

GRADREADY PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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. Which loan type should you aim to repay at a faster rate given common terms?
 - A. Private
 - B. Federal
 - C. They are equal
 - D. Neither
2. What is the most reliable habit to establish good credit?
 - A. Pay your bills on time
 - B. Apply for credit aggressively
 - C. Carry a high balance
 - D. Close old accounts
3. A sequence of letters increases by two letters in the alphabet: A, C, E, G, I, K, M, ... What is the letter at step 5?
 - A. K
 - B. G
 - C. E
 - D. I
4. A team member makes an error. What is best practice?
 - A. Document and escalate privately
 - B. Ignore
 - C. Publicly shame
 - D. Post on social media
5. A sequence lists the line thicknesses of a drawing as 1px, 2px, 4px, 8px, 16px. What is the thickness at step 6?
 - A. 16px
 - B. 24px
 - C. 64px
 - D. 32px

- 6. Which of the following is a provider that may not check your credit during a service enrollment?**
- A. Bank
 - B. Health insurance company
 - C. Car dealership
 - D. Landlord
- 7. You witness a junior colleague making an unethical suggestion; best action?**
- A. Report to supervisor
 - B. Ignore
 - C. Join in
 - D. Publicly call out
- 8. Which of the following would you least expect a credit check from when applying for their service?**
- A. Bank
 - B. Health insurance company
 - C. Car dealership
 - D. Landlord
- 9. In a sequence of polygons with increasing numbers of sides, starting with a triangle (3 sides) and continuing with a square (4 sides) and a pentagon (5 sides), which polygon is at step 4?**
- A. Triangle
 - B. Square
 - C. Hexagon
 - D. Heptagon
- 10. Complete the sentence: If you're using your debit card for most of your bills and transactions...**
- A. You should set a daily limit
 - B. You should keep a particularly close eye on the status of your account
 - C. You should ignore small charges
 - D. You should switch to cash only

Answers

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

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Explanations

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1. Which loan type should you aim to repay at a faster rate given common terms?

- A. Private**
- B. Federal
- C. They are equal
- D. Neither

When deciding which loan to pay off fastest, the main idea is the cost of carrying the debt, which comes from interest rates and available protections. Private loans usually carry higher interest rates and fewer borrower protections than federal loans, so the amount you owe grows more quickly if you don't pay them down. Federal loans, while still debt, generally offer lower rates and built-in options like income-driven repayment, forbearance, and forgiveness that can reduce long-term costs. Because accelerating payments on the higher-cost private loan typically saves you more money over time, you should aim to repay that debt faster first. Once that private loan is paid off, you can then apply extra payments to federal loans, making use of their more flexible repayment features.

2. What is the most reliable habit to establish good credit?

- A. Pay your bills on time**
- B. Apply for credit aggressively
- C. Carry a high balance
- D. Close old accounts

Paying bills on time is the most reliable habit for building good credit because your payment history carries the most weight in credit scores. Lenders want to see that you consistently repay what you borrow, and on-time payments become a positive record that boosts your score over time. Late payments are stark signals of risk and can be reported to credit bureaus for up to seven years, causing lasting damage. By making payments on or before the due date, you establish a track record of reliability that credit models reward. To put it into practice, set up automatic payments or reminders so you never miss a due date, and aim to pay at least the minimum on time—ideally paying in full when you can to avoid interest. The other behaviors are less reliable because they introduce potential negative signals: applying for credit frequently adds hard inquiries that can lower your score; carrying a high balance increases credit utilization, which can hurt your score; closing old accounts can shorten your credit history and reduce total available credit, potentially lowering your score.

3. A sequence of letters increases by two letters in the alphabet: A, C, E, G, I, K, M, ... What is the letter at step 5?

- A. K
- B. G
- C. E
- D. I**

Each step advances two letters in the alphabet, so you skip one letter each time. Starting at A (step 1), the sequence goes A C E G, and the fifth term follows the same rule: from G move two letters forward to I. So the letter at step five is I. The other options correspond to other steps: G is step four, E is step three, and K would be step six.

4. A team member makes an error. What is best practice?

A. Document and escalate privately

B. Ignore

C. Publicly shame

D. Post on social media

Handling mistakes this way starts with treating errors as learning opportunities and keeping trust within the team intact. The best practice is to document what happened in neutral terms, noting what occurred, the impact, who was involved, and when it happened. Then escalate privately to the appropriate person—such as a supervisor or the project lead—so they can review, determine corrective actions, and put steps in place to prevent recurrence. This approach supports psychological safety, keeps communication professional, and creates a clear trail for follow-up. Publicly shaming or ignoring the error damages trust and morale and misses chances to fix underlying issues. Posting on social media is inappropriate and unprofessional. So, documenting and privately escalating the issue is the most effective way to address the error and promote improvement.

