

SHIP'S SERVICEMAN (SH) NAVY CASH 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. Where can preventive maintenance information for Navy Cash Financial System be obtained?**
 - A. Preventive Maintenance Schedule (PMS)
 - B. Maintenance Requirement Card (MRC)
 - C. Operational Maintenance Manual (OMM)
 - D. System Maintenance Procedure (SMP)
- 2. What type of card is generally used during the bulk enrollment of Navy Cash on a ship?**
 - A. Tempcard
 - B. Permanent card
 - C. Gift card
 - D. Special event card
- 3. Which feature on the Navy Cash card is used to make purchases both on and off the ship?**
 - A. The chip
 - B. The billing address
 - C. The magnetic strip
 - D. The account number
- 4. When must the SF 1219 be submitted?**
 - A. At the end of each month
 - B. Weekly on Fridays
 - C. Biweekly on the 15th and 30th
 - D. At the beginning of each month
- 5. Who is responsible for uploading the ship store sales transactions onto the Navy Cash server?**
 - A. Disbursing Officer
 - B. Sales Officer
 - C. Financial Officer
 - D. Commanding Officer

- 6. What is an important aspect of customer service that a Ship's Serviceman must practice?**
- A. Providing discounts on every sale
 - B. Active listening to understand and meet customer needs
 - C. Issuing refunds without checking receipts
 - D. Ensuring all products are sold without question
- 7. Which practice can help in achieving effective compliance with Navy Cash operations?**
- A. Regular training and updates on security protocols
 - B. Encouraging rapid service with little oversight
 - C. Focusing only on cash transactions
 - D. Allowing employees to set their own cash handling rules
- 8. Why is it essential for a Ship's Serviceman to understand financial controls?**
- A. To improve customer service skills
 - B. To ensure proper handling of revenues and minimize losses
 - C. To enhance promotional offers
 - D. To comply with aesthetic standards of the store
- 9. How are transactions funded in the Navy Cash system?**
- A. Through cash sales only
 - B. Via Sailor's pay account direct deposits
 - C. By selling merchandise at a markup
 - D. Using credit cards exclusively
- 10. What operational mode does the K22 use when ROM II is NOT integrated with Navy Cash?**
- A. Proxy Mode
 - B. Normal Mode
 - C. Offline Mode
 - D. Emergency Mode

Answers

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

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Explanations

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1. Where can preventive maintenance information for Navy Cash Financial System be obtained?

- A. Preventive Maintenance Schedule (PMS)
- B. Maintenance Requirement Card (MRC)**
- C. Operational Maintenance Manual (OMM)
- D. System Maintenance Procedure (SMP)

The correct choice for obtaining preventive maintenance information for the Navy Cash Financial System is through the Maintenance Requirement Card (MRC). MRCs are detailed documents that outline the specific maintenance tasks, including preventive maintenance, that need to be performed on equipment. They provide guidance on the frequency, procedures, and personnel necessary to complete these tasks, which is essential for ensuring the system operates efficiently and continues to meet operational requirements. While Preventive Maintenance Schedules (PMS) and Operational Maintenance Manuals (OMM) are important resources in the realm of maintenance, they serve different purposes. PMS provides a broader schedule of all maintenance activities, including preventive, corrective, and routine, rather than focusing on specific tasks outlined for particular systems like the Navy Cash. Similarly, OMMs provide operational guidance and instructions on how to use the equipment but are not specifically centered on maintenance tasks. System Maintenance Procedures (SMP) may provide detailed repair instructions but would not typically contain the preventive maintenance-specific information that MRCs provide. In summary, the MRC is tailor-made to detail the preventive maintenance needs of systems, making it the appropriate choice for this context.

