
Study Guide Zone



ASSET Test Study Guide

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Additional Resources

Free ASSET Practice Tests

http://www.testprepreview.com/asset_practice.htm

Financial Aid Facts

<http://www.finaidfacts.org>

Scholarship Help

<http://www.scholarshiphelp.org>

Study Tips and Information

http://www.studyguidezone.com/resource_tips.htm

Reading Skills

The ASSET Reading test measures a test taker's ability to understand, analyze and evaluate written passages. The passages will contain material that will be from a variety of sources and on a number of different topics.

Each of the passages and statements in the Reading Skills test will be followed by a series of questions covering the content of the passage, in which you will have to answer questions, which will demonstrate how well you understand the passages and are able to draw conclusions about the material.

Strategy 1: Flying Over the Passage

A topic that is hotly debated among test taking circles is whether or not you should read the reading passages before you read the question. One theory is that you can save time if you read the questions first and then go back and read over the passage. Another theory is that you should read the passage first and then go into the questions. Both theories have their own individual merit and due to the differences in ability and preferences among test takers, one method may work better than another for you.

Our recommended theory is the flyover. You want to spend some time on the passage, at a bare minimum so that you have a general idea about what the questions are going to ask and get your mind into the proper mindset for the series of questions. However, you don't want to waste too much time on reading the passage, because much of the

detail will be forgotten by the time you get to the questions anyway. Therefore, you should fly over the passage. You should read it very quickly for a high-level overview (hence the flyover) understanding of what is contained in the passage.

In part, this is a compromise between the theories that gains most of the benefits of each. You won't waste time on the details and yet will have a general idea of what the passage is about and what to expect.

Strategy 2: Creating a Tentative Summary

After you've finished your flyover of the passage, take a few seconds and compose a tentative mental summary of what you've just read. Try to sort out the details you picked up on and arrange them into a loose organizational pattern that describes the passage. Remember that your goal in the flyover is not to check it off of a test-taking list of things to do. You want there to be some purpose behind the flyover and having the definite goal of being able to put together a brief mental summary will allow you to maintain some focus and gain benefit from the flyover – as opposed to just skimming it for the sake of skimming it without actually picking up on anything.

As you begin going through the questions and answer choices, if you get good enough at putting together your mental summaries from practice, you should be able to eliminate a number of answer choices that are immediately contrary to your summary. Note, however that if you find yourself without any good answer choices remaining (because you've eliminated them all) you obviously had to have eliminated the right answer choice. Don't hesitate to reopen an answer choice that

you've already "eliminated" from consideration and reconsider it as a possibility. If you think an answer choice contradicts your initial summary, you're probably right, but are not infallible.

Strategy 3: Openings and Endings

A main focus of this flyover will be the opening and ending sentences in each paragraph. These are likely to contain the main ideas of the paragraphs and should be mentally tagged for future reference. Try to remember a vague idea of what the different paragraphs are about, because this will save you time when answering questions later.

For the most part, make sure you never try to just answer the questions from this first flyover. Always try to go back and confirm the answer, as your memory will play tricks on you and the writers of the test questions may deliberately have planted a trap for you – remember that they don't exactly have your best interests at heart.

Strategy 4: Using Kitchen Logic

When a question asks the test taker to identify a main idea, you should first focus on the opening and ending sentences of the passage and each individual paragraph. If you can't find the main idea from these key sentences, then ask yourself how you would describe the passage to someone who had never read it. Which words and phrases would you use to explain the principle ideas of the passage?

This is called "Kitchen Logic" - when you explain something the way you would if you were talking to your friends and family, while sitting

at your kitchen table. So, when faced with identifying the main idea of a difficult passage, make it easier on yourself by backing away from the passage and thinking about it in terms of using easy “kitchen logic”.

Strategy 5: Getting into the Author’s Mind

A number of questions become much easier when you place yourself into the mind of the author of the passage. Ask yourself a few different questions:

“Why did the author write this passage?”

“What was the author trying to say?”

What angle is the author taking?”

“What is the single most important point the author is trying to make?”

