

***Health: The Basics, 12e (Donatelle)***  
**Chapter 1 Accessing Your Health**

1) Which of the following were cited by college students in a national survey as major impediments to performing well academically?

- A) substance abuse
- B) stress, anxiety, and sleep difficulties
- C) repeated strep infections
- D) carrying a too-heavy course load

Answer: B

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

2) Life expectancy in the early 1900s was largely determined by a person's

- A) hygiene habits.
- B) susceptibility to infectious disease.
- C) occupation and location.
- D) family history.

Answer: B

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

3) Which of the following contributed to increased life expectancy in the early twentieth century?

- A) advances in genetic testing
- B) advances in heart and brain surgery
- C) vaccinations and antibiotics
- D) more doctors in metropolitan areas

Answer: C

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

- 4) The expected number of years of life remaining at a given age, such as at birth, is known as
- A) life expectancy.
  - B) population control.
  - C) mortality.
  - D) morbidity.

Answer: A

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

- 5) Jane is sedentary and obese. What effect, if any, do these factors have on her health?
- A) They affect her physical health only.
  - B) They affect her physical and emotional health only.
  - C) They impede her progress toward high-level wellness.
  - D) They affect her health only if she has a family history of health problems related to obesity.

Answer: C

Diff: 3

Skill: Analyzing

Section: What Is Health?

Learning Outcome: 1.2

- 6) The contemporary definition of wellness is
- A) the ability to move about freely without pain.
  - B) the absence of ongoing symptoms or chronic disease.
  - C) living longer than one's parents.
  - D) the achievement of the highest level of health possible in each of several dimensions.

Answer: D

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

- 7) Paul studies mortality rates in infants of various ethnicities. He studies their
- A) illness rates.
  - B) accident rates.
  - C) chronic disease rates.
  - D) death rates.

Answer: D

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

8) Health and wellness are best described as

- A) static.
- B) dynamic.
- C) determined by genes.
- D) determined by the environment.

Answer: B

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

9) Eve is always upset about something, and it seems that she is never really happy. Her mental outlook is likely to adversely affect

- A) mainly her social health.
- B) mainly her emotional health.
- C) mainly her physical health.
- D) all six dimensions of her health.

Answer: D

Diff: 3

Skill: Applying

Section: What Is Health?

Learning Outcome: 1.2

10) The six dimensions of health

- A) affect health independently of each other.
- B) interact continuously.
- C) seldom influence one another.
- D) affect either the mind or the body.

Answer: B

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

11) The dimension of physical health encompasses the ability to

- A) perform activities of daily living.
- B) reason objectively.
- C) analyze information.
- D) protect yourself from hazards in your environment.

Answer: A

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

12) Jill has many friends, is respected by her coworkers, and maintains a great relationship with her boyfriend. Her ability to interact with others is an example of which dimension of health?

- A) social
- B) intellectual
- C) emotional
- D) physical

Answer: A

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

13) Emotional health can best be described as being able to

- A) feel and express emotions appropriately.
- B) think clearly, without emotional influence.
- C) maintain satisfying interpersonal relationships.
- D) adapt to various social situations.

Answer: A

Diff: 3

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

14) Katherine is an energetic, confident student who is not afraid to stand up in front of the class and read her essay aloud. She trusts that even if others don't agree with her point of view, they will still value her as a person and a friend. These traits best demonstrate Katherine's positive

- A) social health.
- B) intellectual health.
- C) physical health.
- D) emotional health.

Answer: D

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

15) Spiritual health can best be described as

- A) holding to religious beliefs learned in childhood.
- B) not as important as other factors to overall wellness.
- C) having a sense of meaning and purpose in one's life.
- D) establishing and maintaining fulfilling relationships.

Answer: C

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

16) Rafael is committed to his study of ecology and the effects of climate change. Additionally, he tries to show respect for all living things. Which of the following statements best describes Rafael?

- A) He demonstrates intellectual health.
- B) He demonstrates social health.
- C) He demonstrates emotional health.
- D) He demonstrates spiritual health.

Answer: D

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

17) *Healthy People 2020* is a plan designed to

- A) improve health-related quality of life and years of life for all Americans.
- B) update FDA regulations on the manufacture and sale of drugs in the United States.
- C) extend health insurance coverage to millions more Americans.
- D) increase payments to doctors who serve Medicaid and Medicare patients.

Answer: A

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

18) One of the most important goals of *Healthy People 2020* is to

- A) reduce health care costs for all Americans.
- B) eliminate health disparities and improve the health of all population groups.
- C) increase funding for research on certain diseases such as cancer and diabetes.
- D) increase the number of public health departments in every state.

Answer: B

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

19) The ability to think clearly, analyze information, and use one's mental capacity to meet life's challenges is known as

- A) social health.
- B) intellectual health.
- C) physical health.
- D) emotional health.

