

Funeral Service Education (FSE) National Board Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	16

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. What does survivor guilt refer to?**
 - A. The joy of remembering a loved one**
 - B. Guilt felt by individuals after a death**
 - C. The process of grief recovery**
 - D. The support of a grieving friend**
- 2. Who is considered the person protected against a loss in an insurance policy?**
 - A. Beneficiary**
 - B. Insurer**
 - C. Policyholder**
 - D. Underwriter**
- 3. What is the primary purpose of the allowance for doubtful accounts?**
 - A. To enhance cash flow statements**
 - B. To ensure accurate representation of receivables**
 - C. To calculate retail sales tax**
 - D. To manage investment accounts**
- 4. What inhibits the polymerization of formaldehyde?**
 - A. Water**
 - B. Methanol**
 - C. Glycerin**
 - D. Acetone**
- 5. What is a key characteristic of liabilities?**
 - A. They represent future income**
 - B. They are always beneficial for business**
 - C. They must be settled over time**
 - D. They are the same as assets**

- 6. Deficiency in which nutrient can cause pathological hypertrophy of certain organs?**
- A. Proteins**
 - B. Vitamins**
 - C. Minerals**
 - D. All of the above**
- 7. What term describes square-cut structures used as tombs in ancient practices?**
- A. Naidia**
 - B. Kiones**
 - C. Trapezae**
 - D. Stelae**
- 8. Which type of agreement must be enforceable by law and typically follows the Statute of Frauds?**
- A. Implied agreements**
 - B. Oral contracts**
 - C. Written contracts for significant transactions**
 - D. Informal agreements**
- 9. What term describes anything that occupies space and possesses mass?**
- A. Element**
 - B. Compound**
 - C. Particle**
 - D. Matter**
- 10. What type of contracts are void?**
- A. Contracts limiting asset transfers**
 - B. Contracts limiting the freedom of marriage**
 - C. Contracts involving leases**
 - D. Contracts limiting employment opportunities**

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What does survivor guilt refer to?

- A. The joy of remembering a loved one
- B. Guilt felt by individuals after a death**
- C. The process of grief recovery
- D. The support of a grieving friend

Survivor guilt refers specifically to the feelings of guilt that individuals may experience after surviving a traumatic event, particularly when others have died or suffered significantly. This phenomenon is often encountered in situations such as the death of a loved one, where the survivor questions why they survived while others did not. This emotional response can stem from feelings of responsibility or regret, leading to an internal struggle as the individual grapples with their survival in the aftermath of loss. Understanding this concept is crucial in providing appropriate support and intervention for those dealing with such feelings, allowing for better grief processing and recovery. In contrast, the other options focus on different aspects of the grieving process. Remembering a loved one with joy highlights positive memories, while the process of grief recovery emphasizes healing from loss. The support of a grieving friend addresses the importance of companionship during mourning. However, none of these options encapsulate the specific experience of guilt felt by individuals who are left behind after a death.

2. Who is considered the person protected against a loss in an insurance policy?

- A. Beneficiary
- B. Insurer
- C. Policyholder**
- D. Underwriter

The person protected against a loss in an insurance policy is the policyholder. The policyholder is the individual or entity that owns the insurance policy and has the legal rights and responsibilities associated with it. This includes the right to make claims for losses covered by the policy and the obligation to pay premiums to keep the policy active. In this context, the policyholder is the one who is financially safeguarded in case of a qualifying event, such as a death in a life insurance policy, where chosen beneficiaries will receive the payout. The policyholder is critical in making decisions regarding the insurance, such as coverage options and any changes to the policy. The other roles listed, such as the beneficiary, insurer, and underwriter, have different functions in relation to the insurance policy. The beneficiary receives the benefits from the policy but is not the party protected from loss; rather, they benefit from the policyholder's coverage. The insurer is the company providing the insurance coverage, and the underwriter assesses the risk and determines the terms of the policy.

