

**A**

**HOW TO PREPARE BOOKLET**

**FOR THE**

**RETIREMENT COUNSELOR - 10875**

**WRITTEN EXAMINATION**

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## **I. INTRODUCTION**

Your application for *Retirement Counselor* has been accepted. To be placed on the register, you must complete an examination. Your performance on the examination will make up 100% of your final score.

This booklet has been designed to help you prepare for the *Retirement Counselor* examination. Read this booklet carefully so that you will know what is expected of you at the test site and during the exam.

## **II. GENERAL INFORMATION ABOUT THE EXAM**

The examination for this classification is a multiple-choice exam. A multiple-choice exam is designed to measure specific knowledges and abilities. As an applicant for the *Retirement Counselor* job you are expected to have some of the knowledges and abilities necessary to carry out the duties of the job. The purpose of the exam is to measure those knowledges and abilities necessary for an applicant to possess **before** employment. The specific knowledges and abilities that will be measured on this exam include:

- ❖ **The knowledge of English grammar to include sentence structure, punctuation, spelling, and business format of correspondences and reports.**
- ❖ **The ability to use logic and reasoning.**
- ❖ **The ability to perform mathematical computations.**
- ❖ **The ability to read and comprehend departmental policy and/or state law.**
- ❖ **The ability to write reports and correspondence to include arranging materials in logical order, clarity and conciseness.**

The exam consists of multiple choice questions and is divided into five sections. Each section will measure one of the knowledges or abilities listed above. The ability to perform mathematical computations and the ability to reference a tax table will be measured in the same section on the exam. You will be presented with a test question and four possible responses to that question. You will then select the most appropriate response to the question.

**You will have 3 hours to complete the exam.**

### **III. WHAT TO DO BEFORE YOU COME TO TAKE THE EXAM**

- Be well rested. Get a good night's sleep for several nights before the exam.
- Allow plenty of time to get to the exam location. If you are rushed and late, you may be upset when you get there. Plan to get there 20 minutes before the scheduled time.
- Come to the exam dressed comfortably.
- Read this booklet. You may want to practice using the example items.
- Do not bring this booklet or any other study materials to the exam location. You will not be permitted to bring them into the testing room.
- You must bring several sharpened #2 pencils with good erasers. It is also recommended that you bring at least one (1) highlighter pen.
- You must bring the NOTIFICATION CARD that you received from the State of Alabama Personnel Department. This card lists the examination title; location of exam; and date, day, and time of examination.
- You must also bring a form of PICTURE IDENTIFICATION to the exam location. This may be your driver's license, a military identification card, or passport. You will not be allowed into the testing location without your NOTIFICATION CARD and PICTURE IDENTIFICATION.
- You may bring a non-programmable calculator to complete the math portion of the test. Small solar powered or battery operated calculators that perform basic functions are allowed. Calculators that plug-in, utilize tape, have word processing, spelling, thesauruses, or other storage and retrieval capabilities (except basic memory functions) are not allowed. Calculators are subject to inspection by exam monitors. Applicants may not borrow or share calculators at the exam site.

### **IV. DURING THE EXAM**

When you report to the exam, a test monitor will check you in and provide specific instructions on where to sit for the exam. The test monitor will be in the testing room and will be available to assist you if you have any problems; however, the monitor **will not interpret exam questions for you.**

### **V. HOW TO TAKE THE EXAM**

- Use your time efficiently. The exam is not a test of how quickly you can answer questions; however, you should pace yourself to ensure that you have enough time to complete it. In the section(s) of the test that require reading, try to keep a steady pace. Try to finish as much of the test as you can.

