A Tutor™ for CASAS GOALS 2 Student Edition

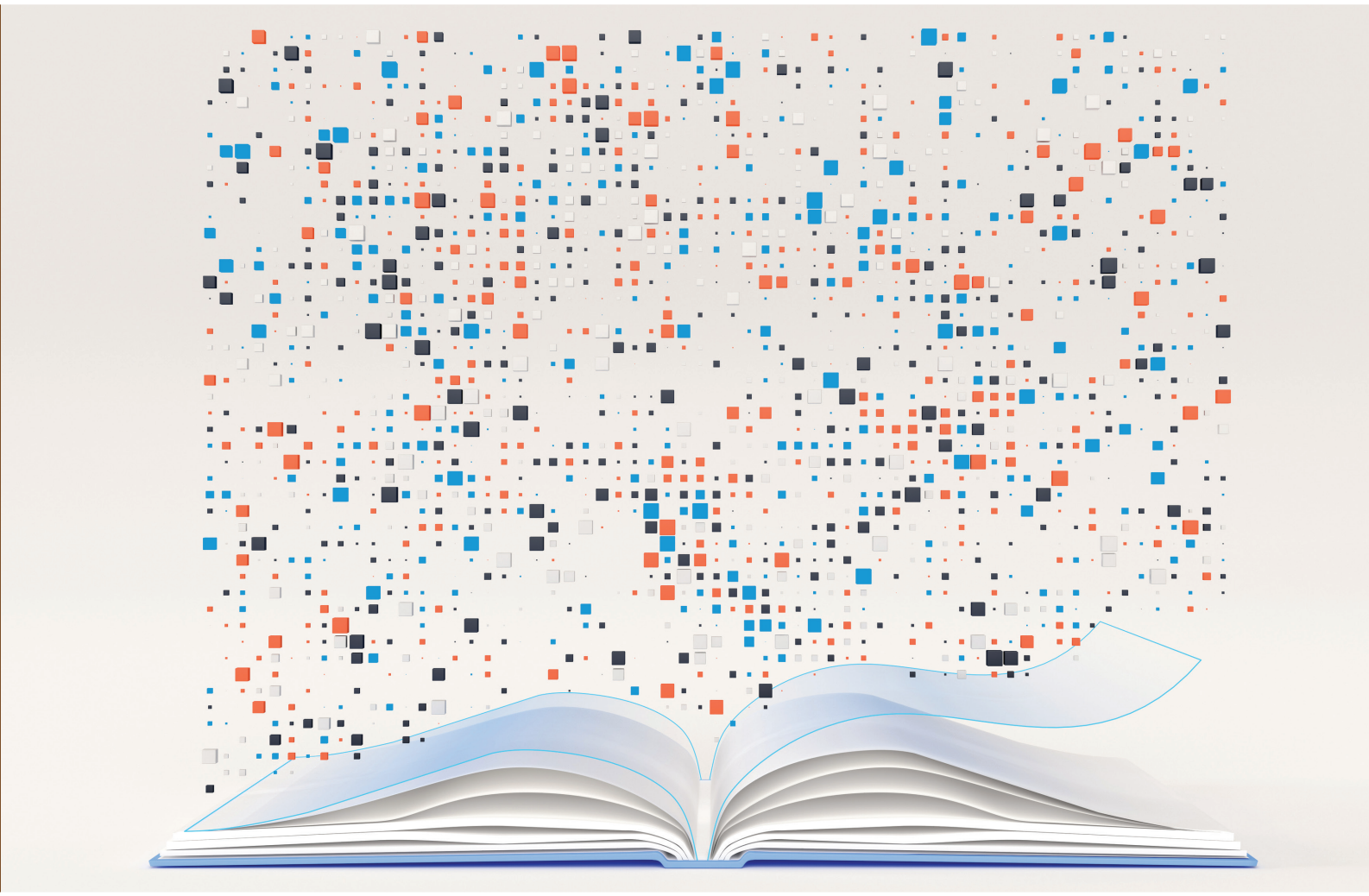
Aztec Paxen Publishing

Reading

Level C

Sampler

Steck-Vaughn Adult Education



- Aligned to CASAS Reading GOALS 2 and CCRS
- Pretest to identify strengths and weaknesses
- Step-by-step instruction and targeted practice to boost CASAS Reading GOALS 2 scores
- Full-length practice test to build learners' confidence