Answer: B

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

20) Health promotion

- A) involves social justice efforts aimed at achieving health care for all Americans.
- B) refers to fundraising campaigns for health-related organizations.
- C) includes policies, programs, and financial support for initiatives that promote health.
- D) focuses on curing the most prevalent diseases.

Answer: C

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

21) A disease that begins slowly, progresses over a period of time, and that may resist treatment is a(n)

- A) acute disease.
- B) chronic disease.
- C) behavioral disease.
- D) hereditary disease.

Answer: B

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

22) Effective health promotion programs

- A) focus on improving selected negative behaviors.
- B) have the most measurable results when implemented in schools.
- C) focus on encouraging behaviors known to support good health.
- D) don't attempt to change individual attitudes about health.

Answer: C

Diff: 3

Skill: Analyzing

Section: What Is Health?

Learning Outcome: 1.2

23) The model of health that is concerned with curing disease affecting a particular tissue or organ is the

- A) medical model.
- B) surgical model.
- C) public health model.
- D) holistic model.

Answer: A

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

24) Taking positive action now to avoid becoming sick later is known as

- A) intervention.
- B) prevention.
- C) screening.
- D) treatment.

Answer: B

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2

25) Which of the following factors plays a significant role in health disparities?

- A) procrastination
- B) laziness
- C) economic status
- D) poor choices

Answer: C

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

26) Beth works part-time as a waitress and receives no health insurance benefits from her employer. She purchased insurance under the Affordable Care Act, but the policy has a \$5,000 annual deductible. Beth

- A) is uninsured.
- B) is overinsured.
- C) is likely to delay care that she needs.
- D) has equitable access to health services.

Answer: C

Diff: 3

Skill: Applying

Section: What Influences Your Health?

Learning Outcome: 1.3

27) Young adults (ages 15-24) are most likely to die from

- A) heart disease.
- B) cancer.
- C) accidents.
- D) homicide.

Answer: C

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

28) The positive aspects of a person's life, such as being satisfied with life in general and having positive emotions, determine one's sense of

- A) progress.
- B) well-being.
- C) change.
- D) health.

Answer: B

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

29) Which type of costs are related to higher insurance premiums and increased disability payments due to obesity-related health conditions?

- A) indirect medical costs
- B) direct medical costs
- C) Medicare costs
- D) Medicaid costs

Answer: A

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

30) All the following causes of death are linked to modifiable lifestyle behaviors EXCEPT

- A) genetic diseases.
- B) heart disease.
- C) diabetes.
- D) cancer.

Answer: A

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

31) The science that views negative health events as resulting from individuals' interactions with their physical or social environment is

- A) medicine.
- B) immunology.
- C) public health.
- D) disease prevention.

Answer: C

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2



32) Overall, the leading cause of death for Americans is

- A) accidents.
- B) cancer.
- C) heart disease.
- D) respiratory disease.

Answer: C

Diff: 1

Skill: Remembering

Section: Why Health, Why Now?

Learning Outcome: 1.1

33) Which health model views treating disease through medications and surgery as the surest way to improve health?

- A) environmental model
- B) public health model
- C) social model
- D) medical model

Answer: D

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

34) Major public health achievements of the twentieth century include

- A) mental health counseling.
- B) pharmaceutical products.
- C) lower birth rates.
- D) workplace safety.

Answer: D

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

35) To successfully change a behavior, a person must recognize that change is a(n)

- A) stressful situation.
- B) chance to wipe out past mistakes.
- C) isolated event.
- D) process that occurs in stages.

Answer: D

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

36) Family health background and the behaviors of family members are examples of

- A) enabling factors.
- B) reinforcing factors.
- C) motivational factors.
- D) predisposing factors.

Answer: D

Diff: 1

Skill: Remembering

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

37) Jim was successful at meeting his exercise goal and rewarded himself by taking a three-day vacation at a golf resort. This is an example of a

- A) negative behavior.
- B) reinforcing behavior.
- C) manipulative behavior.
- D) covert behavior.

Answer: B

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

38) An example of an enabling factor is

- A) living near a hiking trail to encourage walking.
- B) nagging your parents to stop smoking.
- C) gaining weight after you stop smoking.
- D) having friends who say they hate to exercise.

Answer: A

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

39) Determinants of health are a range of critical factors in a person's life that

- A) predispose him or her to a particular set of diseases.
- B) are related to genetics.
- C) influence health status.
- D) influence his or her response to medical treatment.

Answer: C

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

40) Missy is motivated to lose weight. She has begun taking a 30-minute walk every morning, has worked with a nutrition counselor to design a new diet, and on Monday will begin following new eating plan. According to the transtheoretical model of behavior change, Missy is in a stage of

- A) precontemplation.
- B) contemplation.
- C) action.
- D) maintenance.

Answer: C

Diff: 3

Skill: Applying

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

41) According to the transtheoretical model, a person in the precontemplation stage

- A) has no current intention to change or believes there is no need to change.
- B) is aware of the problem and is making preparations for change.
- C) is aware of the problem but is greatly afraid of change.
- D) is aware of the problem and is already taking action to implement change.