- As on most tests, you will find some of the exam items to be harder than others. Even if you do not know an answer, it will be to your advantage to guess since your score will be based on the number of correct answers. It is suggested that you first work through the test without spending too much time on any one item. After you have gone through the test once, go back to those items you may have skipped, or of which you were unsure. Remember: it is to your advantage to answer every item.
- When you take the exam, you will be given an exam booklet and a separate answer sheet. The exam monitor will explain how to complete the answer sheet and how to mark your answers. **The most important thing to remember is that you should always be sure the item number in the exam booklet is the same as the number you are marking on the answer sheet, and that you mark only one answer per item.** Items with more than one answer will be counted as incorrect.

### *Strategies For Answering Questions*

**By following the suggestions listed below, you can do your best.**

- **Read the questions carefully.**

Be sure you know what the questions ask and what the choices say before you try to answer the question. On every test, people choose wrong answers simply because they fail to pay attention to part of the question or fail to read all of the answer.

- **Choose the answer that is generally best.**

To keep questions short, they cannot have a lot of detail. You should give the answer that would be considered to be generally the best.

- **Mark some response to each question.**

1. You may decide you know the answer. Mark your answer on the answer sheet and spend no more time on that question.
2. You may decide you are fairly sure of the answer, but may want to think more about it. Make a note in the test booklet so it will be easy to find later.
3. You may decide one or two answers are definitely not the best. Eliminate the answers you know are wrong then direct your attention to those choices that could be correct.
4. You may decide that figuring out the answer is possible but will take you a lot of time. Don't mark any answer at that time. Note the question in your test booklet so you can find it when you are ready to come back to it. Make sure you finish the test in enough time to go back to answer the question.

5. You may decide you don't know the answer, and all you can do is make a guess. Make the guess. Mark the answer sheet to show your answer. Don't waste any more time on that question. There is no penalty for guessing, and sometimes you may guess right.
- **Do not change answers unless you have a good reason.**

When people change their answers, they more often change from a right answer to a wrong one rather than from a wrong answer to a right one. The reason seems to be that they start thinking about some specific case, which results in choosing an answer on the basis of facts that are not given in the question. Or, people start to think about what some part of a question says and forget about what the rest of the question said.

## **VI. SCORING**

Your education and experience have already been reviewed to determine if you meet the minimum qualifications for this position. You will not receive additional credit for your education and experience. Your score on the multiple-choice exam will make up 100% of your final score. Approximately six weeks after you take the exam, you will receive a performance report with your standing on the register.

When the written examination is graded, the scores will be grouped into bands. When you receive notification of how you did on the exam, you will not be given a numerical score (e.g., you will not receive a score of 95 out of 100). Rather, you will be informed of the band into which your score fell. The following page will provide you with information to help you understand the banding procedure.

### ***WHAT IS BANDING?***

Banding is one way to reduce the impact of fluctuations in test scores that do not provide meaningful information about differences in the ability to do the job. One important purpose of testing is to identify the differences in test scores that reflect real differences among candidates. Banded scoring is a statistical procedure for grouping raw test scores that statistically are not meaningfully different from one another. In banded scoring, bands are set objectively and mathematically. They are not manipulated arbitrarily.

### ***MISCONCEPTIONS ABOUT BANDING***

There are many misconceptions about banding and the use of banded scores. Some of the most common misconceptions are listed below. Each misconception is followed by a clarification.

#### **1.) Misconception: Each band should have the same number of people.**

The people in a band are similar to each other in that statistically there is no meaningful difference in their scores. Sometimes Band 1 may be very large and at other times it may be small. We do not force bands to be a certain size. The size of the bands is based on the scores people make.

**2.) Misconception: Band numbers have no meaning. I don't have a score.**

Think of a band as a group of tied scores. Think of a band as a group of scores that statistically are not meaningfully different. In school, two students with average grades of 94.5 and 94.3 would both be grouped into a band called "A" because the teacher cannot be sure that .2 of a point is a real difference in achievement. Think of scores on achievement tests children take in school. The fine print on the tests always cautions you not to focus on the numerical score but rather on the comparative score which uses some grouping technique such as percentiles, stanines, standard deviations, grade levels, etc. These grouping techniques are considered forms of banding.

