(10) The student determines stress-management techniques effective for individuals and families. The student is expected to:

(A) describe the impact of stress on individuals and relationships;

(B) identify factors contributing to stress.

**Question 1.** Recent studies have shown that 50% of all marriages end in divorce. If 65% of those ending in divorce list financial reasons as the reason for divorce, what percentage of all marriages are ending due to financial reasons?

a. 15%
b. 32.5%
c. 50%
d. 65%
(10) The student determines stress-management techniques effective for individuals and families. The student is expected to:

(A) describe the impact of stress on individuals and relationships;

(B) identify factors contributing to stress.

**Question 2.** Analyze the chart below.

![Divorce Reasons Chart]

Which of the following is a reasonable conclusion from the graph?

a. 65 marriages ended in divorce.
b. Less than 10% of marriages end because they are not in love.
c. People are not honest with why the divorce is ending.
d. Infidelity is the second most common reason for divorce.
(10) The student determines stress-management techniques effective for individuals and families. The student is expected to:

(D) implement positive strategies for dealing with change.

**Question 3.** Analyze the chart below.

A research study asked people to rate their happiness on a scale of 1-5. Which of the following is not a reasonable conclusion from the chart?

a. The more money you make the happier you will be.
b. People making $250,000 rated themselves above a 3 on the scale.
c. No group of people rated below 2.5 in the study.
d. People making $250,000 rated themselves happier than those making $50,000.
(8) The student determines how changes occurring throughout the family life cycle impact individuals and families. The student is expected to:

(B) examine roles and responsibilities of individuals and family members throughout the family life cycle.

**Question 4.** Mr. Chan is excited about getting a 13% raise to his $3,000 monthly salary. His wife has been talking about wanting to go on a cruise that will cost $4,000 for two people. How many months will he need to save his 13% raise in order to be able to pay for the cruise for both of them?

a. 2 months  
b. 6 months  
c. 11 months  
d. 16 months

Refer to the chart below for Questions 5-7.
(8) The student determines how changes occurring throughout the family life cycle impact individuals and families. The student is expected to:

(C) analyze financial considerations related to the family life cycle.

**Question 5.** The Adams family decides to take a vote on what they want to add to their budget for the upcoming months. If they decide to add an entertainment category of $100 per month, what would be the new total budget?

- a. $2,128
- b. $2,220
- c. $2,314
- d. $2,412

(8) The student determines how changes occurring throughout the family life cycle impact individuals and families. The student is expected to:

(C) analyze financial considerations related to the family life cycle.

**Question 6.** The Adams family has heard that the happiest families only spend 30% of their total budget on a home mortgage. What percentage of their original budget is spent on the home mortgage?

- a. 28%
- b. 31%
- c. 39%
- d. 45%
(8) The student determines how changes occurring throughout the family life cycle impact individuals and families. The student is expected to:

(C) analyze financial considerations related to the family life cycle.

**Question 7.** If the Adams family was going to move into a home that is only 30% of their current budget of $2,028, how much should the home mortgage be?

- a. $557
- b. $608
- c. $676
- d. $735

(7) The student determines methods that promote an effective family unit. The student is expected to:

(D) predict the effects of societal, demographic, and economic trends on individuals and the family.

**Question 8.** If Mr. Adams loses his job where he made $3,000 a month and must take another job that pays 25% less, how many more hours a month will Mrs. Adams have to work at her job that pays 8.25 an hour in order to make up the difference?

- a. 63 hours a month
- b. 75 hours a month
- c. 91 hours a month
- d. 104 hours a month
(10) The student determines stress-management techniques effective for individuals and families. The student is expected to:

(A) describe the impact of stress on individuals and relationships;

(C) practice creative techniques for managing stress.

**Question 9.** Analyze the chart below.

![Stress vs Happiness chart](chart)

Which of the following equations could be the line to best fit for the data?

a. \( y = x + 10 \)
b. \( x = y + 10 \)
c. \( y = x - 10 \)
d. \( x + y = 10 \)
(10) The student determines stress-management techniques effective for individuals and families. The student is expected to:

(A) describe the impact of stress on individuals and relationships;

(C) practice creative techniques for managing stress.

**Question 10.** Analyze the graph below.

![Stress vs Happiness graph](image)

Which of the following is a reasonable conclusion?

a. As stress increases, happiness increases.

b. As happiness increases, stress increases.

c. The happiest people reported the lowest stress levels.

d. The happiest people reported the highest stress levels.
Answer Key

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