Answer: A

Diff: 2

Skill: Understanding

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

42) Judy strives to stay healthy. When she notices herself engaging in an unhealthy behavior, she makes a plan and takes action to get back on track. No challenge is too tough for her to take on.

Judy

- A) has self-control.
- B) exhibits self-efficacy.
- C) is in a state of readiness to change.
- D) relies on social support.

Answer: B

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

43) Jason has three projects due next week. He is frustrated because everything is due at the same time and he doesn't believe it's possible to get all three projects finished. His solution is to forget about the projects and meet up with friends for a night out. Jason has

- A) self-confidence.
- B) self-efficacy.
- C) an internal locus of control.
- D) an external locus of control.

Answer: D

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

44) People with an internal locus of control believe that events turn out as they do based on

- A) environmental factors.
- B) previous disappointments.
- C) their own actions.
- D) fate and luck.

Answer: C

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

45) An adolescent smoker might think lung cancer happens only to old people. This is an example of which factor of the health belief model?

- A) perceived seriousness
- B) perceived susceptibility
- C) perceived benefits
- D) perceived barriers

Answer: B

Diff: 2

Skill: Understanding

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

46) An appraisal of the relationship between an object, action, or idea and some attribute related to it is a(n)

- A) belief.
- B) attitude.
- C) motivation.
- D) analysis.

Answer: A

Diff: 1

Skill: Remembering

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

47) Manuela joined a group exercise class. Her instructor, who was formerly inactive and overweight, participates with the class and also shares personal fitness strategies. In class, Manuela tries to emulate her instructor's moves, and she has also become more physically active as part of her daily routine. Which technique is Manuela using to reach her goal of becoming more fit?

- A) shaping
- B) modeling
- C) visualization
- D) reinforcement

Answer: B

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

48) Brenda is going on a ski trip over spring break and has 12 weeks to get in shape. She purchased an elliptical trainer and started working out on it for 10 minutes each day. Each week, she will increase her workout by 10 minutes until she can exercise for one hour. If she finds that is too rigorous, she will only add 5 minutes to her workout each week. Which of the following behavior-change techniques is Brenda using to get in shape for her trip?

- A) shaping
- B) visualization
- C) modeling
- D) self-talk

Answer: A

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

49) When applying the strategy of shaping to behavior change, one should

- A) set very demanding goals for oneself.
- B) only reward oneself when reaching the main goal.
- C) use small achievable steps to reach goals.
- D) expect this strategy to provide immediate success.

Answer: C

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

50) Which strategy is used by many athletes to visualize the attainment of goals?

- A) coaching
- B) imagined rehearsal
- C) athletic imagery
- D) vicarious performance

Answer: B

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

51) Observing a friend's successful attempt to quit smoking and trying some of the same tactics to quit yourself is an example of

- A) conforming.
- B) shaping.
- C) envy.
- D) modeling.

Answer: D

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

52) Changing your seat in class to one closer to the front to help change your habit of napping during the lecture is an example of

- A) an activity reinforcer.
- B) situational inducement.
- C) negative reinforcement.
- D) social reinforcement.

Answer: B

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

53) Going out for dinner at your favorite restaurant as a reward for finishing a big project is an example of a(n)

- A) activity reinforcer.
- B) manipulative reinforcer.
- C) consumable reinforcer.
- D) social reinforcer.

Answer: C

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

54) Mrs. J. is trying to get her third-grade students to remember to have their homework signed by a parent before bringing it to class. Students who remember every day for a month receive a gift card from a local bookstore. This is an example of a(n)

- A) consumable reinforcer.
- B) activity reinforcer.
- C) manipulative reinforcer.
- D) possessional reinforcer.

Answer: D

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

55) Lower health insurance rates for nonsmokers is an example of a(n)

- A) possessional reinforcer.
- B) manipulative reinforcer.
- C) social reinforcer.
- D) activity reinforcer.

Answer: B

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

56) Mrs. H. wants her fifth-grade students to read more. She has a reading graph displayed in the classroom with a blank bar for each student. When a student reads for at least 3 hours in one week, he or she gets to color in one box on their bar. The students enjoy competing for the lead position and being praised by Mrs. H. for their improvements. This is an example of a(n)

- A) activity reinforcer.
- B) manipulative reinforcer.
- C) possessional reinforcer.
- D) social reinforcer.

Answer: D

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

57) The thought, "I don't have enough time!" is an example of

- A) shaping.
- B) self-talk.
- C) punishment.
- D) enabling.

Answer: B

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

58) Not allowing yourself to think about stage fright and focusing only on the content of your speech when preparing for a presentation is an example of

- A) positive reinforcement.
- B) blocking and stopping.
- C) self-talk.
- D) self-rewarding.