**3.) Misconception: Band numbers are the same as letter grades.**

Band 1 does not equate to an "A," Band 2 to a "B," etc. In school a predetermined numerical score (e.g., 92-100) equals an A. In banding, scores are banded only in relation to one another. Unlike grade school bands, the width of bands are not set in advance. You compete against your peers only. Your scores are set in relation to your peers only.

**4.) Misconception: A band score on one test has the same value as a band score on another test.**

Banded scores are test specific and cannot be compared to banded scores on other tests.

**5.) Misconception: People who have been on the job longest should be in the top bands.**

Time spent in a job may not be the same as skill in doing the job. The people with the strongest skills (or who did best on the exam) should be in the top bands. Some of these people will have been in the job longer than others. Years of service do not always equal proficiency.

**6.) Misconception: A standing in Band 4 or below automatically indicates failure or ineligibility for jobs.**

This statement is false. A band score of 4 or lower is not automatically equated with failure. The true test of your employment opportunities is whether or not you can be certified and considered for a job vacancy.

**7.) Misconception: Banding replaced the "Rule of 10."**

Banding did not replace the "Rule of 10." The "Rule of 10" determines the number of bands to be certified. In the past, tied scores referred to an actual numerical score (e.g., two candidates with a score of 98.98 were considered tied) while now all of the scores within a band are considered tied.

**8.) Misconception: People in a band do not differ.**

When several people are placed in the same band, it does not mean that those people do not differ. Instead, it means that their scores on the exam do not differ enough to be separate scores.

## **VII. STUDY SUGGESTIONS**

In preparing for the exam, you may wish to employ some of the following strategies to help you study:

- ✓ Pretend that you are in a real testing situation and try not to talk to anyone else while you are answering the sample test items.
- ✓ Practice following instructions. Read sections of how-to books or instruction manuals you may have at home and practice taking notes or highlighting important aspects of the sections.

- ✓ Practice using a hand-held calculator to add, subtract, multiply, and divide.
- ✓ Study the Sample Test Items in this How to Prepare Booklet.

*Other strategies that you have used in the past may also be helpful in preparation for the exam.*

## **VIII. GENERAL QUESTIONS ABOUT THE EXAM**

If you have any questions about the exam or how to prepare for it, you should contact **Jill Hughes** at **(334) 242-3389**. Exam administrators are not allowed to provide specific information about the content of the exam during exam administration.

### ***Reasonable Accommodation***

If you would like to request special testing accommodation or have any questions concerning the test site or testing conditions, please contact us at the phone number above.

### ***Administrative Questions***

You may contact us if you have any other administrative questions or concerns about the exam or questions about any of the information presented in this booklet.

**This exam should be graded approximately four to six weeks after the exam is administered; however, it is not necessary for you to contact us in order to receive your grade. You should receive notification of your score and standing on the register by postcard approximately six weeks after the exam is administered.**

## **IX. SAMPLE TEST ITEMS**

### **SECTION 1: THE KNOWLEDGE OF ENGLISH GRAMMAR**

1. Choose the word or phrase that best completes the following sentence.

\_\_\_\_\_ procedures manual is \_\_\_\_\_ old to be used in our training sessions.

- A. Their ... to
- B. Their ... too
- C. There ... to
- D. There ... too

Answer: The correct answer is “B”.

2. Select the response which indicates the clearest and most concise use of standard English.

- A. This department has a full complement of copiers.
- B. This spell-checker should compliment your word processing program.
- C. The complement she gave me about my work was very gratifying.
- D. The manager’s letter was very complementary about Jean’s work.

Answer: The correct answer is “A”.

## SECTION 2: THE ABILITY TO READ AND COMPREHEND

The position of Retirement Counselor requires reading such materials as state and federal laws, rules and regulations, and departmental policies and procedures. Your ability to read and comprehend this type of material will be measured.