Put yourself in the shoes of the author and imagine that you wrote the passage and try to identify what you were trying to describe and how you were trying to describe it. If you take on the opinions and ideas expressed by the author as your own, then it becomes easier to answer questions that would be easy for the author to answer.

Strategy 6: Emotional Words

Each question will be about a different angle of the passage. For questions asking about the author’s emotions, find words in the passage that are adjectives describing emotions.

So, if a question asks what sort of attitude an author had towards the passage or subject, then look throughout the passage for attitude words that might convey a positive or negative attitude. Are words such as brilliant, excited, delightful used, or are words such as depressive, gloomy, disappointing used?

A lot of questions could be answered correctly simply by going through and circling all the adjectives in a passage. Without looking at anything else except for the adjectives in a passage, most questions about attitude or emotion could be answered correctly.

Another way of handling these situations is to arrange all of the answer choices in a list going from most negative to most positive.

Example:

Question: The author's attitude on this topic is best described as:

- A. indignation
- B. eagerness
- C. impartiality
- D. fear

Now arrange these in order from negative to positive:

(-) indignation, fear, impartiality, eagerness (+)

This will help sort out the different choices and keep you from overlooking an answer choice and making an easy mistake.

Strategy 7: Finding the Key Words

The strategy of finding certain “give-away” words does not only apply to adjectives in questions about emotions or attitude. Many questions about specific details will have key words that hold the “key” to finding the right part of the passage to look in for the answer.

Rather than answering based on your memory of the passage, you always want to have support for your answer choice rooted in a specific part of the passage. To gain that support, it follows that you have to identify which part of the passage to look in. While reading back over the entire passage may be the most foolproof method of finding that important part of the passage, it definitely is not the most time economical method of finding that part of the passage.

A better route is to find key words in the question or answer choices that are likely to stand out in the passage and will enable you to quickly narrow your search down. These key words will be nouns or verbs in the question or answer choices. Once you’ve identified possible key words, then you should scan through the passage quickly looking for either those key words to be repeated in the passage, or their synonyms to appear in the passage. Once you find a particular part of the passage that either has the exact key word repeated or a synonym of the key word, you have probably identified the particular part of the passage that will contain the support or justification that you need to correctly answer the question and will allow you to be confident in your answer choice selection.

One warning that should be made here is that often question writers may use the exact same word or wording in their answer choices that are used in the passage, but have done so in such a way as to mislead

you. So, simply because a particular word or phrase appears in an answer choice and also appears exactly the same in a passage does not make that answer choice correct. Be sure that you reread the answer choice and consider the context that it is in, to ensure that you are not misled by a cheap trick.

In conclusion, always try to connect the question to the right words in the passage that will allow you to save time in finding the right part of the passage to look in for the answer and will give you the key to the correct answer choice.

Strategy 8: Making Proper Inferences

Questions that ask you to make an inference from the passage will require you to use your own personal judgment. Anything directly stated by the author is not an inference. You will need to understand the main idea of the passage in order to make a proper inference about the author's intent and mindset.

The obvious will not be enough to answer an inference question. You must logically deduce what follows from what the author has stated in the passage. You are looking for what can be inferred by the passage, not what is directly stated in the passage.

Strategy 9: Applying Ideas for Generalizations

Generalization questions are similar to inference questions in that you have to go beyond what is directly stated in the passage by the author. It helps to put yourself again in the author's shoes. If you

were the author and believed in what you had just written, how would you feel about another similar situation? What would either strengthen or weaken your argument. How would you apply the information you have just expressed to a completely different situation?

Strategy 10: Using Context Clues

Context clues are a valuable aide in helping you understand difficult phrases or words in the passage. A number of questions will ask you about the meaning of words as they are used in a given passage.

If you already know the definition of the word, or have some familiarity with it, a common mistake is to go with your first impulse and choose the answer that you immediately recognize. However, the reason the test writers may have chosen that particular vocabulary word is because it is used in an unusual context. Therefore, return to the passage and find where the word is used and make sure that you understand how it is being used in the passage.

Once you've made your choice of a good definition go back again to the passage and reread that particular section, but mentally replace the answer choice you've chosen for the word being asked about.

Example:

A passage states: "He was notorious for making decisions on the spur of the moment..."

