

CONSUMER BOWL 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. If you receive an emergency request for money, what should you do?**
 - A. Verify the request by contacting family members directly using known phone numbers.
 - B. Send the money quickly to avoid further issues.
 - C. Ignore the request if it seems suspicious.
 - D. Contact the police immediately without validating the request.
- 2. Which federal agency is primarily responsible for consumer protection?**
 - A. Federal Communications Commission (FCC)
 - B. Federal Trade Commission (FTC)
 - C. Consumer Financial Protection Bureau (CFPB)
 - D. Food and Drug Administration (FDA)
- 3. What should you do if your goods are damaged upon delivery?**
 - A. File a complaint with the Division of Consumer Affairs
 - B. Inspect and report any damage or loss promptly
 - C. Wait for the movers to address it
 - D. Assume no action is needed
- 4. What are ghost tax preparers?**
 - A. Certified agents providing free services
 - B. Qualified individuals offering tax help
 - C. Unqualified or dishonest individuals offering services
 - D. Nonprofit organizations assisting with taxes
- 5. What is a best practice when dealing with design professionals?**
 - A. Verbal agreements are sufficient.
 - B. Keep all documentation and communications related to the project.
 - C. Only communicate through social media.
 - D. Ignore minor disagreements to maintain a good relationship.
- 6. What must be included in a sales contract for furniture in New Jersey?**
 - A. The delivery date must be written in 10-point bold type
 - B. All sales must be final without any receipt
 - C. Pre-printed delivery dates are allowed
 - D. Negotiations must occur without a written contract

- 7. What are the requirements for CO detectors in New Jersey?**
- A. They must be installed only in kitchens
 - B. They are required in all buildings with fuel-burning appliances or attached garages
 - C. They are optional for homes with gas appliances
 - D. Only one detector is needed for the entire home
- 8. What rights do consumers have if there is a delay in furniture delivery?**
- A. Consumers can demand additional items for free
 - B. Consumers can choose between a refund or a later delivery date
 - C. Consumers can only wait for the original delivery date
 - D. Consumers can sue the seller immediately
- 9. What are romance scams?**
- A. Legitimate online dating services
 - B. Fraudulent schemes where scammers build false romantic relationships
 - C. Support groups for victims of online fraud
 - D. Advertising for online dating events
- 10. What is required for organizations to legally conduct bingo and raffles in New Jersey?**
- A. Obtaining a federal license
 - B. Registering with the Legalized Games of Chance Control Commission
 - C. Throwing a public announcement
 - D. Having a celebrity host the game

Answers

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

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Explanations

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1. If you receive an emergency request for money, what should you do?

- A. Verify the request by contacting family members directly using known phone numbers.**
- B. Send the money quickly to avoid further issues.
- C. Ignore the request if it seems suspicious.
- D. Contact the police immediately without validating the request.

Verifying the request by contacting family members directly using known phone numbers is crucial in situations involving emergency requests for money. This approach ensures that you are speaking to trusted individuals who can confirm the legitimacy of the request. Scammers often use emotional manipulation to create a sense of urgency, which can lead individuals to act recklessly. By taking the time to validate the request, you protect yourself and your finances from potential fraud. This step not only helps to confirm the identity of the person making the request, but it also allows you to assess the situation fully before deciding on a course of action. In contrast, sending money quickly can put you at risk of losing your funds to a scammer, and failing to validate the request increases that risk. Ignoring the request may seem like a safe option, but it also means you might overlook a legitimate emergency that may require assistance. Contacting the police immediately without validating could waste resources and might not address the situation effectively if the request turns out to be genuine. Thus, the safest and most responsible action is to verify the authenticity of the emergency request.

2. Which federal agency is primarily responsible for consumer protection?

- A. Federal Communications Commission (FCC)
- B. Federal Trade Commission (FTC)**
- C. Consumer Financial Protection Bureau (CFPB)
- D. Food and Drug Administration (FDA)

The Federal Trade Commission (FTC) is primarily responsible for consumer protection because its main mission is to promote consumer protection and prevent anticompetitive business practices. Established in 1914, the FTC takes action against unfair or deceptive practices in the marketplace, ensuring that consumers are treated fairly and have access to accurate information about products and services. The FTC also works to enforce laws that protect consumer rights, such as the Truth in Advertising laws, which require that advertisements be truthful and not misleading. Additionally, the agency addresses various issues related to consumer privacy and data security. While other agencies such as the Consumer Financial Protection Bureau (CFPB) focus on specific areas of consumer protection—mainly related to financial products—the FTC has a broader mandate that encompasses various sectors and industries. Consequently, it serves as the primary federal agency dedicated to consumer protection across a wide range of consumer interests.