Answer: B

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

59) A sedentary lifestyle, overuse of caffeine, and risky sexual practices are examples of

- A) voluntary determinants of health.
- B) modifiable determinants of health.
- C) involuntary determinants of health.
- D) nonmodifiable determinants of health.

Answer: B

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

60) The change model based on three factors (social environment, thoughts and feelings, and behaviors) in interaction with each other is known as the

- A) behavior modification model.
- B) transtheoretical model.
- C) health belief model.
- D) social cognitive model.

Answer: D

Diff: 2

Skill: Understanding

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4



- 61) Once you have identified a target behavior that needs to change, your next step is to
- A) learn more about the behavior, its effects, and possible obstacles.
  - B) commit to changing all negative behaviors at the same time.
  - C) see a counselor to help you work out a plan.
  - D) consider the possible negative outcomes before proceeding.

Answer: A

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

- 62) Which of the following is an essential prerequisite for changing a behavior?
- A) deciding on several rewards for making the change
  - B) wanting to change
  - C) asking friends for advice
  - D) changing environmental obstacles

Answer: B

Diff: 1

Skill: Remembering

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

- 63) Based on a recent cholesterol screening, Marlon decided that he has to stop eating so much fast food and get more exercise. Between work and school, his free time is limited, but he is determined to lower his cholesterol level and improve his overall health. The best way for Marlon to stay motivated to improve his diet and work out regularly is to
- A) make weekly resolutions for how many times to work out and chastise himself if he hasn't accomplished his planned goal.
  - B) depend on his friends to keep him away from his favorite fast-food restaurants.
  - C) set reasonable short- and long-term goals and reward himself for meeting them.
  - D) set an ambitious goal and chart daily and weekly progress using online tools.

Answer: C

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

- 64) A trait over which a person has no control, such as height and bone structure, is a(n)
- A) modifiable determinant.
  - B) nonmodifiable determinant.
  - C) genetic defect.
  - D) environmental influence.

Answer: B

Diff: 1

Skill: Remembering

Section: What Influences Your Health?

Learning Outcome: 1.3

- 65) A trait or behavior that a person can actively control, such as eating habits, is a(n)  
A) modifiable determinant.  
B) nonmodifiable determinant.  
C) genetic defect.  
D) environmental influence.

Answer: A

Diff: 1

Skill: Remembering

Section: What Influences Your Health?

Learning Outcome: 1.3

- 66) Which behavior change model involves six distinct stages and is also known as the stages of change model?

- A) health belief model  
B) transtheoretical model  
C) social cognitive model  
D) shaping model

Answer: B

Diff: 1

Skill: Remembering

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

- 67) Educational, organizational, procedural, and environmental support aimed at helping a given population change health-related behaviors is

- A) risk behavior.  
B) health promotion.  
C) health disparities.  
D) medical treatment.

Answer: B

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2

- 68) Having unprotected sex is considered a

- A) risk behavior.  
B) health promotion.  
C) health disparities.  
D) medical treatment.

Answer: A

Diff: 3

Skill: Applying

Section: What Is Health?

Learning Outcome: 1.2

69) Differences in health conditions among specific populations are

- A) risk behaviors.
- B) health promotions.
- C) health disparities.
- D) medical treatments.

Answer: C

Diff: 1

Skill: Remembering

Section: What Influences Your Health?

Learning Outcome: 1.3

70) A person whose parents smoke is more likely to smoke based on this being a(n)

- A) enabling factor.
- B) contributing factor.
- C) reinforcing factor.
- D) predisposing factor.

Answer: D

Diff: 1

Skill: Remembering

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

71) Support from others to change a behavior is an example of a(n)

- A) enabling factor.
- B) contributing factor.
- C) reinforcing factor.
- D) predisposing factor.

Answer: C

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

72) Which change model was created to illustrate how firmly held ideas affect behavior change?

- A) health belief model
- B) transtheoretical model
- C) social cognitive model
- D) shaping model

Answer: A

Diff: 2

Skill: Understanding

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

73) The achievement of the highest level of health possible in each of several dimensions is

- A) recovery.
- B) wellness.
- C) fitness.
- D) motivation.

Answer: B

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2

74) The ever-changing process of achieving individual potential in the physical, social, emotional, intellectual, spiritual, and environmental dimensions is the definition of

- A) health.
- B) satisfaction.
- C) fitness.
- D) recovery.

Answer: A

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2

75) Actions that increase one's susceptibility to negative health outcomes are which type of behaviors?

- A) reinforcing
- B) predetermined
- C) risk
- D) influential

Answer: C

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

76) The stage of change a smoker is in when he or she has no intention of quitting is

- A) preparation.
- B) contemplation.
- C) precontemplation.
- D) maintenance.

Answer: C

Diff: 1

Skill: Remembering

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

77) The process of taking small individual steps toward a behavior change goal is

- A) action.
- B) journaling.
- C) preparation.
- D) shaping.