Question: Which of the following words, if substituted for the word “notorious” would introduce the LEAST change in the meaning of the sentence?

- A. evil
- B. disturbed
- C. famous
- D. despised

If you knew that the most common definition for “notorious” meant being known in an unfavorable sense, then you might be tempted to choose choice A, “evil.”

But once you review back over the passage, choice C, “famous” fits in better into the context of the sentence of passage. Read the sentence again and substitute your chosen answer choice for the word it replaces. This gives you:

““He was famous for making decisions on the spur of the moment...,” which makes sense and is correct.

Strategy 11: Breaking Down Passage Organization

In trying to understand the author’s perspective, you will sometimes be asked about how the passage is organized. Many times, the simplest way to find the answer is to note how the opening sentence in a passage or paragraph relates to the rest of the passage. How does the author’s main idea get developed and broken down into supporting ideas and statements?

As you go through the answer choices for these organization problems, quiz yourself on each answer choice.

Example:

Question: Which of the following best describes the organization of the author's discussion of this topic?

- A. He provides an example – Ask yourself, is there an example in the question? Don't work exclusively from your memory. Make sure you can go back and actually find the example in the passage.
- B. He makes a comparison – Ask yourself, is there a comparison in the question? Again, go back to the passage and actually find the comparison being made and verify that it exists.
- C. He makes an acknowledgement – Ask yourself, where is the acknowledgement made and to whom?
- D. He discusses a theory – Ask yourself, which theory is being discussed?

After each of these initial questions, remember that it is not enough for them simply to be true, they have to answer the question. Simply because the author provided an example, doesn't make choice A correct. The example provided may have been to support a comparison that he was making and the comparison may be the main method of organization, which in this case would make answer choice B correct. So always read all the answer choices and only choose the one that is the best, not just the first one you read that is factually correct.

Strategy 12: First Word Analysis

When asked for main ideas that best summarize the passage, an easy strategy is to look at the first words in each answer choice and without looking at the rest of the answer choice, see if you could make a decision based on those first words alone.

Example:

Question: Which of the following best explains the author's primary purpose?

- A. dispute...
- B. describe...
- C. condemn...
- D. convince...

If you know that the passage is fairly neutral about the subject, then even if you know nothing else, you can probably eliminate the stronger verbs used in answer choices A, C, and D, leaving you with "describe" or answer choice B as being correct.

Strategy 13: Understanding the Intimidation

The test writers will generally choose passages that will be completely foreign to most test takers. You can't expect the passages to be on a topic with which you have any familiarity. If you do happen to come across a passage that you are familiar with, consider yourself lucky, but don't plan on that happening.

The passages will also frequently be drawn from longer passages in books, articles, journals, etc. Therefore, the passage that you will face

on the test may almost seem out of context and as though it begins in the middle of a thought process. You won't have a nice title overhead explaining the general topic being covered but will immediately be thrown into the middle of a strange format that you don't recognize.

Also, while the topics chosen may have originally been interesting reading in their original state, after a particular section is pulled and used for the test passage, it will likely be dry and boring.

Getting hit by strange reading topics that you don't recognize, of which you may only have a small part of the original selection, and that are dry and boring can be a bit intimidating if you're not adequately prepared. Just remember that the passages themselves will contain all the information necessary to answer the questions and you don't need any prior knowledge of the topic in order to succeed and do well on the test.

Strategy 14: Finding your Optimal Pace

Everyone reads at a different rate. It will take practice to determine what is the optimal rate at which you can read fast and yet absorb and comprehend the information. This is true for both the flyover that you should initially conduct and then the subsequent reading you will have to do as you go through and begin answering the questions. However, on the flyover, you are looking for only a surface level knowledge and are not trying to comprehend the minutia of details that will be contained in the passages.

You can practice with any form of reading material. Read an article at your normal pace and then after you're finished, ask yourself some questions about what you just read and see how well you can comprehend. Experiment with reading articles faster and slower and always gauge how well you comprehended what you read at the end. Train your brain to remember the details and absorb the facts.