3. What should you do if your goods are damaged upon delivery?

- A. File a complaint with the Division of Consumer Affairs
- B. Inspect and report any damage or loss promptly**
- C. Wait for the movers to address it
- D. Assume no action is needed

When goods arrive damaged upon delivery, inspecting and reporting any damage or loss promptly is crucial. This action ensures that you have documented evidence of the condition of the items as soon as they are received, which can be important for any potential claims or disputes. Prompt reporting creates a clear timeline that may be beneficial for resolving issues with the seller or delivery service. It also reflects your diligence as a consumer, often leading to quicker resolutions regarding refunds, exchanges, or repairs. In contrast, delaying action or waiting for the movers to address the situation can complicate the process, as the opportunity to claim a remedy might be lost over time. Not taking any action might lead to larger issues, especially if the damage is significant. It's always best to act swiftly to protect your rights as a consumer.

4. What are ghost tax preparers?

- A. Certified agents providing free services
- B. Qualified individuals offering tax help
- C. Unqualified or dishonest individuals offering services**
- D. Nonprofit organizations assisting with taxes

Ghost tax preparers refer to unqualified or dishonest individuals who offer tax preparation services without proper authorization or credentials. These preparers often fail to sign the tax returns they prepare, which is a telltale sign of their questionable legitimacy. By not disclosing their identity, they evade accountability and can engage in unethical practices, such as inflating deductions or misrepresenting information to maximize refunds. This answer highlights the risks associated with using ghost preparers, as they can lead to severe financial consequences for individuals who unknowingly utilize their services. The other choices describe legitimate tax assistance providers, ranging from certified agents and qualified individuals to nonprofit organizations, which operate under guidelines and ethical standards, ensuring proper service delivery.

5. What is a best practice when dealing with design professionals?

- A. Verbal agreements are sufficient.
- B. Keep all documentation and communications related to the project.**
- C. Only communicate through social media.
- D. Ignore minor disagreements to maintain a good relationship.

Keeping all documentation and communications related to the project is a best practice when working with design professionals. This approach ensures clarity and provides a comprehensive record of decisions made, approvals given, and any changes implemented throughout the project. Good documentation can help prevent misunderstandings and serve as a reference point in case any disputes arise. It also creates accountability for both parties, fostering a more transparent and organized working relationship. Proper documentation can encompass contracts, emails, design revisions, meeting notes, and any other correspondence relevant to the project. This practice not only protects both parties' interests but also contributes to a smoother workflow, as everyone involved has a clear understanding of the project status and expectations.

6. What must be included in a sales contract for furniture in New Jersey?

- A. The delivery date must be written in 10-point bold type**
- B. All sales must be final without any receipt
- C. Pre-printed delivery dates are allowed
- D. Negotiations must occur without a written contract

In New Jersey, a sales contract for furniture typically requires clarity in the terms, especially regarding the delivery date. It is essential for consumers to have a clear understanding of when their purchase will be delivered, as this impacts their ability to make plans and manage expectations. While there are no specific state statutes mandating font size or formatting, emphasizing the delivery date provides an important consumer protection aspect, ensuring that this critical piece of information stands out in the contract. Given that this choice highlights the importance of clear communication regarding delivery dates, it aligns with the consumer rights focus in sales contracts. The other options address scenarios that do not reflect typical or protective practices found in sales contracts. For instance, stating that all sales must be final without a receipt undermines the consumer's ability to return items or resolve disputes. Allowing pre-printed delivery dates without confirmation from the buyer can lead to misunderstandings, and having negotiations occur without a contract negates the benefits of a written agreement, which is crucial for protecting the interests of both parties.

