

# CXC Home Management Practice Test (Sample)

## Study Guide



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**SAMPLE**

## **Questions**

SAMPLE

- 1. What type of expenses fluctuate on a monthly basis, such as groceries and electricity bills?**
  - A. Fixed expenses**
  - B. Flexible expenses**
  - C. Emergency expenses**
  - D. Capital expenses**
  
- 2. What is a key feature of the expanding family stage?**
  - A. It begins after all children leave home**
  - B. It starts when the first child is born**
  - C. It ends with the marriage of parents**
  - D. It is characterized by low expenses**
  
- 3. Mobility refers to which of the following concepts?**
  - A. Change in economic status**
  - B. Movement of people across locations**
  - C. Transition between different job sectors**
  - D. Shifts in population demographics**
  
- 4. In the event of choking in an adult, it is advised to:**
  - A. Perform the Heimlich maneuver**
  - B. Encourage them to cough forcefully**
  - C. Give them water to drink**
  - D. Wait for the assistance of a medical professional**
  
- 5. Which of the following is NOT a function of the family?**
  - A. Providing food and shelter**
  - B. Transmitting culture**
  - C. Preventing childhood education**
  - D. Conferring status**
  
- 6. Values significantly influence an individual's:**
  - A. Time management skills**
  - B. Beliefs and attitudes in life situations**
  - C. Ability to create financial plans**
  - D. Understanding of community resources**

**7. Which of the following best describes the care of silverware?**

- A. Store them immediately without washing**
- B. Clean them in cold water**
- C. Wash and dry them thoroughly after use**
- D. Only wash them once a week**

**8. What action is recommended to help prevent depression in the elderly?**

- A. Isolation from family**
- B. Living with relatives**
- C. Strict diet control**
- D. Limiting physical activity**

**9. Why is creating a budget beneficial?**

- A. Increases spending without limits**
- B. Helps to choose a suitable standard of living**
- C. Eliminates the need for savings**
- D. Encourages impulsive buying**

**10. Which characteristic is least likely to be associated with a strong work ethic?**

- A. Reliability in meeting deadlines**
- B. Dedication to continuous improvement**
- C. Procrastination on important tasks**
- D. Willingness to face challenges**

## **Answers**

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

SAMPLE

## **Explanations**

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**1. What type of expenses fluctuate on a monthly basis, such as groceries and electricity bills?**

- A. Fixed expenses**
- B. Flexible expenses**
- C. Emergency expenses**
- D. Capital expenses**

Flexible expenses are those that can vary from month to month, depending on usage and individual circumstances. Unlike fixed expenses, which remain constant and predictable, flexible expenses adapt based on personal choices or needs. For example, grocery bills fluctuate based on meal planning, family size, sales that occur, and dietary needs. Similarly, electricity bills may vary with seasonal changes in weather, daily usage patterns, and energy efficiency of appliances. Understanding flexible expenses is crucial for effective budgeting as it allows individuals to anticipate and manage these costs more efficiently each month.

**2. What is a key feature of the expanding family stage?**

- A. It begins after all children leave home**
- B. It starts when the first child is born**
- C. It ends with the marriage of parents**
- D. It is characterized by low expenses**

The key feature of the expanding family stage is that it starts when the first child is born. This stage marks a significant transition in family dynamics, as the arrival of the first child brings new responsibilities and changes in the household. During this stage, families typically focus on nurturing the child, establishing routines, and potentially expanding their support systems. This period is characterized by a shift in priorities, as the needs of the child become central to family life. The other options do not accurately describe the expanding family stage. For instance, the period after all children leave home corresponds to the "empty nest" stage rather than the expanding stage. The marriage of parents marks the beginning of the family unit, but not specifically the expanding family stage itself. Additionally, low expenses are not characteristic of this stage, as families often experience increased costs associated with raising children, including healthcare, education, and childcare.

### 3. Mobility refers to which of the following concepts?

- A. Change in economic status
- B. Movement of people across locations**
- C. Transition between different job sectors
- D. Shifts in population demographics

Mobility primarily refers to the movement of people across various locations. This concept encompasses not only physical movement from one place to another, such as migration from rural to urban areas or vice versa, but it can also involve more abstract forms of movement, such as changes in living environments or the ability to access different services and opportunities. Understanding mobility in this context is crucial as it impacts various social aspects, including economics, culture, and community dynamics. While other concepts related to economic status or job transition involve movement, they are more specific and do not encompass the broader definition of mobility, which is fundamentally about the relocation of individuals or populations. Similarly, shifts in population demographics may involve different factors and may not necessarily indicate physical movement but rather changes within a static population. Hence, the most comprehensive understanding aligns with the idea of mobility as the movement of people across locations.

### 4. In the event of choking in an adult, it is advised to:

- A. Perform the Heimlich maneuver**
- B. Encourage them to cough forcefully
- C. Give them water to drink
- D. Wait for the assistance of a medical professional

The Heimlich maneuver, also known as abdominal thrusts, is the recommended action when an adult is choking. This technique is specifically designed to dislodge an object that may be obstructing the airway. When performed correctly, the Heimlich maneuver creates a burst of air pressure from the lungs that can effectively expel the foreign object, restoring normal breathing. Coughing forcefully is certainly a natural response and can sometimes help dislodge minor obstructions, but it may not always be effective for severe choking situations where the airway is significantly blocked. Giving water to drink is not advisable, as this could potentially worsen the obstruction or cause the person to aspirate. Waiting for medical assistance is not practical in an emergency; immediate action is often necessary to prevent further complications, including loss of consciousness. Thus, performing the Heimlich maneuver is critical in an emergency choking situation to ensure the individual can breathe again as quickly as possible.