With practice, you will find the pace that you should maintain on the test while going back through passages. It should be a comfortable rate. This is not a speed reading exercise. If you have a good pace, and don't spend too much time on any question, you should have a sufficient amount of time to read the different sections of the passages at a comfortable rate. The two extremes you want to avoid are the dumbfounded mode, in which you are lip reading every word individually and mouthing each word as though in a stupor, and the overwhelmed mode, where you are panicked and are buzzing back and forth through the passage in a frenzy and not comprehending anything.

You must find your own pace that is relaxed and focused, allowing you to have time for every question and give you optimal comprehension. Note that you are looking for optimal comprehension, not maximum comprehension. If you spent hours on each word and memorized the passage, you would have maximum comprehension. That isn't the goal though, you want to optimize how much you comprehend with how much time you spend reading. Practice will allow you to determine that optimal rate.

Strategy 15: Don't be a Perfectionist

If you're a perfectionist, this may be one of the hardest strategies, and yet one of the most important. The test you are taking is timed, and you cannot afford to spend too much time on any one question.

If you are working on a problem and you've got your answer split between two possible answer choices, and you're going back through the passage and reading it over and over again in order to decide between the two, you can be in one of the most frustrating situations possible. You feel that if you just spent one more minute on the problem, that you would be able to figure the right answer out and decide between the two. Watch out! You can easily get so absorbed in that problem that you lose track of time, get off track and end up spending the rest of the test playing catch up because of all the wasted time, which may leave you rattled and cause you to miss even more questions that you would have otherwise.

Therefore, unless you will only be satisfied with a perfect score and your abilities are in the top .1% strata of test takers, you should not go into the test with the mindset that you've got to get every question right. It is far better to accept that you will have to guess on some questions and possibly get them wrong and still have time for every question, than to work on every problem until you're absolutely confident in your answer and then run out of time on the last few problems.

Strategy 16: Factually Correct, but Actually Wrong

A favorite ploy of question writers is to write answer choices that are factually correct on their own, but fail to answer the question, and so are actually wrong.

When you are going through the answer choices and one jumps out for being factually correct, watch out. Before you mark it as your answer choice, first make sure that you go back to the question and confirm that the answer choice answers the question being asked.

Strategy 17: Different Viewpoints

Some passages will express the author's viewpoint on a topic, along with the viewpoint of other experts or other individuals. This can lead to trouble in answering questions though. If asked for the viewpoint of the author, you might go back to the passage, find where a certain viewpoint is expressed, answer the question based on what you read and move on.

For most passages, that would be fine, but when other viewpoints besides the author's are expressed, you have to discern who is expressing their opinion in the passage. Make sure that if multiple individuals are giving their viewpoint on a topic, that you sort them out for any questions and associate the right viewpoint with the right individual.

Strategy 18: Extraneous Information

Some answer choices will seem to fit in and answer the question being asked. They might even be factually correct. Everything seems to check out, so what could possibly be wrong?

Does the answer choice actually match the passage, or is it based on extraneous information not even contained in the passage. Just because an answer choice seems right, don't assume that you overlooked information while reading the passage. Always try to go back and find the support for the answer choice in the passage. Your mind can easily play tricks on you and make you think that you read something or that you overlooked a phrase.

Unless you are behind on time, always go back to the passage and make sure that the answer choice "checks out."

Writing Skills

Strategy 1: Apostrophes

An apostrophe is used to form a possessive or a contraction. Check for the following common apostrophe errors. The bracketed parenthetical demonstrates the correct use.

Possessive Nouns

1. Singular possessive nouns. Use 's to show that a singular noun is possessive [the defendant's motion]. You can apply this rule even when the singular noun already ends in "s" (Charles's costume) though many writers add only the apostrophe [Charles' shoes].
2. Plural possessive nouns not ending in "s." Use 's to show that a plural noun not ending in "s" is possessive [the children's toy].
3. Plural possessive nouns ending in "s." Add only an apostrophe to make plural nouns possessive [the boys' game].
4. Nouns that are not possessive. Do not add an apostrophe to a noun that is not possessive [the teachers (not teacher's or teachers') have claimed; the Joneses (not Jones' or Jones's) did not attend].