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About CASAS Reading GOALS 2

CASAS stands for Comprehensive Adult Student Assessment Systems. *GOALS* stands for Greater Opportunities for Adult Learning Success. The CASAS Reading GOALS 2 tests are available in paper-and-pencil formats and online formats. CASAS Reading GOALS 2 tests align with the College and Career Readiness Standards (CCR) for Adult Education and the CASAS Competencies. The CASAS Reading GOALS 2 tests measure progress on the basic skills that adults need to succeed on the job and in life.

There are five levels for the CASAS Reading GOALS 2:

CASAS Reading GOALS 2 Levels A, B, C, D, E

Test	Number of Items (approximate)	Maximum Allowable Testing Time
Reading GOALS 2 Level A	33	35 minutes
Reading GOALS 2 Level B	36	60 minutes
Reading GOALS 2 Level C	36	70 minutes
Reading GOALS 2 Level D	36	70 minutes
Reading GOALS 2 Level E	33	70 minutes

These tests measure basic adult reading proficiency and the ability to understand vocabulary, identify details and main ideas, make inferences, analyze points of view, and support evidence. Reading passages are relevant to adult lives. Passage types include forms, charts, tables, graphs, texts, signs, ads, labels, and other real-world and work-related formats. The CASAS Reading GOALS 2 test includes multiple-choice items with four answer options. Reading passages may have multiple items.

The reading tests include items from the following domains.

CASAS Reading GOALS 2 Content Areas	Covered Domains				
	A	B	C	D	E
Vocabulary	✦	✦	✦	✦	✦
Details	✦	✦	✦	✦	✦
Main Idea	✦	✦	✦	✦	✦
Inference		✦	✦	✦	✦
Point of View and Supporting Evidence			✦	✦	✦

Using *A Tutor™ for CASAS Reading GOALS 2 Student Edition*

Step-by-Step Instruction

Each lesson starts with step-by-step instruction on a reading skill. The instruction contains examples and guided practice items with feedback. This instruction is followed by independent practice items. All passages and items are aligned to a College and Career Readiness (CCR) Standard and a CASAS Competency. Complete all of the items in the lesson's practice, and then check your work in the Answers and Explanations section in the back of the book.

Pretest

Begin by taking the pretest on pages vi–xxi. Use the Pretest Analysis Chart starting on page 105 to identify your areas of strength and the areas you need to review. The chart will refer you to specific lessons in this book for further study.

Unit Reviews

Unit reviews give you a chance to check your understanding and determine if you have mastered the skills taught in each unit. Use the corresponding Unit Review Analysis Charts on pages 107–111 to identify strengths and weaknesses. These charts will help you determine if you need to review any of the lessons before continuing to the next unit.

Practice Test

At the end of the book, there is a full-length practice test. This test is similar to the CASAS Reading GOALS 2 test. It has the same number and type of questions. This assessment will give you an idea of what the real test is like. Use the Practice Test Analysis Chart starting on page 113 to identify areas you need to review.

Answers and Explanations

The answer key includes explanations for the correct answers to all practice items. After completing a lesson or unit review, check your answers on pages 96–104. For each item answered incorrectly, read the provided explanation to help you rework the item to obtain the correct answer.

Additional Practice with *A Tutor™ for CASAS Reading: Workbooks*

A Tutor™ for CASAS Reading GOALS 2: Student Editions are designed to be used hand-in-hand with *A Tutor™ for CASAS Reading GOALS 2: Workbooks*, which include practice sets for each lesson in the student editions. Each practice set provides additional items similar to those found on the CASAS Reading GOALS 2 test.

- Use the practice sets after completing the corresponding student edition lesson if you feel you need additional practice.
- Use the practice sets after completing the unit reviews in the student editions for areas that need review and improvement.