3. What is the primary purpose of the allowance for doubtful accounts?

- A. To enhance cash flow statements
- B. To ensure accurate representation of receivables**
- C. To calculate retail sales tax
- D. To manage investment accounts

The primary purpose of the allowance for doubtful accounts is to ensure an accurate representation of receivables on the balance sheet. This accounting measure allows businesses to estimate the amount of accounts receivable that may not be collectible, thereby providing a clearer picture of the anticipated cash flow that can be expected from outstanding invoices. By recognizing potential bad debts upfront, businesses adhere to the principle of conservatism in accounting, which helps prevent overstatement of revenue and assets. This more realistic portrayal of receivables is important for stakeholders, such as investors and creditors, as it gives them a better understanding of the company's financial health and reduces the risk of misleading financial information. Other options discuss concepts that do not directly relate to the role of the allowance for doubtful accounts. Enhancing cash flow statements and managing investment accounts are unrelated to the fundamental purpose of estimating uncollectible amounts in receivables. Similarly, calculating retail sales tax does not intersect with the need for an allowance for doubtful accounts, which specifically addresses credit risk associated with outstanding customer balances.

4. What inhibits the polymerization of formaldehyde?

- A. Water
- B. Methanol**
- C. Glycerin
- D. Acetone

The correct answer is methanol, which acts as a solvent that can inhibit the polymerization of formaldehyde. When formaldehyde is mixed with methanol, it forms a stable solution that prevents the molecules from undergoing polymerization, which is the reaction that could lead to the formation of larger, more complex structures. Methanol effectively serves to stabilize the formaldehyde and keep it in a monomeric state, which is crucial for its effectiveness in various applications, including embalming. Water can actually promote the hydrolysis of formaldehyde and may lead to an increase in reactive forms, while glycerin may act as a humectant but does not specifically inhibit polymerization. Acetone, on the other hand, is not a typical solvent used to inhibit formaldehyde polymerization and could have different interactions with formaldehyde. Therefore, methanol is the preferred choice for effectively inhibiting the polymerization process of formaldehyde in relevant applications.

5. What is a key characteristic of liabilities?

- A. They represent future income
- B. They are always beneficial for business
- C. They must be settled over time**
- D. They are the same as assets

Liabilities are defined as obligations that a business owes to other parties, typically arising from past transactions or events. A key characteristic of liabilities is that they must be settled over time, usually through the transfer of economic benefits, such as cash, goods, or services. This concept reflects the idea that when a business incurs a liability, it enters into an agreement that requires future outflows of resources to meet those obligations. Understanding this characteristic is crucial for assessing the financial health of a business, as liabilities can indicate what a company owes and the timeframe in which these debts must be honored. This characteristic is particularly important for financial planning and management, as it helps in determining liquidity and financial strategy moving forward. Other options provided do not accurately represent liabilities: they do not inherently represent future income (as they are debts rather than revenue), they are not always beneficial to a business (as they represent obligations that require resources), and they are not the same as assets (which represent resources owned by the business). Thus, recognizing that liabilities must be settled over time is central to understanding their role in financial statements and business operations.

6. Deficiency in which nutrient can cause pathological hypertrophy of certain organs?

- A. Proteins
- B. Vitamins
- C. Minerals
- D. All of the above**

Pathological hypertrophy, which is an abnormal increase in the size of an organ or tissue, can be influenced by deficiencies in proteins, vitamins, and minerals. Each of these nutrient categories plays a crucial role in maintaining normal cellular function and tissue health. Proteins are essential for the growth, repair, and maintenance of tissues, including muscles and organs. A lack of adequate protein can lead to inefficient cellular repair and growth processes, potentially leading to hypertrophic changes as the body attempts to compensate for undernourished tissue. Vitamins are critical for various metabolic processes and overall health. Certain vitamin deficiencies can disrupt enzymatic functions or metabolic pathways that are vital for maintaining proper organ size and function. For example, vitamin deficiencies can hinder cellular energy production, leading to compensatory hypertrophy in some organs. Minerals, such as calcium and potassium, are crucial for many physiological functions, including muscle contraction and nerve transmission. A deficiency in essential minerals can disrupt homeostasis, potentially leading to hypertrophy in certain tissues as they adapt to the imbalance or stress imposed by the lack of these nutrients. Consequently, deficiencies in proteins, vitamins, and minerals can all contribute to pathological hypertrophy through different mechanisms, highlighting the importance of a well-balanced diet for maintaining organ

