**1. According to the authors, which response contains the correct four common abuses that give rise to vulnerability?**

- A. Coercion, undue influence, neglect and disrespect**
- B. Physical control, coercion, undue influence, and manipulation**
- C. Prejudice, physical control, manipulation and coercion**
- D. Physical control, coercion, undue influence and neglect**

The correct answer highlights four key common abuses that can lead to vulnerability: physical control, coercion, undue influence, and manipulation. Each of these elements plays a significant role in creating an environment where individuals may feel trapped or unable to advocate for themselves effectively. Physical control involves the use of force or intimidation to restrict an individual's freedom, which can make them vulnerable to further abuses. Coercion refers to the act of compelling someone to act in a certain way by use of threats or pressure, leading to situations where individuals might agree to actions that they otherwise would not accept. Undue influence occurs when someone takes advantage of a position of power over another, forcing them to make decisions that may not be in their best interest. Lastly, manipulation involves controlling or influencing someone in an unfair or deceitful manner, often leading them into a state of vulnerability without them even realizing it. Together, these forms of abuse create a spectrum of risk factors that can significantly impact an individual's welfare, making it essential to recognize and address them in discussions about vulnerability.

**2. In conducting research, what is a primary consideration for the principle of beneficence?**

- A. Completely eliminating risks.**
- B. Maximizing the potential benefits while minimizing risks to participants.**
- C. Promoting financial gain for the institution.**
- D. Enforcing strict confidentiality at all costs.**

The principle of beneficence in research emphasizes the ethical obligation to maximize potential benefits and minimize any harm or risks to participants. This principle is fundamental in ensuring that research is conducted responsibly and that the welfare of participants is prioritized. By focusing on both maximizing benefits and minimizing risks, researchers encourage the ethical conduct of studies that can lead to positive outcomes for individuals and society while safeguarding participants from unnecessary harm. This dual focus aligns with the overarching goal of research to advance knowledge while protecting and respecting the rights and well-being of those involved. In contrast, completely eliminating risks is often impractical and can hinder valuable research opportunities. Promoting financial gain for the institution does not align with the ethical responsibilities researchers have towards their participants, and enforcing strict confidentiality, while important, does not directly address the broader consideration of balancing benefits and risks inherent to the principle of beneficence.

**3. Which study meets the definition of research with human subjects according to federal regulations?**

- A. Requesting statistics on women academics
- B. In-house study on mentoring women students
- C. An experiment on gender, stereotypes, and math performance**
- D. Secondary analysis of anonymized survey data

The choice that aligns with the definition of research involving human subjects is the experimental study on gender, stereotypes, and math performance. This study directly engages human participants to investigate their performance in relation to various factors, which is a fundamental characteristic of research involving human subjects as defined by federal regulations. According to these regulations, research involving human subjects is typically defined as any systematic investigation designed to develop or contribute to generalizable knowledge that involves obtaining data through intervention or interaction with specific individuals. In this case, the experiment likely entails direct interaction, observation, or data collection from individuals regarding their performance, thus fitting the criteria. The other options do not meet the same level of engagement with individuals. The request for statistics on women academics does not engage specific individuals in research but rather collects existing data. An in-house study on mentoring women students, while it may involve students, could vary in its methodology and may not always require human subject consideration if it does not involve systematic investigation or generalizable knowledge. Finally, secondary analysis of anonymized survey data typically involves data that has already been collected without identifying the individuals, which generally does not constitute research with human subjects in the context of requiring individual consent or risk assessment.

**4. When a therapist proposes using data from children in a study, what concern about parental permission arises?**

- A. Parents may not understand the research purpose.
- B. Parents might feel pressure to consent to use their children's data.**
- C. Parents may not agree with the research method.
- D. Parents will likely always refuse permission.

When a therapist proposes using data from children in a study, the concern about parental permission centers around the notion that parents might feel pressure to consent to the use of their children's data. This pressure can emerge from various sources, such as the authority of the therapist, the perceived importance of the research, or societal expectations. Parents may feel obligated to agree to the use of their children's data to support the educational, medical, or psychological advancements that such research aims to achieve. This concern highlights the ethical responsibility of researchers to ensure that consent is given freely without any coercion or undue influence. This is particularly relevant when working with vulnerable populations, such as children, and underscores the need for informed and voluntary consent processes. The other options may reflect potential concerns parents could have, such as misunderstanding the research purpose or disagreeing with the methods. However, they do not capture the ethical implications of consent in quite the same way. Notably, the assertion that parents would always refuse permission is extreme and not reflective of real-world scenarios, as many parents do consent to their children's participation when they feel informed and comfortable with the research.

**5. Who is required to disclose significant financial conflicts of interest under PHS regulations?**

- A. The funding institution**
- B. The Institutional Review Board**
- C. The researcher**
- D. The data subject**

The requirement for disclosing significant financial conflicts of interest primarily falls on the researcher. Under Public Health Service (PHS) regulations, researchers must identify and disclose any significant financial conflicts of interest that could potentially influence their research outcomes. This is a crucial aspect of maintaining integrity and trust in the research process, as it ensures that any financial interests do not compromise the study's objectivity. Researchers are expected to make these disclosures to their institutions, which in turn facilitate the evaluation and management of any potential conflicts before research can proceed. By doing so, the integrity of the research is upheld, ensuring that the findings and insights remain unbiased and credible. The other parties mentioned, such as the funding institution, Institutional Review Board, and data subject, have roles that are different from that of the researcher in this specific context. While they play important parts in research oversight, accountability, and ethical considerations, the direct responsibility for disclosing financial conflicts is specifically assigned to researchers according to PHS regulations.

