

# Maryland HSA Government Practice Test (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

<b>Copyright</b> .....	<b>1</b>
<b>Table of Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>How to Use This Guide</b> .....	<b>4</b>
<b>Questions</b> .....	<b>5</b>
<b>Answers</b> .....	<b>8</b>
<b>Explanations</b> .....	<b>10</b>
<b>Next Steps</b> .....	<b>15</b>

SAMPLE

# 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

SAMPLE

- 1. Which term describes a failure to fulfill a contractual obligation?**
  - A. Damages**
  - B. Contract**
  - C. Breach of contract**
  - D. Torts**
  
- 2. Which option best describes Foreign Aid as a tool of foreign policy?**
  - A. The US gives money, medicine and supplies to countries in need to promote favorable relations and image**
  - B. The US imposes tariffs to discourage imports.**
  - C. The US deploys foreign military bases.**
  - D. The US imposes travel bans on citizens.**
  
- 3. Welfare refers to which of the following?**
  - A. Government payments to help those living in poverty who are looking for a job**
  - B. Health care for all seniors**
  - C. Economic sanctions to deter crime**
  - D. International aid to war-torn regions**
  
- 4. Which department handles foreign policy?**
  - A. Department of Defense**
  - B. Department of State**
  - C. Department of Homeland Security**
  - D. Department of Agriculture**
  
- 5. Which statement about Maryland's two-chamber legislature is true?**
  - A. The General Assembly is Unicameral**
  - B. It Has No Formal Structure**
  - C. It Oversees the National Budget**
  - D. The General Assembly Consists of the Senate and the House of Delegates**

- 6. What is the principle of checks and balances?**
- A. Each branch has power to limit the others to prevent concentration of power.**
  - B. Each branch has no power over the others and operates in isolation.**
  - C. The judiciary exclusively controls both legislative and executive functions.**
  - D. The president controls all branches.**
- 7. Which program targets health care for individuals under 65 who live in poverty?**
- A. Social Security**
  - B. Welfare**
  - C. Medicaid**
  - D. Medicare**
- 8. Open-market operations involve which action?**
- A. Imposing taxes**
  - B. Setting minimum wage**
  - C. Regulating currency exchange**
  - D. Buying and selling of government securities**
- 9. GDP measures production in which country?**
- A. Canada**
  - B. Germany**
  - C. United States**
  - D. United Kingdom**
- 10. SmartGrowth is designed to guide growth through which approach?**
- A. Local plan for growth that preserves resources**
  - B. Private market incentives**
  - C. Federal deregulation**
  - D. State plan for development that preserves natural resources**

## **Answers**

SAMPLE

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

SAMPLE

## **Explanations**

SAMPLE

**1. Which term describes a failure to fulfill a contractual obligation?**

- A. Damages**
- B. Contract**
- C. Breach of contract**
- D. Torts**

A contract creates duties between parties, and when one party fails to perform what was promised, that failure is called a breach of contract. This term specifically denotes the act of not fulfilling a contractual obligation, such as not delivering goods or not completing work by an agreed date. Damages are a remedy used to compensate for the breach, not the name of the act itself. The term contract refers to the agreement that establishes the obligations, while torts are wrongs that occur outside of a contract, like negligence or defamation. For example, if a builder doesn't finish a project as promised, that unfinished performance is the breach of contract, and the owner may seek damages or other remedies in response.

**2. Which option best describes Foreign Aid as a tool of foreign policy?**

- A. The US gives money, medicine and supplies to countries in need to promote favorable relations and image**
- B. The US imposes tariffs to discourage imports.**
- C. The US deploys foreign military bases.**
- D. The US imposes travel bans on citizens.**

Foreign aid as a tool of foreign policy relies on soft power—using assistance to shape how other countries perceive you and to encourage cooperation. When a country gives money, medicine, or supplies to nations in need, it can build goodwill, promote stability, and create favorable conditions for future collaboration. This targeted generosity helps advance diplomatic relationships and a positive national image, which is the essence of soft power in international relations. The option that best captures this idea describes providing resources to those in need to promote favorable relations and image, which aligns with how aid functions as a diplomatic tool. Other choices describe different policy instruments: tariffs are measures to influence trade by making imported goods more expensive; deploying foreign military bases is about projecting military presence and hard power; travel bans are coercive restrictions used to pressure governments.

### 3. Welfare refers to which of the following?

- A. Government payments to help those living in poverty who are looking for a job**
- B. Health care for all seniors**
- C. Economic sanctions to deter crime**
- D. International aid to war-torn regions**

Welfare means government financial help provided to people who are poor or in need, often with the aim of helping them meet basic needs and move toward work or self-sufficiency. The option describing government payments to assist those living in poverty who are looking for a job fits this idea, highlighting cash assistance and support that can accompany job-seeking or training. The other descriptions point to different kinds of programs: health care for seniors is Medicare, a health program rather than welfare; economic sanctions are a foreign-policy tool to deter wrongdoing; and international aid involves aid sent to other countries. All of these are outside the domestic welfare framework.