Possessive Personal Pronouns vs. Contractions

Apostrophe errors with possessive personal pronouns are common because possessive personal pronouns indicate possession and we are used to using apostrophes to indicate possession. Also possessive personal pronouns are easily confused with contractions. Here are the basic rules:

5. Possessive personal pronouns. Do not add an apostrophe to a possessive pronoun [the problem is hers (not her's); the corporation must disclose its (not it's) assets.]
6. Contractions. Do use an apostrophe in a contraction (it's time to go; you're the one).

* Watch especially for errors in using "it's" or "its." Remember that "it's" means "it is" and "its" indicates ownership. Confusing these two words is the most common apostrophe error.

Strategy 2: Comma Errors

Commas are also major troublemakers. Watch for these situations:

1. Use a comma to separate two independent clauses joined with a coordinating conjunction (and, or, but, nor, so, for). [The child agreed, but the parent objected].
2. Use a semicolon or a period, not a comma, to separate two independent clauses not joined by a coordinating conjunction [The child agreed; however, the parent objected.]. The

following transitional words and phrases are conjunctive adverbs, not conjunctions:

accordingly	however	also	moreover
consequently	on the other hand	for example	
otherwise			
for instance	similarly	furthermore	
therefore			
hence	thus		

Therefore, do not use a comma to separate two independent clauses on either side of one of these words.

Incorrect: The city must increase its tax base, however, the citizens must be able to accept the additional tax burden.

Correct: The city must increase its tax base; however, the citizens must be able to accept the additional tax burden.

3. Conjunctive adverbs signal the relationship between the point(s) made in the material before their sentence and the material of that sentence. The words and phrases in the list above are examples. When you begin an independent clause with a conjunctive adverb or when you use it in the middle of a sentence, set it off with a comma.

Moreover, the defendant has not yet established a proper foundation for this testimony.

The student, moreover, has not yet turned in an acceptable project to meet his assignment's requirements.

4. Use commas to set off the year if you also identify the day [The birth of Norma Kelly on June 2, 1974, brought the], but omit the commas otherwise [The birth of Norma Kelly in June 1974 brought].
5. Use commas to separate three or more simple items in a list. If the descriptions of the items are long or complex, use semicolons to separate them.
6. Use a comma to separate two independent clauses connected by a coordinating conjunction unless the two independent clauses are short and simple:

Correct: The sunlight helped the flowers to grow, but they require frequent watering in order to stay alive.

Correct: Yours is timely and mine is late.

Strategy 3: Problems With References

A referent is a word or phrase that refers to something else (an antecedent). Problems with referents can cause confusion and, sometimes, unintended humor. Problems with references occur primarily (1) when sentences have more than one possible antecedent (often caused by placing the referent too far from the intended

antecedent); or (2) when the antecedent is only implied. Here are examples problems with references.

More than one possible antecedent

The doctors told their patients that they had serious problems.

[Who had problems?]

To prevent children from sucking their thumbs, some parents soak them in tabasco sauce. [Do the parents soak the children or the thumbs?]

The corporate officers had failed to disclose the serious conflicts of interest caused by their ownership of several of T&J's suppliers. The possibility of a bankruptcy was a disaster for them.

[Was the possibility a disaster for the officers, the conflicts, or the suppliers?]

Referring to an antecedent that is only implied:

The corporate officers had failed to disclose the serious conflict of interest raised by the possible bankruptcy of T&J's primary supplier. This was a disaster for the officers.

[What was a disaster -- the failure to disclose, the conflict, or the possible bankruptcy?]

Notice that the confusing reference in this last example is caused by using "this" alone. Using the pronoun "this" or "that" without a noun following immediately is usually inadvisable. Here, for instance, the

confusion could be resolved easily by adding the clarifying noun after "this":

The corporate officers had failed to disclose the serious conflict of interest raised by the possible bankruptcy of T&J's primary supplier. This failure was a disaster for the officers.

The three primary strategies for solving reference problems are: (1) repeating the antecedent (as in the prior example); (2) re-arranging the material to place the referent close to the antecedent; or (3) re-arranging the material to eliminate the need for the referent. For instance, here is another possible solution to the reference problem above:

The possibility of a bankruptcy was a disaster for the corporate officers. They had failed to disclose the serious conflicts of interest caused by their ownership of several of T&J's suppliers.