2. What type of card is generally used during the bulk enrollment of Navy Cash on a ship?

- A. Tempcard
- B. Permanent card**
- C. Gift card
- D. Special event card

The type of card generally used during the bulk enrollment of Navy Cash on a ship is the permanent card. This card is issued to sailors and authorized personnel as a standard means of managing and conducting transactions using the Navy Cash system. The permanent card is tied to an individual's Navy Cash account, allowing them to make purchases aboard ship and at other authorized locations seamlessly. The use of a permanent card ensures that each individual has a dedicated account for their cashless transactions, offering better security and streamlined access to funds. In contrast to temporary cards or special event cards, which might have different restrictions or purposes, the permanent card provides long-term access and stability for ongoing use in day-to-day activities on board. Temporary cards are meant for short-term use and are generally not suitable for bulk enrollment processes, while gift and special event cards are tailored for specific transactions or occasions and do not provide the same level of access to the Navy Cash system as the permanent card does.

3. Which feature on the Navy Cash card is used to make purchases both on and off the ship?

- A. The chip
- B. The billing address
- C. The magnetic strip**
- D. The account number

The magnetic strip on the Navy Cash card is the correct choice for making purchases both on and off the ship. This feature stores encrypted information that allows for the secure processing of transactions. When swiped at terminals or card readers, the magnetic strip provides the necessary data to complete a sale, which is particularly useful for purchases in various retail environments, both aboard the ship and in other locations, such as Navy Exchanges or approved off-base vendors. The chip on the card also plays a role in securing transactions but is generally more utilized for enhancing security during onboard purchases, particularly when operating in more secure environments. The billing address is relevant for billing and correspondence purposes, but it is not a feature used directly to process transactions. The account number is important for managing and identifying accounts but does not facilitate a transaction in the same way that the magnetic strip does.

4. When must the SF 1219 be submitted?

- A. At the end of each month**
- B. Weekly on Fridays
- C. Biweekly on the 15th and 30th
- D. At the beginning of each month

The SF 1219, known as the Statement of Accountability, must be submitted at the end of each month. This form is crucial for financial accountability in shipboard operations, ensuring that all transactions and cash balances are accurately reported and verified on a monthly basis. Submitting the SF 1219 at the end of each month allows for a comprehensive review of the financial activities that occurred during that period, helping maintain proper records and identifying any discrepancies that may need to be addressed. Furthermore, this regular reporting schedule aligns with standard financial practices within the Navy, ensuring consistency and reliability in financial management.

5. Who is responsible for uploading the ship store sales transactions onto the Navy Cash server?

- A. Disbursing Officer**
- B. Sales Officer
- C. Financial Officer
- D. Commanding Officer

The responsibility for uploading the ship store sales transactions onto the Navy Cash server typically falls to the Disbursing Officer. This individual is designated to manage the financial transactions of the ship, which includes the processing and recording of sales conducted through the ship's store. The Disbursing Officer is trained in the operation of the Navy Cash system and is responsible for ensuring that all financial activities are accurately documented and reported. This role involves not only uploading sales data but also managing disbursement of funds, maintaining accurate records, and ensuring compliance with Navy financial regulations. The Disbursing Officer plays a crucial role in ensuring that the ship's financial operations run smoothly and efficiently, which is essential for maintaining budgetary accountability and supporting operational readiness.

6. What is an important aspect of customer service that a Ship's Serviceman must practice?

- A. Providing discounts on every sale
- B. Active listening to understand and meet customer needs**
- C. Issuing refunds without checking receipts
- D. Ensuring all products are sold without question

Active listening to understand and meet customer needs is a crucial aspect of customer service for a Ship's Serviceman. This practice ensures that customers feel heard and valued, which is essential in providing effective service. By actively engaging with customers, a Ship's Serviceman can accurately identify what the customer is looking for, address any concerns they may have, and provide tailored solutions or recommendations. This approach not only enhances customer satisfaction but also builds trust and loyalty. When customers believe that their needs and preferences are understood, they are more likely to return for future transactions. Active listening can include asking clarifying questions, paraphrasing what the customer has said, and demonstrating empathy, all of which contribute to a positive customer experience. While providing discounts, issuing refunds, and ensuring products are sold without question may be components of a business's operational policy, they do not substitute for the foundational skill of understanding customer needs through active engagement. Establishing a strong rapport through effective communication plays a vital role in ensuring overall customer satisfaction and service excellence.