**6. What type of risk assessment is particularly important in studies involving sensitive topics?**

- A. Financial risk assessment.**
- B. Time-based risk assessment.**
- C. Situation-based risk assessment.**
- D. Physical risk assessment.**

Situation-based risk assessment is especially critical when conducting studies that involve sensitive topics because it focuses on the specific context and environment in which the research is taking place. This approach takes into account the unique factors and circumstances that may affect both participants and researchers, such as cultural sensitivities, emotional responses, and potential stigma associated with the subject matter. In studies involving sensitive topics, it's vital to understand the implications of the research on participants' mental, emotional, and social well-being. This type of assessment helps identify potential risks that could arise in the particular situation, allowing researchers to implement strategies to mitigate those risks effectively. By being aware of the implications and potential adverse outcomes associated with sensitive topics, researchers can conduct their studies in an ethical and responsible manner, ensuring participant safety and maintaining the integrity of the research process. The other types of risk assessments, while important in their respective contexts, do not specifically address the nuances and specific risks associated with sensitive topics in research. Financial assessments focus primarily on economic aspects, time assessments evaluate scheduling impacts, and physical risk assessments deal with tangible physical dangers. None of these fully captures the contextual and emotional intricacies that a situation-based risk assessment does in sensitive research.

**7. What type of study involves the enrollment of undergraduate students to assess mood effects on problem-solving behaviors?**

- A. A longitudinal study**
- B. A cognitive psychology study**
- C. A qualitative research study**
- D. An observational study**

A cognitive psychology study is focused on understanding how mental processes influence behaviors, including those related to mood and problem-solving. By enrolling undergraduate students to assess how their mood affects their ability to solve problems, this type of study is effectively examining the cognitive aspects of how mood states can impact reasoning, decision-making, and other related cognitive functions. Cognitive psychology encompasses a broad range of topics, and the scenario described is closely aligned with exploring the cognitive mechanisms by which mood can alter problem-solving capabilities. Other types of studies have distinct characteristics that don't directly align with the focus on mood and cognitive processes. Longitudinal studies track changes over time, qualitative research centers on understanding phenomena through non-numeric data, and observational studies involve watching subjects without intervention. In contrast, the essence of the proposed study centers on the relationship between specific cognitive functions and mood, which is why it fits well within the framework of cognitive psychology.

**8. What must be included in an "assurance of compliance" with a U.S. federal agency?**

- A. Details about funding distribution**
- B. Procedures ensuring subject protection per the Common Rule**
- C. Research outcomes expectations**
- D. Data analysis methods**

An "assurance of compliance" with a U.S. federal agency fundamentally revolves around the ethical treatment and protection of human subjects involved in research. As such, it must include procedures that ensure subject protection in accordance with the Common Rule, which is a set of federal regulations aimed at safeguarding the rights and welfare of human subjects in research studies. These procedures typically encompass informed consent processes, confidentiality measures, risk assessment, and protocols for minimizing potential harm to participants. This compliance is crucial in establishing trust and ensuring that research adheres to ethical standards set by regulatory bodies. Focus on these procedures reflects an institution's commitment to conducting ethical research that prioritizes the safety and rights of individuals participating in studies. While aspects like funding distribution, expected research outcomes, and data analysis methods are important components of a research proposal or study design, they do not specifically pertain to the assurance of compliance concerning the ethical guidelines for human subjects defined by federal regulations.

**9. When addressing potential data breaches, which is an essential first step?**

- A. Notifying participants immediately**
- B. Reviewing data storage and handling procedures**
- C. Analyzing the impact on research findings**
- D. Filing insurance claims for lost items**

In the context of addressing potential data breaches, reviewing data storage and handling procedures is vital as a first step. This action allows organizations to assess how data is stored, who has access to it, and the methods used to protect it. By evaluating current practices, an organization can identify vulnerabilities that may have led to the breach, determine if there were any lapses in protocol, and implement necessary changes to prevent future incidents. This foundational understanding is crucial for crafting an effective response plan and mitigating risks. Examining data storage and handling also facilitates compliance with relevant regulations and ensures that adequate security measures are in place. Without this review, other steps like notifying participants or analyzing impacts may be premature and potentially hindered by a lack of understanding of the underlying data management issues.

**10. If a researcher leaves aggregated data in a stolen car, which statement best describes the outcome?**

- A. The subjects' privacy has been violated.**
- B. There was neither a violation of privacy nor a breach of confidentiality.**
- C. Confidentiality of the study data has been compromised.**
- D. The researcher has broken ethical guidelines.**

When considering the scenario of aggregated data being left in a stolen car, it's important to understand the nature of aggregated data and how it relates to privacy and confidentiality. Aggregated data refers to data that has been compiled and anonymized in such a way that it does not provide information about individual participants. Therefore, if this type of data is left in a car that is stolen, the individual identities or sensitive information of the subjects cannot be compromised because they cannot be identified in the aggregated dataset. As a result, in this case, there is neither a violation of privacy nor a breach of confidentiality. Privacy is typically concerned with the individual's control over their personal information, while confidentiality involves the obligation to protect the specific data pertaining to individuals. Since the data has been aggregated, it does not reveal individual identities, thus preserving the integrity of both privacy and confidentiality. The implications of this scenario emphasize the importance of the type of data being handled — aggregated data, by its nature, diffuses risk concerning individual privacy breaches.



## 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://citiassessingrisksbe.examzify.com>**

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