Strategy 4: Problems With Agreement

Here are the most common errors in agreement:

1. The following indefinite pronouns are singular and take a singular verb:

anyone	Anyone is welcome.
each	Each is an expert.
either	Either supports the argument.
everyone	Everyone has problems.
neither	Neither sings in tune.

The singular verb is correct even when the indefinite pronoun is followed by a prepositional phrase with a plural noun:

Each of these peaceful alternatives was [not "were"] ignored.

Either of the twins is [not "are"] available.

However, the following indefinite pronouns are either singular or plural, depending on the nouns or pronouns they refer to:

all

any

none

some

For example:

All [singers] are permitted

All of the money is counted

None of them are satisfied

None of the royalty was present

2. "The court" is a singular term, taking a singular pronoun:

The court overruled the traditional rule originally announced in December. It [not "They"] held that

3. This same kind of error can slip in when referring to any institution or business:

He said that he is very grateful to St. Catherine's Hospital. They treated him with respect.

The problem sometimes occurs because the writer is avoiding the awkwardness of attributing a human action to an "it." For instance, in the St. Catherine's example, the writer is probably avoiding "It treated him with respect." That problem can usually be solved by changing the antecedent to the humans who actually performed the action:

He said that he is very grateful to the staff at St. Catherine's Hospital. They treated him with respect.

4. Watch for both verb agreement and pronoun agreement when a singular subject is modified by a phrase or clause containing a plural noun:

The confidence of several families was [not were] attained.

Each of the groups agrees [not agree] to resolve the problem peacefully.

Every student who had already taken both courses is [not are] excused from this requirement.

5. Use a possessive pronoun before a gerund phrase. A gerund is an "ing" verb that serves as a noun. The gerund can stand alone

or can begin a gerund phrase, but either way, the word or phrase functions as a noun:

Running is good for you.

Coming to work late can result in disciplinary action.

Since a gerund or gerund phrase functions as a noun, it takes a possessive pronoun:

We'll go to their house for the party instead of their [not them] coming to ours.

Strategy 5: Lack of Parallelism

Where possible, similar ideas should be expressed in a similar (parallel) structure and grammatical form. Parallelism makes for easier reading and clearer meanings. It also improves sentence rhythm and cuts down on verbiage.

Parallel structure:

Parallelism makes for easier reading and clearer meanings.

"easier reading" and "clearer meanings" are parallel.

Non-parallel structure:

Problems occur when the business conceals relevant documents or by deluging the auditors with irrelevant documents.

In the non-parallel example, the writer identifies two situations in which problems occur; however, the two situations are phrased in non-parallel structure. A parallel structure would be:

Problems occur when the business conceals relevant documents or when they deluge the auditors with irrelevant documents.

Now that the structure is parallel, extra words can go:

Problems occur when the business conceals relevant documents or deluge the auditors with irrelevant documents.

Parallel structure is especially important in a list.

When the new commander arrived at the post, he immediately posted a new list of orders: no leaves were to be granted, and no leniency was to be given.

Strategy 6: Miscellaneous Problems

1. Use the subjective case for a pronoun that functions as the subject of an understood verb. The subjective case is the form the pronoun takes when used as the subject of the sentence ("I," "we," "they"). For example, consider these two sentences:

The corporation's president worked harder than me.

The corporation's president worked harder than I.

Which is correct? The second version is correct, because "I" is the subject of an understood verb "worked." In other words, the sentence is actually a shortened version of "The corporation's president worked harder than I worked."

This is an easy mistake to make because the correct case may sound wrong. If so, the best solution is to add the understood verb or to rephrase the sentence completely to avoid the awkwardness.

2. Use the subjective case for a pronoun that functions as the complement of a subject. A pronoun is a subjective complement when it actually equals the subject of the sentence. For example, consider these two sentences:

The person least anxious after the test was her.

The person least anxious after the test was she.

Which is correct? The second version is correct, because the pronoun in the predicate, "she," actually equals the subject, "the person least anxious after the test." In other words, the sentence is like an algebra equation: The person least anxious after the test = she. In a sentence like this one, the noun or pronoun in the predicate functions like the subject of the sentence. The sentence should read the same as if you turned it around:

She was the person least anxious after the test.