7. Which practice can help in achieving effective compliance with Navy Cash operations?

- A. Regular training and updates on security protocols**
- B. Encouraging rapid service with little oversight
- C. Focusing only on cash transactions
- D. Allowing employees to set their own cash handling rules

Regular training and updates on security protocols are crucial for maintaining effective compliance with Navy Cash operations. This ongoing education ensures that all personnel involved are aware of the latest security practices, protocols, and regulations concerning cash handling and transactions. By receiving frequent training, employees can stay updated on any changes in procedures, understand the importance of safeguarding sensitive information, and recognize potential threats to security. This knowledge not only helps prevent errors and fraud but also fosters a culture of compliance within the organization. Ensuring that everyone is on the same page regarding security enhances accountability and trust in the Navy Cash system. In contrast, practices such as encouraging rapid service without oversight could lead to mistakes or security breaches, while focusing exclusively on cash transactions disregards the broader scope of Navy Cash operations that includes electronic payment options. Allowing employees to create their own cash handling rules could result in inconsistent practices, increasing the risk of non-compliance and errors. Therefore, regular training and updates are essential to ensure a secure and efficient operation.

8. Why is it essential for a Ship's Serviceman to understand financial controls?

- A. To improve customer service skills
- B. To ensure proper handling of revenues and minimize losses**
- C. To enhance promotional offers
- D. To comply with aesthetic standards of the store

Understanding financial controls is crucial for a Ship's Serviceman because it directly relates to the management and oversight of monetary transactions within a naval setting. The primary purpose of financial controls is to ensure that all revenues are handled properly, which helps to safeguard against theft, fraud, and errors that could lead to financial losses. By effectively managing financial controls, a Ship's Serviceman can accurately track sales, maintain inventory levels, and ensure that all transactions are recorded correctly, thereby enabling the ship's service department to function efficiently and remain accountable for its fiscal responsibilities. In contrast, while improving customer service skills, enhancing promotional offers, and complying with aesthetic standards are important aspects of a Ship's Serviceman's role, they do not directly address the critical need for financial oversight. A well-functioning financial control system ultimately supports better service and promotional strategies by ensuring that the foundation of sound financial management is in place. This understanding helps safeguard the operational funds and ensures that the ship's service can continue to provide its offerings effectively.

9. How are transactions funded in the Navy Cash system?

- A. Through cash sales only
- B. Via Sailor's pay account direct deposits**
- C. By selling merchandise at a markup
- D. Using credit cards exclusively

In the Navy Cash system, transactions are funded by direct deposits from a Sailor's pay account. This mechanism allows service members to easily access their funds for purchases made onboard, making it convenient to manage finances while deployed. The direct deposit from the pay account ensures that the funds are readily available for transactions, eliminating the need for cash handling and making the process more efficient within the ship's environment. The other potential funding sources mentioned, such as cash sales, merchandise markups, or exclusive reliance on credit cards, do not provide the same level of efficiency or security in connection with how the Navy Cash system is designed to operate. The focus on direct deposits aligns with the overall goals of the Navy Cash system to streamline financial transactions for personnel.

10. What operational mode does the K22 use when ROM II is NOT integrated with Navy Cash?

- A. Proxy Mode
- B. Normal Mode**
- C. Offline Mode
- D. Emergency Mode

The operational mode that the K22 uses when ROM II is not integrated with Navy Cash is Normal Mode. In Normal Mode, the K22 functions as a standalone unit, utilizing its internal capabilities to process transactions without the need for integration with external systems like Navy Cash. This allows for basic transaction handling and ensures that service members can still access services, albeit in a more limited manner compared to when all systems are fully integrated. In this mode, transactions are processed locally, and the device retains the ability to function independently, which is beneficial in situations where network connectivity might be compromised. This mode is essential for maintaining operational capability in various environments, ensuring that essential services can continue to be provided even without full system integration. Other modes typically involve varying levels of connectivity and functionality, focusing on specific scenarios such as network failure or emergency conditions, but Normal Mode is distinctly designed to operate without relying on integrated systems.

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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://shnavycash.examzify.com>

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

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