5. A sequence lists the line thicknesses of a drawing as 1px, 2px, 4px, 8px, 16px. What is the thickness at step 6?

A. 16px

B. 24px

C. 64px

D. 32px

The pattern doubles each step. Each term is obtained by multiplying the previous one by 2, so the sequence goes 1, 2, 4, 8, 16, and the next is 32. Using the formula $a_n = a_1 \times 2^{(n-1)}$, for step 6 you get $1 \times 2^5 = 32$. So the thickness at step 6 is 32px.

6. Which of the following is a provider that may not check your credit during a service enrollment?

A. Bank

B. Health insurance company

C. Car dealership

D. Landlord

The concept here is how different types of providers use credit information. Credit checks are common when a transaction involves borrowing or renting something you'll pay back over time. Banks may pull your credit to decide whether to open an account or approve a loan, and what terms to offer. Car dealerships often check credit to determine financing options for a vehicle. Landlords pull credit to assess the likelihood you'll pay rent on time. A health insurance company, however, generally doesn't perform a credit check as part of enrolling in a plan. Enrollment focuses on eligibility, identity, and plan options, with subsidies or premiums handled separately, so credit history isn't a typical factor.

7. You witness a junior colleague making an unethical suggestion; best action?

A. Report to supervisor

B. Ignore

C. Join in

D. Publicly call out

Handling unethical conduct in the workplace means escalating through proper channels so the issue can be evaluated and addressed through formal processes. The best action is to report what you witnessed to a supervisor because they have responsibility for upholding standards and can initiate a formal review or investigation. This approach preserves due process, ensures the concern is documented, and protects you from being drawn into the misconduct or facing retaliation. It also helps maintain a fair workplace by allowing the organization to assess the situation and apply appropriate corrective measures. Neglecting the behavior or going along with it risks letting the unethical conduct continue and can expose you to liability or harm. Publicly calling out someone or confronting them directly can escalate tensions, bypass established procedures, and create a chaotic or hostile environment. If the supervisor isn't appropriate to handle the issue, follow the organization's policy to involve human resources or an ethics/compliance channel, but do so through the formal system rather than handling it informally.

8. Which of the following would you least expect a credit check from when applying for their service?

A. Bank

B. Health insurance company

C. Car dealership

D. Landlord

When you think about why a credit check is used, it's all about assessing how likely you are to pay back money over time. Banks routinely run a hard credit pull when you apply for a loan to determine whether you qualify and what interest rate you'll get. Car dealerships may pull your credit to arrange financing for a vehicle, which also affects the terms you're offered. Landlords often run a credit check to gauge whether you'll reliably pay rent. Health insurance providers, in contrast, don't rely on your credit history to set up a standard policy; premiums are typically based on factors like age, location, plan type, and tobacco use, with medical underwriting tightly regulated. So you'd least expect a credit check from a health insurance company.

9. In a sequence of polygons with increasing numbers of sides, starting with a triangle (3 sides) and continuing with a square (4 sides) and a pentagon (5 sides), which polygon is at step 4?

A. Triangle

B. Square

C. Hexagon

D. Heptagon

This tests pattern recognition in a simple side-count sequence: each step adds one side to the previous polygon. Starting with a triangle (3 sides), then a square (4 sides), then a pentagon (5 sides), the next step adds another side, giving a polygon with 6 sides—the hexagon. So the polygon at step four is the hexagon. (If you kept going, the next would be a heptagon with 7 sides.)

10. Complete the sentence: If you're using your debit card for most of your bills and transactions...

- A. You should set a daily limit
- B. You should keep a particularly close eye on the status of your account**
- C. You should ignore small charges
- D. You should switch to cash only

When you're using a debit card for most of your bills and everyday spending, the key practice is to monitor your account activity closely. Debit transactions pull funds directly from your bank balance, so regularly checking your balance and reviewing recent charges helps you spot fraudulent charges, errors, or unexpected withdrawals right away. That quick visibility lets you dispute or fix issues before they snowball and helps you avoid overdrafts. Supplemental safeguards like setting a daily limit or enabling alerts can add protection, but staying vigilant about what's happening in your account is the most effective way to protect your money. Ignoring small charges or switching to cash-only would reduce your ability to detect problems early and manage your finances wisely.

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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://gradready.examzify.com>

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

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