Answer: D

Diff: 2

Skill: Understanding

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

78) Setting up a small reward to encourage yourself to complete each week's exercise goal is an example of

- A) positive reinforcement.
- B) negative reinforcement.
- C) shaping.
- D) encouragement.

Answer: A

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

79) The absence of disease or illness is the optimal description of health.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

80) Emotional health is the same as intellectual health.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

81) Health-related quality of life describes the impact of an individual's health on his or her daily functioning.

Answer: TRUE

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

82) Being able to perform activities of daily living is an aspect of physical health.

Answer: TRUE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

83) The development of self-esteem is an important part of intellectual health.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

84) Spiritual health can only be achieved through an organized religion.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

85) A disabled person can never achieve the highest level of wellness.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

86) One of the goals of the *Healthy People 2020* public health initiative is to create social and physical environments that promote health.

Answer: TRUE

Diff: 1

Skill: Remembering

Section: What Influences Your Health?

Learning Outcome: 1.3

87) Healthy life expectancy is another term for life span.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

88) The wellness continuum ranges from a low point of beginning to experience some type of symptom to a high point of optimal health and well-being.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Is Health?

Learning Outcome: 1.2

89) Social factors, biology and genetics, individual behavior, health services, and policymaking all combine to determine a person's health status.

Answer: TRUE

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

90) Excessive drug and alcohol consumption and poor sleep habits are the primary modifiable determinants related to chronic diseases.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: What Influences Your Health?

Learning Outcome: 1.3

91) For a low-income individual without dental insurance, cost can be a perceived barrier to obtaining necessary dental care.

Answer: TRUE

Diff: 3

Skill: Applying

Section: How Does Behavior Change Occur?

Learning Outcome: 1.4

92) A risk behavior is some type of action that increases the chances of a negative health outcome.

Answer: TRUE

Diff: 1

Skill: Remembering

Section: What Is Health?

Learning Outcome: 1.2

93) Think of a health-related behavior you would like to change. List at least three resources that you will use to help you make a plan for change and explain why you selected these resources.

Answer: Resources may be selected from those listed in the Tech & Health section on page 15, those listed at the end of the chapter, or others that students locate on their own. Responses will vary and should include a well-thought-out explanation of why the resources were selected and how they will be used in planning and carrying out a behavior change.

Diff: 4

Skill: Analyzing

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

94) Define health-related quality of life.

Answer: It is the assessment of impact of health status—including elements of physical, mental, emotional, and social function—on overall quality of life.

Diff: 2

Skill: Understanding

Section: Why Health, Why Now?

Learning Outcome: 1.1

95) List the six dimensions of health and provide a brief description for each. Briefly describe a plan for improving one dimension of health in your own life.

Answer:

- Physical: body size and composition, fitness, and susceptibility to disease
- Social: ability to maintain satisfying relationships with others
- Intellectual: clear thinking, objective reasoning, and responsible decision making
- Emotional: ability to both express and control emotions appropriately
- Spiritual: having a sense of meaning or purpose
- Environmental: understanding the effects of, protecting yourself from, and improving the conditions in your environment

Diff: 3

Skill: Applying

Section: What Is Health?

Learning Outcome: 1.2

96) Discuss the overall objectives of health promotion.

Answer: The primary objective is to reduce negative health behaviors and promote positive change through motivation, education, and support.

Diff: 3

Skill: Applying

Section: What Is Health?

Learning Outcome: 1.2



97) Compare *life expectancy* and *healthy life expectancy*.

Answer: *Life expectancy* refers to the number of years a person at a given age can expect to remain alive. *Healthy life expectancy* refers to the number of years a person at a given age can expect to live in full health, without chronic diseases or disabilities.

Diff: 4

Skill: Analyzing

Section: Why Health, Why Now?

Learning Outcome: 1.1

98) How can an individual develop a greater internal locus of control?

Answer: First, a person must acknowledge feelings of disempowerment, a tendency to blame problems on external factors, and a willingness to give up in the face of difficult circumstances. Following the behavior-change steps described in this chapter, from setting SMART goals to countering to changing self-talk, can help the person begin to develop an internal locus of control.

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

99) Describe how the practices of shaping, visualization, and modeling might be used to change physical activity habits.

Answer:

- Shaping: making gradual steps toward the behavior, such as setting small physical activity goals for each day or week and increasing them at defined intervals
- Modeling: watching other people's behaviors and learning from them, such as going to a dance class with a friend who has been dancing for years and observing how she moves
- Visualizing: imagine the setting and visualize the planned action, such as visualizing what going to the gym would look and feel like or imagining oneself on the tennis court

Diff: 3

Skill: Applying

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

100) Jean drinks at least eight cans of soda each day. She knows that she should drink water, but the soda is much more satisfying because she loves its sweet taste. She has decided that she is going to stop drinking so much soda Sunday through Friday; she will reward herself by drinking soda on Saturday, and not making herself drink any water that day. She is confident that by the end of eight weeks, she will successfully overcome her soda habit and learn to like drinking water. Do you think Jean will successfully reach her goal by following her plan? Critique her plan and propose an alternate series of steps for her to follow to achieve her goal.

