



TEST-TAKING TIPS FOR THE ALU EXAMS - MULTIPLE-CHOICE QUESTIONS

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The ALU exams for 2010 have ended and students have some time off before beginning to prepare for the next round of exams. A reminder: exam registration opens September 1, 2010, for the April 19, 2011, exams.

Over the years we have found that the format of the ALU exams, and the kinds of questions we use, is unfamiliar to some students. In this article, we will discuss the ALU exam format and offer some test-taking tips for dealing with the types of questions students encounter on ALU exams – multiple-choice questions.

Exam Format

All four of the ALU exams consist of 100 questions, each worth one point. The exam is scored simply by counting the number of correct answers. There is no penalty for an incorrect answer, a fact that will become important when we discuss strategies for answering questions.

Multiple-Choice Questions

All questions on the ALU exams are multiple-choice questions. Generally, a question is presented followed by four possible answers. The student must choose the correct answer from the list of possible answers. Pretty simple, right? Well, not exactly. There are a number of question forms for multiple-choice questions, and occasionally they can be tricky or confusing. Students will see three different multiple-choice question forms on the ALU exams: straight-answer questions, all-correct-except questions and multiple option questions. Let's review each form in more detail.

Straight-Answer Questions

The straight-answer question is the simplest form of multiple-choice question. The question begins with a statement, to be correctly completed by one of the four possible answers. An example:

Q: An automobile always has:

1. Four wheels
2. A motor

Executive Summary *Although the 2010 ALU exams have ended, many ALU students are looking forward to the next round of exams. This second article in the series is focused on the types of questions students encounter on ALU exams—multiple-choice questions. These “Test-Taking Tips” for the ALU exams are intended to help students do well on their exams as they work toward successful completion of the ALU course of study.*

3. A radio
4. A gasoline tank

What is the correct response? Four wheels? No, some autos have three wheels. A gasoline tank? No, some automobiles are powered by electric motors. A radio? No, some autos do not have radios. A motor? Yes, all automobiles have a motor of some sort.

All-Correct-Except Questions

The all-correct-except question is also a simple form of multiple-choice question. The question begins with a statement like “All of the following statements concerning (subject of the question) are correct except:” followed by four statements. The student must choose the statement that is *incorrect* concerning the topic of the question. An example:

Q: All of the following statements concerning automobiles are correct EXCEPT:

1. All automobiles have motors
2. Some automobiles have radios
3. In 2008, more automobiles were made in Japan than in any other country
4. Most automobiles have three wheels

What is the correct response? This gets tricky. Answers 1, 2 and 3 are correct statements about automobiles. Answer 4 is incorrect; most autos have four wheels, not three. Given the way the question is worded, answer 4 is the correct response because it is the only statement of the four possible responses that is not true about automobiles.

Multiple Option Questions

The multiple option question is the most complicated type of multiple-choice question a student will see on an ALU exam. Each question has three sections: a question, a list of three possible answers (more than one answer, or all answers, may be correct), and a list of four possible responses or multiple answer options. An example:

Q: Which of the following fuels is commonly used to power automobiles?

- A. Gasoline
- B. Seawater
- C. Diesel fuel

Answer Options:

- 1. A only is correct
- 2. C only is correct
- 3. A and C only are correct
- 4. B and C only are correct

What is the correct response? First you have to figure out which answer, or answers, is/are correct with respect to the initial question. Gasoline and diesel fuel are the only fuels on the list that are commonly used to power automobiles, so A and C are the only correct answers. Next, you have to find the proper response. 1, 2 and 4 are not correct; 3 is the correct answer option, and is the correct response for this question. It is possible that all, or none, of the three answer choices are correct, so watch out for the “A, B and C are correct” or “A, B and C are incorrect” answer options.

Multiple-choice questions can be tricky, but the following *Test-Taking Tips for Multiple-Choice Questions* may help:

- The most important point to remember about multiple-choice questions is that the answer is sitting right in front of you. All you have to do is figure out which one it is.
- Read the question and possible answers first; you may know the answer so you can complete your response and go on to the next question. This sounds obvious, but some people make multiple-choice questions more complicated than they are.

- Read all the possible responses before making your choice. This sounds obvious as well, but some students seem to be in a hurry. Take your time.
- If you do not know the answer after reading all the choices, try crossing out the answers that could not be correct, or could not be incorrect in the case of an “All-Correct-Except” question. Then make your choice from the two or three remaining possible answers.
- Try reading (to yourself) the question with each of the remaining possible responses. You may get a feeling that one is “more correct” than another. Go with your feeling.
- And finally, if you cannot decide on an answer from among the remaining choices, guess. We said earlier that there is no penalty for an incorrect answer, so you might be correct.

And remember these general test-taking tips for the ALU exams:

- Pace yourself. Do not spend too much time on any one question.
- Do not rush. There are no extra points awarded to the person finishing first.
- Answer the questions in order; do not skip around. If you do, you are likely to get your answers out of order on your answer sheet, causing your score to drop.
- Don’t be afraid to change your first answer if, on reflection, it seems wrong to you. Even though first answers are usually correct, studies have shown that students who change doubtful answers usually improve their test scores. Remember to erase your first answer thoroughly.
- Take short breaks. If you are feeling stressed or confused during the exam, take a break. Close your eyes and breathe deeply for a minute or so. You will clear your mind and return to the exam refreshed.

We hope you have a better understanding of multiple-choice test questions, especially as we use them on the ALU exams. As always, if you have questions about the ALU exams, refer to the materials found on the ALU website (www.alu-web.com) or send us an e-mail inquiry to registrar@alu-web.com.

About the Author

Richard Schmidt is Managing Principal of Risk Selection Resources, LLC, the consulting firm that administers the business affairs of the Academy of Life Underwriting. In his 37-year career in the life insurance industry, he has held executive and consultant positions in a number of industry firms including Phoenix Mutual Life, LIMRA International and Milliman & Robertson. He resides in West Chester, PA, with his wife Deb and golden retrievers Molly and Gracie. Outside work, his interests include sailing, cooking and wine.