Unit 1 Understanding Vocabulary

Lesson 1 Words and Phrases in Special Contexts

5.RI.4

As a reader, you often encounter words and phrases that are new to you and hard to understand. One way to approach these words and phrases is to think about the specific context—the situation or subject the text is about.

Words and phrases that are often used in a specific subject area are called **domain-specific** words. For example, in chemistry, domain-specific words might include the terms *compound, element, substance,* and *molecule*. In medicine, domain-specific words might include *allergy, malignant,* or *incision*.

Example

A nurse practitioner writes instructions for a patient and explains how to care for a wound:

> After 48 hours, you may remove the bandage and take a shower. The **incision** the surgeon made may be a bit puffy and slightly red. This is normal. (If you know the writer is a medical professional, you can determine that an *incision* is a domain-specific term used in medicine to describe a cut into the skin that a surgeon makes.)

More general words often found in academic texts, such as textbooks or manuals, are called **academic** words. Some academic words you might read include *definition, evidence, variable, analysis, assessment, estimate, issue,* or *response*. Knowing these words will help you understand what you are reading in different subjects and situations.

Example

Your health coach asks you to read an article about nutrition and review a set of food labels. You read the directions to complete the task:

> After reading the article, **analyze** the food labels and make an **assessment** as to whether the food follows the guidelines in the article. When we discuss your **response**, be prepared to provide **evidence** to support your answer. (The situation is specific to what you are expected to accomplish with the article. The academic words *analyze*, *assessment*, and *response* are the three specific tasks you must complete. These academic words could be used in any course that you take. The term *evidence* might be the most important because you will use evidence to demonstrate your understanding of the nutrition guidelines and food labels.)

Knowing whether an unfamiliar word or phrase is academic or domain-specific can help you understand what you are reading. You can ask yourself these types of questions:

- Is the unfamiliar word domain-specific or general?
- Who is using the word? Is it an expert or a person with specific knowledge about the subject?
- Is the situation specific? Does the situation help me figure out the meaning of the word?
- Where have I seen the word before, and where am I likely to see it again?
- What other words and phrases in the text give me clues about the word's meaning?

Example	Sample Annotation
Nursing aides are in high demand. Upon receiving certification, many new graduates find employment quickly. Medical jobs are very secure because people will always need medical care. You can earn your CNA license after completing an 8-to-12-week training program. CNA course requirements vary according to state regulations. Plus, CNA courses are considerably cheaper than LPN school and are an excellent way to get started as a healthcare professional.	The word *certification* is unclear to me. I know this pamphlet is discussing training opportunities to become a licensed CNA. After completing the training program, I would become a healthcare professional. The word *license* must be similar to *certification*. I know the word *secure* can mean "safe," but that definition doesn't make sense in this context. Being around sick people all the time is somewhat risky. Here, I think *secure* means "dependable" and relates to the job market.

Guided Practice

Read the paragraphs. Then answer the questions.

Nursing assistant courses usually range between $400 and $1,200. When choosing a CNA school, learn about all associated costs required by the institution. Some schools list their program cost and all the expenses. However, other schools may require you to purchase additional items, such as books, scrubs, and materials for your clinicals, which are additional costs not included in the tuition.

Many schools have new CNA training sessions beginning every 6 to 8 weeks. However, some schools offer CNA classes in a semester format. At these schools, you may have to wait 3 or 4 months to start your training.

1. What is the meaning of the word institution as used in the first paragraph?

A. a financial company

B. a familiar person

C. a customary practice

D. an educational organization

Option D is correct. The article is about nursing and not finance, which eliminates option A. The article does not discuss knowing familiar people, which eliminates option B. A customary practice is helpful to you once you complete the CNA training, which eliminates option C.

2. Knowing that the context of these paragraphs is specific to the field of medicine, which word or phrase would be the *best* replacement for scrubs?

A. scours

B. uniforms

C. second-string players

D. small trees

Option B is correct. The word *scours* is a verb while *scrubs* is a noun, which eliminates option A. Second-string players and trees are not related to the field of medicine, which eliminates options C and D.

Practice

Read the recipe. Then answer the questions.