Answer: Jean is unlikely to reach her goal. Her goal is not specific enough and is probably unrealistic. Also, she is trying to change two behaviors at once: reducing her soda intake and increasing her water intake. She should focus on changing one behavior at a time: either cut back to a specific number of cans of soda per day or drink a specific amount of water per day. Her reward needs to be more meaningful and less like the behavior she is actually trying to change.

Diff: 4

Skill: Analyzing

Section: How Can You Improve Your Health Behaviors?

Learning Outcome: 1.5

***Health: The Basics, 12e (Donatelle)***

**Chapter 1a Focus On: Improving Your Financial Health**

1) Lower socioeconomic status is associated with

- A) lower rates of smoking.
- B) lower rates of asthma.
- C) higher rates of smoking.
- D) higher-than-average longevity.

Answer: C

Diff: 2

Skill: Understanding

Section: The Link Between Health and Wealth

Learning Outcome: 1a.1

2) Relative deprivation is

- A) the inability of lower-income groups to sustain the same lifestyle as higher-income groups in the same community.
- B) discrimination against lower-income people by higher-income people within the same community.
- C) the cluster of physical and emotional manifestations—such as higher rates of type 2 diabetes and alcohol abuse—seen in lower-income groups in a community.
- D) a sense of low self-esteem experienced by people living in poverty.

Answer: A

Diff: 1

Skill: Remembering

Section: The Link Between Health and Wealth

Learning Outcome: 1a.1

3) Which of the following countries BEST demonstrates the link between high GDP per capita and long life expectancy?

- A) Brazil
- B) Japan
- C) Russia
- D) Mexico

Answer: B

Diff: 4

Skill: Analyzing

Section: The Link Between Health and Wealth

Learning Outcome: 1a.1

- 4) Which of the following statements about financial concerns in college is TRUE?
- A) Nearly one-fourth of college students report that they worry often or very often about meeting regular expenses.
  - B) Only one-third of first-time college students complete their degree in 6 to 8 years.
  - C) Almost one-half of college students report that financial aid is a major factor in determining which college they attend.
  - D) The average cost of tuition and fees at public four-year colleges nearly doubled between 2010 and 2015.

Answer: C

Diff: 1

Skill: Remembering

Section: Financial Struggles in College

Learning Outcome: 1a.2

- 5) On average, about what percentage of college costs are paid for with borrowed funds?
- A) 12%
  - B) 22%
  - C) 32%
  - D) 42%

Answer: B

Diff: 1

Skill: Remembering

Section: Financial Struggles in College

Learning Outcome: 1a.2

- 6) A common reason for students to drop out of college is
- A) that they have been offered a high-paying job.
  - B) stress-related illness.
  - C) concern about growing debt.
  - D) parental pressure to enter the workforce.

Answer: C

Diff: 1

Skill: Remembering

Section: Financial Struggles in College

Learning Outcome: 1a.2

- 7) A principal reason for making a budget is to
- A) earn more money.
  - B) pay bills on time.
  - C) qualify for a bank loan.
  - D) know how much you can afford to spend.

Answer: D

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

8) All of the following qualify as budget expenses EXCEPT

- A) rent payments.
- B) utility payments.
- C) insurance premiums.
- D) stipends from relatives.

Answer: D

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

9) When you earn more than you spend, you have a budget

- A) surplus.
- B) deficit.
- C) shortfall.
- D) liability.

Answer: A

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

10) Discretionary spending is the opposite of \_\_\_\_\_ spending.

- A) excess
- B) necessary
- C) entitlement
- D) recreational

Answer: B

Diff: 4

Skill: Analyzing

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

11) Which of the following is a good way to cut spending and keep to your budget?

- A) Drive more rather than taking the bus.
- B) Eat out rather than cooking at home.
- C) Use cash rather than credit cards.
- D) Avoid texting on Wi-Fi networks.

Answer: C

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

12) George earns a good salary and rents an apartment that is within his means, yet every month, he runs short of money. What should he do?

- A) Set budget goals to clarify his situation.
- B) Track his income to find out why he doesn't have enough money.
- C) Track his expenses to figure out why his spending exceeds his income.
- D) Take out a loan to make sure he has money left over at the end of the month.

Answer: C

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

13) Juana is a junior in college and receives scholarship funds at the beginning of each semester. In the past, this money has been sufficient to cover her costs each term. But this fall she ran out of money before the term was over. Which of the following is the MOST sensible step she can take to make sure she doesn't run out in the spring?

- A) Create a budget to help her smooth out her spending and avoid surprises.
- B) Drop one of her classes and get a job to add to her income.
- C) Request a cost of living increase in her scholarship funds.
- D) Track her income to see where the money is going.