For this exercise, read each passage. Based on the information contained in the passage, select the most correct answer to the question which follows the passage.

### *Passage*

Standard formats promote efficiency and reduce the chance of error. Time is saved in training personnel because it takes less time to teach one letter and one memorandum style than it does teaching several. Since the word processing operator does not have to make decisions regarding personal preferences of authors, the possibility of using the incorrect style is eliminated.

1. According to the above passage, using standard formats for documents:
  - A. increases decision making.
  - B. adds to the production time.
  - C. reduces the chance of error.
  - D. All of the above.

Answer: The correct answer is "C". According to the first line of the passage, the use of standard formats promotes efficiency and reduces the chance of an error.

**SECTION 3: THE ABILITY TO PERFORM MATHEMATICAL COMPUTATIONS AND**

Use the Tax Table found below for this exercise. Based on the information contained in the Table, select the correct answer to the following question.

<b>Payroll Period</b>	<b>One Withholding Allowance (Exemption)</b>
Weekly .....	\$58.65
Biweekly.....	117.31
Semi-monthly .....	127.08
Monthly .....	254.17
Quarterly .....	762.50
Semi-annually .....	1,525.00
Annually .....	3,050.00
Daily or miscellaneous (each day of the payroll period).....	11.73

1. According to the table, if someone is paid a \$1,000 monthly benefit and they are claiming two exemptions, what is their total wage after subtracting the withholding allowance(s)?
  - A. \$875.92
  - B. \$745.83
  - C. \$745.84
  - D. \$491.66

Answer: The correct answer is “D”. The withholding allowance on a monthly benefit is \$254.17. Since this person is claiming two exemptions you would multiply \$254.17 by 2 to get the total withholding allowance of \$508.34. If you subtract \$508.34 from \$1000.00, you get \$491.66.

#### **SECTION 4: THE ABILITY TO WRITE REPORTS AND CORRESPONDENCE**

For the following two questions, choose the answer which best develops the thought expressed in the topic sentence.

1. I was very tired this morning after studying all night.
  - A. I'll also have to stay up late next week. Everybody seems to want to give a test at the same time.
  - B. I went out to dinner and then saw a movie. I didn't start studying until after midnight.
  - C. I had a term paper due today, and I also had to prepare for an examination. Next time, I'll get started earlier.
  - D. All tests ought to be given on Mondays. That way we'd have more time to study.

Answer: The correct answer is "C"

2. Modern theory suggests that communication can be influenced by the attitude of the transmitter.
  - A. Reception is influenced by what receivers consider important to them. They listen more attentively to messages they regard as of interest.
  - B. Attitudes of those who are transmitting affect the receptivity of those to whom orders are directed.
  - C. Communications are also influenced by skill in transmission. Perhaps more attention should be given to the quality of transmission.
  - D. One-way communication is much less effective than two-way communication. Ambiguities can be removed and meaning explained.

Answer: The correct answer is "B"

## SECTION 5: THE ABILITY TO USE LOGIC AND REASONING

The sentences in the following passage may or may not be in the proper order.

- (1) I have a son named John.
- (2) He will start tomorrow.
- (3) That means he is old enough to start school.
- (4) He is five years old.

1. Based on the information in the above passage, select the answer which lists the sentences in the order making the most sense.
  - A. 1-2-3-4
  - B. 2-4-3-1
  - C. 1-4-3-2
  - D. 4-3-2-1

Answer: The correct answer is “C”. The sentences should be arranged 1-4-3-2.

2. Apple is to tree as corn is to
  - A. ear.
  - B. kernel.
  - C. cob.
  - D. stalk.

Answer: The correct answer is “D”.

**REMEMBER!!!**

**Be sure to bring your NOTIFICATION CARD and a form of PICTURE IDENTIFICATION when you come to the exam, as you will not be allowed into the testing location without them.**