Vegetable Delight Pasta

Vegetables

1. Heat 2 T olive oil in a large nonstick skillet over medium-high heat. Add carrots and sauté 1 minute. Then add broccoli and sauté for another minute. Add red peppers and cook 1 minute. Remove all vegetables, set aside, and keep warm.
2. Add the butter and 1 T oil to the skillet. Heat until butter is melted. Add mushrooms, zucchini, and squash, and cook 2 to 3 minutes until soft. Remove vegetables and add to the first batch of cooked vegetables.

Sauce

3. Add garlic and onions to the same skillet you used for the vegetables. Cook approximately 2 minutes until they start to turn translucent. They will begin to soften and turn slightly clear.
4. Next, slowly pour in chicken broth. Stir and scrape the bottom of the skillet to loosen the flavorful pieces. Cook for 3 to 4 minutes until the liquid is reduced by about half.
5. Stir in the cream and cheese, and allow the cheese to melt. Add salt and pepper as needed.

Finishing

6. Add peas, basil, and all the cooked vegetables to the sauce. Stir to combine.
7. Pour all the skillet's contents over al dente* pasta. Toss to combine.
8. Add extra basil, and serve with extra cheese.

* You don't want the pasta to be too soft.

1 In step 1 of the recipe, the word sauté means _____.

- **A.** mix with other ingredients
- **B.** fry in a small amount of oil
- **C.** boil
- **D.** chop

2 Which word has a similar meaning to the word batch as used in step 2?

- **A.** place
- **B.** horde
- **C.** group
- **D.** option

3 In step 3, which word or words help you understand the meaning of translucent?

- **A.** "Add"
- **B.** "same"
- **C.** "approximately"
- **D.** "slightly clear"

4 Pasta that is al dente is _____.

- **A.** seasoned well with herbs
- **B.** at a cool temperature
- **C.** in a shape that hold the sauce
- **D.** cooked but somewhat firm

Practice

Read the article. Then answer the questions.

Why Camp?

Anyone you ask has a different reason for camping. Some like to disconnect from technology and reconnect with nature. Some families go camping to revitalize their relationships. Youth organizations teach young people how to build a fire, pitch a tent, or read a compass. Camping means different things to different people. Here are some common reasons why people choose to "rough it." There are many variations of camping experiences. Each option has different advantages and disadvantages. Be aware that due to the increased interest in camping, most parks require a reservation. Contact the park to check for availability.

Tradition

Some activities are passed on from generation to generation, and camping is one of them. People have been camping in national parks for over 100 years. Many visitors who camped as children now camp as parents and grandparents and pass on an appreciation for time outdoors.

Explore Nature

Camping, whether that's pitching a tent in the wilderness or parking your RV in a campground, is a unique experience. Campers may endure the elements, such as cold temperatures and high winds. They might see wildlife and natural features at different times of day. Spending nights outdoors allows people to view constellations and hear the sounds of nature. More than any other reason, people camp to have an adventure in nature.

Improve Health

Any kind of camping has health benefits, such as the physical activities of setting up camp or hiking. Mental health improves from spending time outside. Researchers have linked outdoor activity to a decrease in depression. Sleeping under the stars helps you get in touch with your natural circadian rhythms, a foundation for high quality sleep and health.

Digital Detox

Sometimes you need a break from technology. Some campgrounds have poor, or no cell connectivity, giving you a reason to put down the digital devices and focus on the basics. Just consider technology to be off limits when you are camping. Sit back and relax with a book, draw in a sketchbook, or write in a journal.

Adapted from the nps.gov article, "Why Camp?"

5 Which words in the first paragraph help you understand the meaning of the word variations?

A. "reconnect with nature"

B. "common reasons"

C. "each option"

D. "increased interest"

6 In the first paragraph, what is the meaning of the word reservation as used in the article?

A. uncertainty or doubt

B. an interest in an estate

C. an area of land set aside for a purpose

D. an agreed upon date to save a location

7 In the Explore Nature section, which of the following words would *best* replace elements?

A. components

B. weather

C. aspects

D. group

8 In the Digital Detox section, off limits means _____.

A. not allowed

B. not affordable

C. not safe

D. not protected

Lesson 4 Identify Main Idea

4.RI.2, 6.RI.2

The **main idea** is the most important point the author wants you to understand and remember. A main idea may be explicit or implicit. **Explicit** main ideas are stated directly. **Implicit** main ideas are implied. When the main idea is not stated directly, you must figure out the main idea based on the details.