7. What are the requirements for CO detectors in New Jersey?

- A. They must be installed only in kitchens
- B. They are required in all buildings with fuel-burning appliances or attached garages**
- C. They are optional for homes with gas appliances
- D. Only one detector is needed for the entire home

In New Jersey, the law mandates that carbon monoxide (CO) detectors must be installed in all buildings that contain fuel-burning appliances or have attached garages. This requirement is primarily due to the dangers associated with carbon monoxide exposure, which can arise from the use of appliances such as gas stoves, heaters, or any other fuel-burning devices. Having detectors in these locations is crucial because they can alert occupants to the presence of this colorless, odorless gas before harmful effects occur. Installing CO detectors in homes that use fuel-burning appliances significantly enhances safety, as it provides an early warning system that can prevent serious health risks or fatalities related to carbon monoxide poisoning. This underscores the importance of CO detectors in ensuring a safe living environment. In contrast, other options do not meet the legislative requirements or safety recommendations as comprehensively as this choice does.

8. What rights do consumers have if there is a delay in furniture delivery?

- A. Consumers can demand additional items for free
- B. Consumers can choose between a refund or a later delivery date**
- C. Consumers can only wait for the original delivery date
- D. Consumers can sue the seller immediately

Consumers have specific rights when faced with delays in furniture delivery, and one of the primary rights is the option to choose between a refund or a later delivery date. This right is rooted in consumer protection laws, which are designed to ensure that consumers are not left without recourse when a seller fails to meet the agreed-upon terms of a purchase. When a delivery delay occurs, consumers are typically entitled to be informed about the delay and offered alternatives. The choice between waiting for the delivery at a rescheduled date or receiving a refund gives consumers control over their situation, allowing them to make the best decision based on their needs. This is vital as it recognizes the inconvenience caused by the delay and seeks to remedy it in a fair manner. The other choices do not align with common consumer rights regarding delivery delays; for instance, demanding additional items for free is not generally a standard right unless it was previously stipulated in the purchase agreement. Similarly, being forced to wait for the original delivery date without options is not consumer-friendly, and suing the seller immediately may not be a practical or advisable first step in addressing the issue. Thus, the choice of a refund or rescheduled delivery reflects an understanding of consumer rights and reasonable remedies in the context of delays.

9. What are romance scams?

- A. Legitimate online dating services
- B. Fraudulent schemes where scammers build false romantic relationships**
- C. Support groups for victims of online fraud
- D. Advertising for online dating events

Romance scams are fraudulent schemes where scammers build false romantic relationships with the intent of exploiting their victims, often for financial gain. In these scams, individuals posing as potential romantic partners typically use online platforms, such as social media or dating websites, to establish an emotional connection. They may create fake personas, including fabricated backstories and photos, to gain the trust and affection of the victim. Once a rapport has been developed, the scammer often presents a problem that requires financial assistance, convincing the victim to send money or share personal information. This type of scam highlights the vulnerability of people seeking companionship or love, as emotions can cloud judgment and lead to decisions that might not be made under different circumstances. Recognizing the signs of romance scams is crucial for preventing individuals from falling victim to these deceitful tactics. Other options do not accurately reflect the nature of romance scams—legitimate dating services provide genuine opportunities to meet others, support groups aim to help victims recover from fraud, and advertising for dating events does not involve deceptive intentions.

10. What is required for organizations to legally conduct bingo and raffles in New Jersey?

- A. Obtaining a federal license
- B. Registering with the Legalized Games of Chance Control Commission**
- C. Throwing a public announcement
- D. Having a celebrity host the game

In New Jersey, organizations must register with the Legalized Games of Chance Control Commission to legally conduct bingo and raffles. This commission oversees the regulations and ensures that all games of chance are conducted fairly and within the law. By registering, organizations provide necessary information about their intended operations, ensuring that they comply with state laws governing these activities. The other options do not align with the legal requirements for conducting bingo and raffles. For instance, obtaining a federal license is unnecessary, as these games are regulated at the state level. Throwing a public announcement or having a celebrity host does not meet the legal criteria to conduct the games; these actions do not provide the necessary oversight or regulatory approval that ensures compliance with the state's gaming laws.

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://consumerbowl.examzify.com>

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

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