**5. Which of the following is NOT a function of the family?**

- A. Providing food and shelter**
- B. Transmitting culture**
- C. Preventing childhood education**
- D. Conferring status**

The assertion that preventing childhood education is not a function of the family is accurate. Families serve as vital structures in society, where one of their primary roles is to promote and facilitate the education of children. This encompasses not only academic learning but also the transmission of values, social norms, and cultural heritage. Thus, instead of preventing education, families work to ensure that children receive adequate educational opportunities, both formally and informally. In contrast, families do provide food and shelter, which are fundamental needs for survival and well-being. They are also responsible for transmitting culture, which includes instilling traditions, language, and social practices from one generation to the next. Additionally, families play a role in conferring status, which can involve social and economic advantages passed down through family lineage. These functions illustrate the complexity of the family unit and its integral role in individual development and societal structure.

**6. Values significantly influence an individual's:**

- A. Time management skills**
- B. Beliefs and attitudes in life situations**
- C. Ability to create financial plans**
- D. Understanding of community resources**

Values play a crucial role in shaping an individual's beliefs and attitudes, particularly when navigating various life situations. Core values serve as guiding principles that inform how individuals perceive challenges, make decisions, and react to experiences. For example, someone with a strong value placed on honesty may approach situations with transparency, while another who prioritizes success might take a more competitive stance. These foundational beliefs and attitudes can affect how a person interacts with others, approaches problem-solving, and handles social and ethical dilemmas. When faced with tough choices or moral questions, individuals often rely on their values to determine the best course of action, influencing their overall outlook and behavior. While values can also have some influence on time management skills, financial planning, and understanding community resources, they primarily dictate one's mindset and interpretations, making beliefs and attitudes the most direct reflection of an individual's values.

**7. Which of the following best describes the care of silverware?**

- A. Store them immediately without washing**
- B. Clean them in cold water**
- C. Wash and dry them thoroughly after use**
- D. Only wash them once a week**

The best description of how to care for silverware is to wash and dry them thoroughly after use. This practice helps maintain the luster and quality of the silverware, preventing tarnishing and ensuring that they remain in good condition. When silverware is used, it can come into contact with food debris and acids, which can lead to tarnishing if not properly cleaned. By washing the silverware after each use, you remove any residues that can cause damage over time. Thorough drying is also essential as moisture can encourage tarnishing, especially if silverware is stored while still wet. Proper care of silverware not only keeps it looking attractive but also extends its lifespan, making this approach the most effective for maintaining quality silverware.

**8. What action is recommended to help prevent depression in the elderly?**

- A. Isolation from family**
- B. Living with relatives**
- C. Strict diet control**
- D. Limiting physical activity**

Living with relatives is recommended to help prevent depression in the elderly because social support plays a crucial role in mental health. When elderly individuals live with family, they are likely to experience more social interaction, companionship, and emotional support. This environment can help alleviate feelings of loneliness and isolation, which are significant risk factors for depression. Family members can also encourage participation in activities and provide motivation, which contributes to a sense of belonging and purpose. The emotional bonds formed in these living situations can help boost self-esteem and overall well-being. In contrast, isolation from family can lead to feelings of loneliness and disconnection, while strict diet control and limiting physical activity may not directly address emotional needs and can also contribute to poor mental health if they lead to a sense of deprivation or loss of autonomy. Therefore, living with relatives creates a supportive and nurturing environment that is beneficial for maintaining mental health in elderly individuals.

## 9. Why is creating a budget beneficial?

- A. Increases spending without limits
- B. Helps to choose a suitable standard of living**
- C. Eliminates the need for savings
- D. Encourages impulsive buying

Creating a budget is beneficial because it helps individuals choose a suitable standard of living by providing a clear framework for managing income and expenses. When a budget is established, it allows a person to understand their financial situation better and prioritize their spending according to their needs and goals. This structured approach assists in allocating funds for essentials such as housing, food, and transportation, while also allowing for discretionary spending and savings. By outlining financial limits, a budget empowers individuals to make informed decisions about their lifestyle choices, ultimately leading to improved financial stability and satisfaction. The other options do not highlight the primary advantages of budgeting. For instance, increasing spending without limits contradicts the purpose of a budget, which is to encourage restraint and planning. Similarly, eliminating the need for savings does not align with sound financial management, as a budget should ideally incorporate savings for future needs and emergencies. Finally, encouraging impulsive buying is antithetical to the disciplined approach that budgeting promotes, as it aims to prevent spontaneous expenditures that can derail financial goals.

## 10. Which characteristic is least likely to be associated with a strong work ethic?

- A. Reliability in meeting deadlines
- B. Dedication to continuous improvement
- C. Procrastination on important tasks**
- D. Willingness to face challenges

A strong work ethic is characterized by a commitment to putting in the necessary effort to achieve goals and fulfill responsibilities. One key aspect of a strong work ethic is reliability, which is demonstrated by consistently meeting deadlines. This reliability reflects a sense of responsibility and respect for others' time and commitments. Another important element is dedication to continuous improvement, as individuals with a strong work ethic often look for ways to enhance their skills and performance. This pursuit of personal and professional growth exemplifies their commitment to excellence. Moreover, a willingness to face challenges is crucial because it indicates a proactive approach to work. People with a strong work ethic do not shy away from difficulties; instead, they embrace challenges as opportunities for growth and learning. In contrast, procrastination on important tasks clearly undermines the principles of a strong work ethic. It demonstrates a lack of responsibility and can lead to missed deadlines and unfulfilled commitments. Therefore, it is the characteristic least likely associated with a strong work ethic, as it contradicts the values of reliability, improvement, and resilience typically found in individuals who exhibit a strong work ethic.