



Module 4: TRAINING & EDUCATION

1. Training and education are what type of asset?
 - A. Physical
 - B. Financial
 - C. Productive
 - D. Social Capital

2. Which of these items are eligible for matching funds when using your Opportunity Passport™ account?
 - A. Tuition, registration, fees
 - B. Texts books
 - C. Computer for school
 - D. All of the above

3. Which level of education has the highest rate of unemployment?
 - A. Professional degree
 - B. Some college (no degree)
 - C. Did not finish high school
 - D. High school graduate

4. When writing a SMART goal, it should be:
 - A. Smart, Measurable, Achievable, Respectful, Time-bound
 - B. Specific, Meaningful, Accurate, Results-Oriented, True
 - C. Specific, Measurable, Achievable, Results-Oriented, Time-bound
 - D. Scientific, Measurable, Achievable, Regulated, Training

5. Your career should fully support you if the likely starting wage will cover which of the following?
 - A. Housing, utilities, food, transportation, and health care
 - B. Housing, utilities, food, transportation, health care and savings
 - C. Utilities, food, transportation, health care and savings
 - D. Housing, utilities, transportation, health care, entertainment and savings

6. You will need to fill out the FAFSA for which of the following?
- A. Scholarships
 - B. Stafford loans
 - C. Pell grants
 - D. All of the above
7. Which of these two funding sources for education or training do not have to be repaid?
- A. Scholarships and grants
 - B. Stafford loans and scholarships
 - C. Grants and private loans
 - D. Private loans and Stafford loans
8. What is a funding source you can use to help pay for training and education?
- A. Chafee Education and Training Voucher (ETV) Program
 - B. Opportunity Passport™ until you turn twenty-six
 - C. Foster Care to Success Scholarships
 - D. All of the above
9. Which of these answers is true about private loans?
- A. Private loans do not consider your credit score
 - B. Private loans are less expensive than federal loans
 - C. Private loans do not require you to fill out the FAFSA
 - D. Private loans offer more repayment options at lower interest rates
10. Which of the following is true about loan forbearance?
- A. Interest will not accrue on my subsidized loans
 - B. Interest will accrue on loans that are subsidized and unsubsidized
 - C. Interest will not accrue on my unsubsidized loans
 - D. Interest will accrue only on my subsidized loans