Answer: A

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

14) Soraya is trying to avoid running out of money every month. She has asked her employer to deposit her paycheck directly into her bank account. She has also cut back on expenses by eating out just once a week, driving her car as little as possible, and limiting visits to her favorite coffee shop. She has also put all discretionary purchases on her credit card so that she can pay for everything at the end of the month. What do you think she should do to avoid running out of money every month?

- A) She should eat out less.
- B) She should drive more and spend less on public transportation.
- C) She should have her paycheck mailed to her so she can deposit it herself.
- D) She should not use her credit card so much, but instead rely more on cash purchases.

Answer: D

Diff: 5

Skill: Evaluating

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

15) What is one advantage of debt?

- A) It allows large projects to be built.
- B) It discourages borrowing.
- C) It encourages borrowing.
- D) It contributes to recessions.

Answer: A

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

16) What is a loan principal?

- A) the fee on a loan
- B) the amount owed on a loan
- C) the interest rate paid on a loan
- D) the interest payment on a loan

Answer: B

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

17) Credit is essentially the same as

- A) debt.
- B) a loan.
- C) interest.
- D) principal.

Answer: B

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

18) Student aid includes all of the following EXCEPT

- A) loans.
- B) grants.
- C) credit.
- D) work study.

Answer: C

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

19) For students, a federal loan is usually preferable to a private loan because

- A) it is easier to obtain.
- B) interest rates tend to be variable.
- C) interest rates tend to be lower.
- D) repayment timelines are shorter.

Answer: C

Diff: 5

Skill: Evaluating

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

20) Gustavo is going to start college next year and is considering a financial aid package that includes a federal loan, a private loan, a grant, and work study. What are his two BEST options in that package if he wants to keep his costs down?

- A) the federal loan and private loan
- B) the federal loan and work study
- C) the grant and work study
- D) the federal loan and grant

Answer: C

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

21) A credit card is a(n) \_\_\_\_\_ loan.

- A) secured
- B) unsecured
- C) permanent
- D) impermanent

Answer: B

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

22) What is one benefit of having a credit card?

- A) You can spend without limits.
- B) You won't pay interest charges.
- C) You may qualify for free rental cars or hotel rooms.
- D) You may receive purchase protection on products.

Answer: D

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3



23) The starting point in shopping for a credit card is to find out the

- A) annual percentage rate.
- B) source of the card.
- C) grace period.
- D) credit limit.

Answer: A

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

24) Fees associated with credit cards include all of the following EXCEPT

- A) cash advance fees.
- B) annual fees.
- C) grace fees.
- D) late fees.

Answer: C

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

25) Why might a person's first credit card have a high APR?

- A) lack of credit history
- B) long credit history
- C) high credit score
- D) low credit limit

Answer: A

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

26) What does a credit score evaluate?

- A) how likely a person is to default on a loan
- B) the length of a person's credit history
- C) the amount of debt a person has
- D) the number of credit cards a person holds

Answer: A

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

27) Credit scores are based on all of the following EXCEPT

- A) current debt.
- B) total credit available.
- C) marital status.
- D) credit history.

Answer: C

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

28) Why is a low credit score problematic?

- A) It leads to penalties.
- B) It makes it more difficult to borrow.
- C) It lowers your interest rate.
- D) It raises your credit limit.

Answer: B

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

29) To check your credit report, start by contacting the

- A) Interstate Commerce Commission.
- B) Department of the Treasury.
- C) Department of Commerce.
- D) Federal Trade Commission.

Answer: D

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

30) Which of the following rules was included in the 2009 CARD Act, designed to regulate the credit card industry?

- A) Interest rates on credit cards cannot be raised.
- B) You must be at least 21 years old to get a credit card.
- C) Students can receive gifts when they apply for credit cards.
- D) Colleges must disclose marketing contracts with credit card companies.

Answer: D

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

31) Recent changes in credit card rules can be obtained from the

- A) Consumer Financial Protection Bureau.
- B) Banking and Commerce Committee.
- C) Federal Trade Commission.
- D) U.S. Chamber of Commerce.

Answer: A

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

32) Approximately how many Americans were affected by identity theft in 2013?

- A) 13,000
- B) 130,000
- C) 1.3 million
- D) 13 million

Answer: D

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

33) What was the financial loss to Americans from identity theft in 2013?

- A) \$3.8 million
- B) \$48 million
- C) \$18 billion
- D) \$28 billion

Answer: C

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

34) If your ATM or debit card is stolen and used, you will be liable for no more than \$50 in charges if you report the theft within how many business days?

- A) 2
- B) 3
- C) 4
- D) 5

Answer: A

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

35) If your ATM or debit card is stolen and used, you be responsible for *all* charges put on the card if you fail to report the theft within

- A) 30 days.
- B) 60 days.
- C) 90 days.
- D) 120 days.