In a more complex text, each paragraph will have its own main idea that supports the main idea of the whole text, sometimes called the central idea. The main idea of each paragraph is equally important in developing the author's ideas. After you read, it is helpful to review the important details you have identified in each paragraph and summarize how the ideas support and develop the overall main idea of the text.

Example

To: Porfiro García

From: Customer Service Team at Jump Trampolines, Inc.

Subject: Order #4321 - Item Not Delivered

Dear Mr. García,

We understand that you did not receive the basic safety net enclosure that you ordered to go with a 12-foot trampoline. Unfortunately, this particular item is no longer available.

However, Jump Trampolines, Inc. would like to offer you a similar item that is currently in stock at no extra cost.

The replacement item is a more solid and durable option. This safety net enclosure has a fine-weave mesh to avoid little fingers from getting trapped. We will send this item out to you today.

We apologize for any inconvenience. Thank you for choosing Jump Trampolines, Inc.

Sincerely,
The Customer Service Team

Main Idea: The main idea of the first paragraph is that Mr. García did not receive his order. The main idea of the second paragraph is that the company will send him a better item. You can summarize these ideas by stating that Mr. García did not receive the net he ordered, but the company is sending him a net that is safer and more durable. This is the overall main idea of the email.

When you read a text, ask yourself the following questions to help you identify the overall main idea:

- What is the topic, or what is the text mostly about?
- What does the author want me to remember about the text?
- How does the information in each paragraph support and develop the overall main idea of the text?
- Does the author restate the overall main idea in the concluding paragraph?
- How can I summarize the main idea of each paragraph to better understand the overall main idea of the text?

Example	Sample Annotation
24-Hour Allergy Relief Oral antihistamines are medicines used to temporarily relieve symptoms of indoor and outdoor allergies. Use for 24-hour relief of sneezing, itching, runny nose, itchy or watery eyes, and skin rashes. Some common side effects may occur, including drowsiness, upset stomach, dry mouth, weight gain, dizziness, or headache. The side effects do not usually need medical attention. Talk to your doctor about ways you can reduce the risk of these side effects.	What is this text mostly about? The title tells me this text is about medicine for allergy relief. However, the main idea of the text is not stated directly. I need to figure out the overall main idea based on the details provided in the paragraphs. How does each paragraph support the overall main idea? The main idea of the first paragraph is that oral antihistamines are used to relieve allergy symptoms. The information that follows supports this main idea by listing the symptoms. The main idea of the second paragraph is that there may be side effects to this medicine. This main idea is supported by a list of these side effects. Based on the main idea of each paragraph, I came up with this overall main idea: Oral antihistamines relieve allergy symptoms but may have side effects.

Guided Practice

Read the Recreation Center flier. Then answer the question.

1 The indoor pool at the Recreation Center is now open and is only for members and their guests. Adult members are allowed to bring one guest. The pool will be open year round and will have lifeguards on duty. The pool can be accessed through the locker rooms. Towels are not provided. Members must bring their own towels.

2 Aquatics programs will be offered this spring at the Recreation Center. Registration for adult and child swim lessons has begun. A swim test will be required in order to place members in the appropriate class level. An water fitness class for adults is also being offered. Sign-up is already underway! In addition, family swim is scheduled for Wednesdays and Fridays from 6:00 to 8:00 p.m.

1. What is the overall main idea of the flier?

A. Members can bring a guest to the pool and register for swim lessons.

B. The indoor pool at the Recreation Center is open, and aquatics programs are being offered.

C. Towels are not provided, and registration for water fitness classes is underway.

D. Swimmers must be members and need to take a swim test to register for swim lessons.

Option B is correct. Option B includes the main ideas from both paragraphs. Options A, C, and D are details from the text that support the main idea.