### 4. Which department handles foreign policy?

- A. Department of Defense**
- B. Department of State**
- C. Department of Homeland Security**
- D. Department of Agriculture**

Foreign policy is about how the United States engages with other countries, negotiates with foreign governments, and represents the nation abroad. The Department of State is the primary agency for these diplomatic duties, running our embassies, handling international negotiations and treaties, and coordinating diplomacy with other nations. In contrast, the Department of Defense focuses on military defense, the Department of Homeland Security handles domestic security and border protection, and the Department of Agriculture deals with farming and food policy. So the department responsible for foreign policy is the Department of State.

### 5. Which statement about Maryland's two-chamber legislature is true?

- A. The General Assembly is Unicameral**
- B. It Has No Formal Structure**
- C. It Oversees the National Budget**
- D. The General Assembly Consists of the Senate and the House of Delegates**

Maryland's legislature operates with two chambers, making it bicameral. The Senate is the upper chamber and the House of Delegates is the lower chamber, so the statement that the General Assembly consists of the Senate and the House of Delegates is the true one. This two-chamber structure means laws typically must be considered and approved by both houses before moving forward, guided by formal leadership and committees in each chamber. The other ideas don't fit Maryland practice. It isn't unicameral—there are two chambers, not one. It does have a formal structure with organized leadership, rules, and committees, not "no formal structure." And it doesn't oversee the national budget; that's handled by Congress at the federal level, while Maryland's General Assembly focuses on state laws and the state budget.

**6. What is the principle of checks and balances?**

- A. Each branch has power to limit the others to prevent concentration of power.**
- B. Each branch has no power over the others and operates in isolation.**
- C. The judiciary exclusively controls both legislative and executive functions.**
- D. The president controls all branches.**

The principle of checks and balances means that no single branch of government can act without accountability to the others. Each branch has ways to limit the actions of the others to prevent the concentration of power. For example, laws passed by the legislature can be halted by a presidential veto, and the legislature can override that veto with enough votes. The executive branch relies on the Senate to confirm key appointments, giving the legislative branch influence over the executive. The judiciary serves as a check by reviewing laws and executive actions to ensure they comply with the Constitution, potentially striking down those that don't. This interconnected system keeps power distributed and requires cooperation, preventing any one branch from dominating.

**7. Which program targets health care for individuals under 65 who live in poverty?**

- A. Social Security**
- B. Welfare**
- C. Medicaid**
- D. Medicare**

Medicaid is the health coverage program designed to help people with low income access care. It's a joint federal-state program that targets individuals who can't afford healthcare, including under-65 adults, children, pregnant women, and people with disabilities. Eligibility depends on income and family size, and rules can vary by state, but the central idea is to provide Medicaid coverage to those living in poverty who need medical services. Medicare, in contrast, mainly serves people 65 and older (and some younger people with disabilities), regardless of income. Social Security provides income benefits rather than health insurance, and Welfare refers to needs-based cash assistance and related services rather than health coverage.

## 8. Open-market operations involve which action?

- A. Imposing taxes
- B. Setting minimum wage
- C. Regulating currency exchange
- D. Buying and selling of government securities**

Open-market operations are a monetary policy tool used by a central bank to manage the money supply and short-term interest rates. The action involved is buying and selling government securities in the open market. When the central bank buys government securities, it pays for them by adding reserves to banks, increasing the money supply and typically lowering short-term interest rates. When it sells securities, it removes reserves from banks, decreasing the money supply and typically raising short-term interest rates. This mechanism helps the central bank steer the target rate and influence overall economic activity. The other options describe fiscal policy (taxes) or labor/wage policy (minimum wage) or exchange-rate interventions (regulating currency exchange), which are not open-market operations.

## 9. GDP measures production in which country?

- A. Canada
- B. Germany
- C. United States**
- D. United Kingdom

GDP measures production inside a country's borders. It captures the market value of all final goods and services produced within a nation during a given period, regardless of who owns the producers. So production by a foreign firm inside the United States is counted in the United States' GDP, while production by a U.S. firm abroad would be counted in that country's GDP (not the U.S.). Among the options, the production within the United States is what GDP is assessing, making the United States the country whose GDP reflects that production.

## 10. SmartGrowth is designed to guide growth through which approach?

- A. Local plan for growth that preserves resources
- B. Private market incentives
- C. Federal deregulation
- D. State plan for development that preserves natural resources**

SmartGrowth guides growth through a statewide planning framework that coordinates where development happens while protecting natural resources. It emphasizes directing growth to designated areas and preserving farmland, forests, and water resources, so development occurs in places with existing infrastructure and avoids sprawl. This makes a state plan for development that preserves natural resources the best fit. Private market incentives alone don't guarantee resource protection; federal deregulation would reduce protections; local plans alone don't provide statewide coordination that aligns with resource preservation.

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

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

SAMPLE