Once again, this is an easy mistake to make because the correct case may sound wrong. In spoken English we often hear "It's him," or "It's

me." Again, the best solution may be to reverse the sentence or to re-phrase the sentence completely to avoid the awkwardness.

3. Use "try to" and "sure to" rather than "try and" or "sure and."

Incorrect: Ms. Thompson wanted to try and finish the project by Friday.

Correct: Ms. Thompson wanted to try to finish the project by Friday.

Incorrect: Be sure and pick up the baby from daycare.

Correct: Be sure to pick up the baby from daycare.

This rule makes sense if you think about it. The proper function of the word "and" is to connect two different things. Thus, the "and" in the first sentence should mean that Ms. Thompson wanted to do two different things, but she didn't; she only wanted to do one thing – finish the project. The same is true for the third sentence. The "and" seems to tell the reader that the sentence is an instruction to do two different things, but it isn't. The reader is only to do one thing – pick up the baby.

4. "Hopefully" is an adverb that explains how someone does something, as in "She asked hopefully." Often "hopefully" is misused in this or a similar fashion: "Hopefully the storm will pass." This use actually asserts that the storm's passing will be

full of hope. The writer actually means "I hope that the storm will pass."

5. Watch out for one more common error with adverbs: the difference between "I feel bad" and "I feel badly." In the first sentence, the writer is commenting on how she feels, either physically (perhaps she has the flu) or emotionally (perhaps she is sad). The first sentence is the proper use of "bad" as an adjective.

However, the second sentence uses "bad" in its form as an adverb. The writer is commenting on her ability to feel; perhaps her fingers are numb. Sometimes writers use the adverbial form "badly" when they mean "bad," perhaps believing that "badly" sounds more elevated.

6. Watch for errors in using "myself" instead of using "I" or "me." "Myself" is used as a reflexive pronoun or as a device for emphasis.

Correct: I injured myself.
used as a reflexive pronoun

Correct: I will draft the interrogatory answers myself.
used for emphasis

Each time "myself" is used, test the use by asking whether "I" or "me" could substitute for "myself." If so, using "myself" is incorrect.

Incorrect: Ms. Alpha and myself will meet you for lunch.

Incorrect: If you have any questions about this demonstration,
contact Mr. Jones or myself.

Numerical Skills & Advanced Mathematics Tests

These tests measure a test taker's ability to solve problems representing some of the key concepts in mathematics. Some problems will only test one concept, while others will involve multiple concepts integrated together in a single problem.

The problems will have few technical terms, aside from basics, such as area, perimeter, integer, and ratio, which are expected to be common mathematical knowledge. All figures shown will be drawn accurately and lie in a single plane, unless noted otherwise.

Number Types

Integers, Odd and Even Numbers, Prime Numbers, Digits

- **Integers**..., -4, -3, -2, -1, 0, 1, 2, 3, 4, ...
- **Consecutive Integers**: Integers that follow in sequence; for example, 22, 23, 24, 25. Consecutive Integers can be more generally represented by n , $n + 1$, $n + 2$, $n + 3$, ...
- **Odd Numbers**..., -9, -7, -5, -3, -1, 1, 3, 5, 7, 9, ...
- **Even Numbers**..., -8, -6, -4, -2, 0, 2, 4, 6, 8, ... (Note: zero is an even number)
- **Prime Numbers**..., 2, 3, 4, 7, 11, 13, 17, 19, ... (Note 1 is not a prime and 2 is the only even prime)
- **Digits**: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9

Addition and Multiplication of Odd and Even Numbers

Addition	Multiplication
even + even = even	even x even = even
odd + odd = even	even x odd = even
even + odd = odd	odd x odd = odd

Percent

Percent means hundredths or number out of 100. For example, 40 percent means $40/100$ or $.40$ or $2/5$.

Percent less than 100

Problem 1: If the sales tax on a \$30 item is \$1.80, what is the sales tax rate?

Solution: $\$1.80 = n/100 \times \30
 $n = 6$, so 6% is the sale tax rate

Percent Greater than 100

Problem 2: What number is 250% of 2?