Practice

Read the online apartment rental ad. Then answer the questions.

Apartments for Rent

1 Large and comfortable apartments are available for rent in a safe complex offering many amenities. Take advantage of the on-site fitness center and pool. Feel at peace knowing security staff is on the premises 24 hours a day. Enjoy outdoor barbecues on the patio in the summer, and cozy up by the brick fireplace during the winter months. Private laundry room is available. This is a pet-friendly community.

2 A five-minute walk to many shops, these apartments are located in the heart of the village. Highly rated public schools are nearby. The complex is close to train and bus stops for easy commuting. A park with hiking trails and a pond is in close vicinity. Enjoy the benefits of nature close to home.

3 If you are interested and would like to find out more about these apartments, please contact the property managers through the online form below. We will respond to you as soon as possible through your preferred method of communication. Thank you for your interest.

Inquiry Form

(* indicates a required field)

Date*:

First Name*:

Last Name*:

Email address*:

Current address*:

State*: Zip code*:

Phone*:

Mobile*:

Preferred method of contact:

Number of bedrooms desired:

Number of bathrooms desired:

Budget:

Questions/comments:

Practice

1 What is this online ad *mostly* about?

A. There are apartments available for rent in a great complex.

B. There is a private laundry room in the complex.

C. The public schools are highly rated.

D. The apartment complex is near train and bus stops.

2 Which sentence states the main idea of paragraph 1?

A. "Large and comfortable apartments are available for rent in a safe complex offering many amenities."

B. "Take advantage of the on-site fitness center and pool."

C. "This is a pet-friendly community!"

D. "Private laundry room is available."

3 Which detail supports the main idea of paragraph 1?

A. The complex is located in a great school district.

B. You can fill out the form for more information.

C. There are several nature spots nearby.

D. The property offers 24-hour security.

4 What is the main idea of paragraph 2?

A. There are large and comfortable apartments for rent.

B. The public schools are excellent.

C. These apartments are in a great location.

D. You can contact the property manager through the online form.

5 What is the main idea of paragraph 3?

A. You can use the online form to contact the property manager to find out more about the apartments.

B. The property manager will get back to you quickly.

C. There are large apartments for rent in a safe complex.

D. The apartments are close to many stores and businesses.

6 How does the Inquiry Form *best* support the main idea of paragraph 3?

A. The Inquiry Form allows you to ask questions about the apartments.

B. The Inquiry Form needs to be filled out in order to rent an apartment at the complex described in the ad.

C. The Inquiry Form provides your contact information to property managers so they can give you more information.

D. The Inquiry Form allows you to specify how many bedrooms you need.

7 Which of these sentences *best* expresses the overall main idea of the apartment ad?

A. Apartments with access to a fitness center are available, and you need to call the property manager to find out more.

B. Filling out an online form will help you find a nice apartment in a safe complex near a park.

C. An apartment complex with many amenities and a great location has apartments available to rent, and you can fill out an online form to find out more.

D. You need to fill out the online form to see if you are eligible to rent an apartment near the village.

Lesson 9 Make Inferences and Draw Conclusions

4.RI.1, 5.RI.1, 7.RI.1

Authors do not always directly state all the information in the text. Sometimes, readers must make inferences and draw conclusions. Making inferences and drawing conclusions are similar thought processes. When you make an **inference**, you use evidence from the text combined with your own personal knowledge or experience to make a logical guess. When you draw a **conclusion**, you use the inferences you made while reading combined with what you already know to make a judgement about an issue or situation. A conclusion is the final idea you develop based on information in the text.

What you read + What you know = Inference and/or Conclusion

For example, in an article about unsafe working conditions the author provides examples of work-related accidents supported with evidence. However, while reading the text you begin to think about your own experience working in unsafe conditions. You combine your own experiences with the examples in the article to make the inference that unsafe working conditions can impact the morale of the workers. At the end of the article, you draw the conclusion that in the workplace, both employees and employers have a responsibility to ensure safety.

As you read, use these steps to make an inference or draw a conclusion:

- Look for text evidence—details and clues in the text—that support your inference. (These may be directly stated or implied.)
- Consider your background knowledge or personal experience.
- Combine this information to make an inference or draw a conclusion.