7. What term describes square-cut structures used as tombs in ancient practices?

- A. Naidia**
- B. Kiones**
- C. Trapezae**
- D. Stelae**

The term that describes square-cut structures used as tombs in ancient practices is "trapezae." These structures were often constructed from stone and served as burial sites, demonstrating the architectural and cultural approaches to interring the deceased in various ancient societies. Their characteristic square shape and solid form are essential to understanding how different civilizations approached burial practices and memorialization. Naidia generally refers to a type of water nymph in ancient mythology, while kiones pertain to columns, which serve a different architectural function altogether. Stelae, on the other hand, are upright stone slabs or columns that are usually inscribed and used mainly as markers for graves or to commemorate the deceased, rather than as the primary structure for burial itself. Each of these terms reflects distinct aspects of ancient practices, emphasizing why "trapezae" is the most accurate choice in this context.

8. Which type of agreement must be enforceable by law and typically follows the Statute of Frauds?

- A. Implied agreements**
- B. Oral contracts**
- C. Written contracts for significant transactions**
- D. Informal agreements**

The correct answer pertains to written contracts for significant transactions, which must be enforceable by law and typically adhere to the Statute of Frauds. The Statute of Frauds is a legal concept that requires certain types of contracts to be in writing and signed in order to be legally binding. This is in place to prevent fraud and misunderstandings in more complex agreements that involve substantial obligations or significant amounts of money. For example, contracts involving the sale of real estate, agreements that cannot be performed within one year, and contracts for goods above a specified dollar amount are usually required by the Statute of Frauds to be documented in writing. This ensures that there is clear evidence of the terms agreed upon and the intentions of both parties. Other types of agreements like implied agreements and informal agreements do not typically fall under the same legal requirements as significant transactions. Implied agreements are based on the actions or conduct of the parties rather than written or spoken words, lacking the formal enforceability often required by law. Oral contracts can be binding in many situations, but certain types, especially those that fall under the Statute of Frauds, require written documentation to be enforceable. Informal agreements also do not have the same weight under legal scrutiny, particularly when it comes

9. What term describes anything that occupies space and possesses mass?

- A. Element**
- B. Compound**
- C. Particle**
- D. Matter**

The term that describes anything that occupies space and possesses mass is "matter." Matter is the foundational concept in physics and chemistry, encompassing all physical substances. This includes everything from the air we breathe to the water we drink, as well as solid objects like wood or metal. Matter can exist in different states—solid, liquid, gas, or plasma—each occupying space and exhibiting mass, which is a measure of how much matter is contained within an object. In contrast, other terms like element, compound, and particle have more specific definitions. An element refers to a pure substance that cannot be broken down into simpler substances by chemical means, such as hydrogen or oxygen. A compound is a substance formed when two or more elements chemically bond together, like water (H₂O) or carbon dioxide (CO₂). A particle generally refers to a small localized object, which can be a fundamental constituent of matter like atoms or molecules, but does not encompass the broader definition of matter itself. Therefore, matter is the most comprehensive term that includes all substances that have mass and take up space.

10. What type of contracts are void?

- A. Contracts limiting asset transfers**
- B. Contracts limiting the freedom of marriage**
- C. Contracts involving leases**
- D. Contracts limiting employment opportunities**

Contracts that limit the freedom of marriage are considered void because they contravene public policy and the fundamental rights associated with personal liberties. Marriage is regarded as a basic human right, and any agreement that attempts to restrict an individual's ability to marry infringes upon this freedom. This aligns with various legal principles that prioritize individual rights over contractual agreements when they conflict with essential freedoms recognized by society. In contrast, other types of contracts mentioned, such as those limiting asset transfers, leases, and employment opportunities, may have legal grounds under certain conditions, provided they do not violate state or federal laws. Contracts can encompass various restrictions as long as they are legally permissible and do not infringe on public policy or individual rights in the same manner that contracts limiting marriage do.

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://fsenatlboard.examzify.com>

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