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