Example

The human resources office sends a memo to inform all employees about next year's benefits:

> Welcome to our annual open enrollment for company benefits. As you all know, the cost for health care in this country continues to rise every year. We are pleased to announce that despite the increase in the expenses the company must pay, there will not be an increase to each employee's medical insurance premium. However, if you have a family member on your plan, please note changes to the following:
>
> - Copays for doctor visits
> - Copays for specialist visits
> - Copays for prescription drugs
> - Annual deductible
>
> Please note that the company will no longer be offering dental or vision plans.
>
> See the Human Resources website for more information.

Inference and Conclusion: Because the company is no longer offering dental or vision plans, employees will need to pay those expenses themselves. Employees can infer that they are going to be paying more for their health care despite not having to pay a higher medical insurance premium. Employees could conclude that rising health-care expenses are a burden on both employers and employees.

When reading a text, use these strategies to make inferences or draw conclusions:

- Read between the lines. What do you think the author is trying to tell you?
- Consider your background knowledge about the issue or situation.
- Make sure your inferences are supported by evidence from the text.
- Consider how the inferences you have made can help you draw a conclusion.

Example	Sample Annotation
One of your responsibilities as a tenant is to report issues as they arise so they can be promptly handled by our maintenance crew. We have made it as easy as possible for you to communicate maintenance requests. You can do this either online, via email, or in person at the office. We will make every effort to fix issues once they have been reported. Reminder: Tenants are responsible for taking out the trash regularly to the designated location. There are obvious reasons for doing this and any damage caused to your rental unit due to the accumulation of trash is your responsibility. This damage will be either added to your next month's rental payment or taken out of your rental deposit when you vacate the property.	As I read this passage, I notice that the landlord is addressing tenants and discussing responsibilities related to maintenance. From my personal experience, I know that some landlords respond quickly to maintenance requests and some do not. Based on what I have read and what I know, I can infer that the landlord has had a number of tenants who have not removed trash regularly from their rental properties and this has caused damage. Based on my experience and inferences, I can conclude that both tenants and landlords need to take responsibility for maintaining the property.

Guided Practice

Read the paragraph. Then answer the questions.

General maintenance and repairs are the responsibility of management. However, if you damage the property (for example, make a hole in the wall), you will be held responsible. You need to report the issue to management. We will inspect the damage and, if necessary, bring in a professional to repair it. If you want to repair the damage yourself, the repair will need to be inspected to make sure it meets our quality standards. You will be held responsible for any lease violations that require painting, repairing, or cleaning. Remember to refer to your lease for your responsibilities and for how to communicate maintenance issues to management.

1. You can infer that the landlord requires repairs made by residents be inspected because _____.

A. residents do a good job making the repairs

B. residents do not always do a good job making the repairs

C. residents are required to make the repairs

D. residents often damage the property

Option B is correct. The landlord states that any repair made by a resident will be inspected "to make sure it meets our quality standards." From this phrase you can infer that residents often do not do a good job making repairs themselves.

2. What conclusion can you draw about the landlord?

A. The landlord does not like doing maintenance repairs.

B. The landlord is required to do all maintenance of the property.

C. The landlord holds tenants responsible for all maintenance issues.

D. The landlord wants tenants to understand their maintenance responsibilities.

Option D is correct. The paragraph makes no mention of the landlord's attitude towards doing maintenance, so option A is incorrect. The paragraph states that tenants can make repairs, so option B is incorrect. The paragraph states that management is responsible for general maintenance and repairs, so option C is incorrect.

Practice

Read the article. Then answer the questions.

Credit and Debit Cards

1 What is the difference between a credit card and a debit card? The cards look identical. They both have 16-digit numbers and expiration dates. Both make it convenient to make purchases in stores or online.

Credit Cards

2 Think of a credit card as a short-term loan. When you use a credit card, you are borrowing money from the card issuer up to a certain limit. As a credit cardholder, you agree to pay the money back. If you do not pay the balance each month, you will be charged interest. Some credit cards charge an annual fee.