Answer: B

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

36) What is phishing?

- A) an email scam used to seek personal financial information
- B) a computer virus
- C) a phony credit card application
- D) a fraudulent credit report offer

Answer: A

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

37) Why is identity theft more commonly experienced by users of social media?

- A) Social media websites are hacked often.
- B) Social media companies engage in fraud.
- C) Social media users often share private information online.
- D) Social media sites download computer viruses onto personal computers.

Answer: C

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

38) All of the following actions can help protect against identity theft EXCEPT

- A) shredding credit card statements to remove account numbers.
- B) password locking your smart phone and PC.
- C) not responding to phishing schemes.
- D) not getting a smart card.

Answer: D

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

39) Financial status has no relation to an individual's health.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: The Link Between Health and Wealth

Learning Outcome: 1a.1

40) To reduce college costs, more than 40 percent of students live at home or with a relative.

Answer: TRUE

Diff: 1

Skill: Remembering

Section: Financial Struggles in College

Learning Outcome: 1a.2

41) The median income of high school graduates is only a little over half that of people who hold a bachelor's degree.

Answer: TRUE

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

42) A budget is a record of spending over a long period of time.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

43) A budget deficit is the money left over for savings after expenses have been paid.

Answer: FALSE

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

44) One purpose of budgeting is to help you save more than you spend.

Answer: TRUE

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

45) Fixed expenses are those that don't change much in a short period of time, such as car loan payments or rent.

Answer: TRUE

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

46) Purchasing health insurance should be low on your financial priority list.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

47) With credit cards, the credit limit and APR are the same.

Answer: FALSE

Diff: 1

Skill: Remembering

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

48) Individuals cannot find out their credit score.

Answer: FALSE

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

49) Updating computer software can help guard against identity theft.

Answer: TRUE

Diff: 2

Skill: Understanding

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

50) Explain how the following countries demonstrate the relationship between health and economic prosperity: Norway, France, Russia, India.

Answer: As the graph on p. 26 shows, Norway and France have relatively high per capita GDP and relatively long life expectancies. Russia and India have much lower GDP per capita and shorter life expectancies. This data supports the idea that economic prosperity contributes to better health overall.

Diff: 4

Skill: Analyzing

Section: The Link Between Health and Wealth

Learning Outcome: 1a.1

51) Identify at least two advantages and two disadvantages of working your way through college.  
Answer: Students should identify at least two advantages and disadvantages, such as the following.

Advantages might include:

- You would have more money to pay for college tuition, fees, books, supplies, room, board, etc.
- You would gain work experience that could enrich your academic learning as well as inform your search for permanent employment once you've graduated.
- You would make professional contacts who might be able to help you in your post-graduation job search.

Disadvantages might include:

- The time you spend working could reduce the time you have available for studying, doing lab or project work, exercising, or volunteering in activities and programs that may be personally enriching or related to your field of study.
- The job hours could overlap with the hours of classes you need for your major, thereby increasing the number of semesters or years it takes you to complete your degree program.
- The stress of work expectations and work relationships might increase your overall stress level, including by creating time conflicts between job responsibilities and academic responsibilities.
- The dual burden of school and work might reduce your sleep time and leave you at greater risk for infections and other illnesses related to sleep and immunity.

Diff: 5

Skill: Evaluating

Section: Financial Struggles in College

Learning Outcome: 1a.2

52) Identify five reasons why federal student loans are generally preferable to private loans.  
Answer: Students should cover at least five of the following points.

- Repayment timelines start later.
- Interest rates are fixed and often lower.
- Students may qualify for subsidized loans.
- Credit checks are not needed.
- Interest may be tax deductible.
- Loan payments can sometimes be deferred for hardship reasons.
- Several repayment plans are available.
- A portion of the loan may be forgiven if the holder works in public service.

Diff: 5

Skill: Evaluating

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

53) Why should people be cautious in their use of credit cards?

Answer: The danger of credit cards is that they make it too easy to spend money. If spending gets out of control, extra fees and compounding interest can make a person's debt grow very fast.

Diff: 4

Skill: Analyzing

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

54) Why is identity theft such a problem today?

Answer: Identity theft has grown with the rising use of credit cards, computers, and online banking. It is a problem because it is so widespread and has great economic and personal effects, including billions of dollars in monetary losses and damage to individual credit ratings. Medical account theft can affect a person's health care records and treatments.

Diff: 4

Skill: Analyzing

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3

55) List at least three things you should do if you suspect that your identity has been stolen.

Answer: Students should list at least three of the following:

- Place a fraud alert on credit reports and request copies of reports to review.
- Close accounts that were misused or set up fraudulently.
- Fill out dispute forms so the fraudulent debts won't be held against you.
- File a police report to document the crime.
- Visit the website of the Federal Trade Commission to learn more guidelines.

Diff: 3

Skill: Applying

Section: Actions to Improve Your Financial Health

Learning Outcome: 1a.3