3 By using a credit card, you can build a credit history that is reflected on credit reports. A credit report includes your credit card on-time payments and balance. This information is used to calculate your credit scores. You can raise your score with timely payments and by keeping credit card balances low. Without a credit history, it can be harder to get a job, an apartment, or a loan for large purchases.

4 Credit cards include fraud protection. As long as you report the fraud on your credit card quickly, your maximum liability is $50.

5 Credit cards can be used for cash advances, but credit cards usually charge a fee plus a steep interest rate for them. Cash advances from a credit card do not have a grace period. Interest charges begin right away.

Debit Cards

6 Debit cards are linked directly to your bank account. When you use a debit card, you draw on the money you have in your bank account. Because a debit card is linked to your available funds, there are no interest charges. However, if you overspend the money in your bank account, you will be charged overdraft fees. Debit cards do not have an annual fee, but you may pay a fee for your checking account.

7 Using only a debit card will not help you build a credit history.

8 If you are the victim of debit card fraud, you are only protected if you report it within 48 hours of discovery and could have more financial liability.

9 There is also no fee for withdrawing cash using your debit card at your bank's ATM or for getting cash back with debit purchases.

1 From the information in paragraph 3, you can infer that making late payments on your credit card will _____.

- **A.** raise your credit score
- **B.** lower your credit score
- **C.** have no impact on your credit score
- **D.** require you to use a debit card

2 From the information in paragraphs 4 and 8, you can infer that _____.

- **A.** credit card and debit card fraud does not happen very often
- **B.** debit cards offer no fraud protection
- **C.** it is important to report fraud or theft as soon as you discover it
- **D.** credit cards offer no fraud protection

3 Why is a debit card <u>not</u> considered to be a short-term loan?

- **A.** because it does not have an annual fee
- **B.** because it draws on money from your bank account
- **C.** because it does not affect your credit score
- **D.** because you can use it at your bank's ATM

4 What conclusion is supported by information in the article?

- **A.** Consumers only use debit cards to make small purchases.
- **B.** Consumers who want to plan to get a home mortgage need to build a credit history.
- **C.** All credit cards have the same limits.
- **D.** All credit cards charge the same interest rates.

Practice

Read the form. Then answer the questions.

Receipt of ABC Supply Property Form

Employee Name (Last, First)	Employee ID Number	Hire Date
Employee Title	**Supervisor**	**Department**

I will treat company-provided equipment with care while I am employed. I understand that misuse and damage of the listed equipment may result in corrective action and/or termination.

Required Equipment for All Employees	Security Access Card	ID #:
	Cell Phone	Serial #:
	Computer	Serial #:
Optional	Safety Equipment	List:
	Other Equipment	List:

On my last day of work with ABC Supply, I will return all the ABC Supply property listed above in good condition. If any property is not returned or is damaged, I understand that the item's value will be deducted from my final paycheck. If the final paycheck is not sufficient, I understand I am responsible for providing payment or ABC Supply may take legal action against me.

Employee Signature: _____ Date: _____

5 What inference can you make about the need for a security access card?

- **A.** Employees do not like using the security access card.
- **B.** ABC Supply has a security guard.
- **C.** The company restricts access to the building or to parts of the building.
- **D.** Employees must carry the security access card with them at all times.

6 What is the *most likely* reason the form includes the cell phone and computer serial numbers?

- **A.** to ensure that the same equipment is returned
- **B.** to show that the equipment is under warranty
- **C.** to be able to provide updates to the equipment
- **D.** to provide evidence the equipment was paid for

7 What information in the form leads you to infer that some employees' last paycheck might not cover equipment damages?

- **A.** The employer could take legal action to recover the additional money.
- **B.** The employee will return all property.
- **C.** The returned equipment must match that listed.
- **D.** The form only needs to be signed on the first day of work.

8 Based on the last paragraph, you *might* conclude that ABC Supply _____.

- **A.** trusts former employees to return all the assigned equipment
- **B.** allows former employees to purchase equipment
- **C.** does not keep track of the equipment assigned on the first day of work
- **D.** has had issues with employees returning equipment after leaving the company