Solution: $n = 250/100 \times 2$
 $n = 5$, so 5 is the number

Percent less than 1

Problem 3: 3 is 0.2 percent of what number?

Solution: $3 = 0.2/100 \times n$

$n = 1,500$, so 1,500 is the number

Percent Increase/Decrease

Problem 4: If the price of a computer was decreased from \$1,000 to \$750, by what percent was the price decreased?

Solution: The price decrease is \$250. The percent decrease is the value of n in the equation $250/1000 = n/100$. The value of n is 25, so the price was decreased by 25%.

Notes: $n\%$ increase means $\text{increase/original} = n/100$;
 $n\%$ decrease means $\text{decrease/original} = n/100$.

Average

An average is a statistic that is used to summarize data. The most common type of average is the *arithmetic mean*. The average (arithmetic mean) of a list of n numbers is equal to the sum of the numbers divided by n . For example, the mean of 2, 3, 5, 7, and 13 is equal to

$$2 + 3 + 5 + 7 + 13 / 5 = 6$$

When the average of a list of n numbers is given, the sum of the numbers can be found. For example if the average of six numbers is 12, the sum of these six numbers is 12×6 , or 72.

The *median* of a list of numbers is the number in the middle when the numbers are ordered from greatest to least or from least to greatest. For example, the median of 3, 8, 2, 6, and 9 is 6 because when the numbers are ordered, 2, 3, 6, 8, 9, the number in the middle is 6. When there is an even number of values, the median is the same as the mean of the two middle numbers. For example, the median of 6, 8, 9, 13, 14, and 16 is

$$9 + 13 / 2 = 11$$

The *mode* of a list of numbers is the number that occurs most often in the list. For example, 7 is the mode of 2, 7, 5, 8, 7, and 12. The numbers 10, 12, 14, 16, and 18 have no mode and the numbers 2, 4, 2, 8, 2, 4, 7, 4, 9, and 11 have two modes, 2 and 4.

Note: The mean, median, and mode can each be considered an average. On the test, the use of the word average refers the arithmetic mean and is indicated by "average (arithmetic mean)." The exception is when a question involves average speed (see problem 2 below). Questions involving the median and mode will have those terms stated as part of the question's text.

Weighted Average

Problem 1: In a group of 10 students, 7 are 13 years old and 3 are 17 years old. What is the average (arithmetic mean) age of these 10 students?

Solution: The solution is not the average of 13 and 17, which is 15. In this case the average is

$$7(13) + 3(17) / 10 = 91 + 51 / 10 = 14.2 \text{ years}$$

The expression “weighted average” comes from the fact that 13 gets a weight factor of 7, whereas 17 gets a weight factor of 3.

Average Speed

Problem 2: Jane traveled for 2 hours at a rate of 70 kilometers per hour and for 5 hours at a rate of 60 kilometers per hour. What was her average speed for the 7-hour time period?

Solution: In this situation, the average speed is:

$$\text{Total Distance/Total Time}$$

The total distance is $2(70) + 5(60) = 440$ km.

The total time is 7 hours. Thus the average speed was

$$440/7 = 62 \frac{6}{7} \text{ kilometers per hour.}$$

Note: In this example the average speed is not the average of the two separate speeds, which would be 65.

Properties of Signed Numbers

positive x negative = negative

negative x negative = positive

negative x positive = negative

positive x positive = positive

Factoring

You may need to apply these types of simple factoring:

$$x^2 + 2x = x(x + 2)$$

$$x^2 - 1 = (x + 1)(x - 1)$$

$$x^2 + 2x + 1 = (x + 1)(x + 1) = (x + 1)^2$$

$$x^2 - 3x - 4 = (x - 4)(x + 1)$$

Probability

Probability refers to the chance that a specific outcome can occur. It can be found by using the following definition when outcomes are equally likely.

Number of ways that a specific outcome can occur

Total number of possible outcomes

For example, if a jar contains 13 red marbles and 7 green marbles, the probability that a marble selected from the jar at random will be green is

$$7 / 7 + 13 = 7/20 = \text{or } 0.35$$

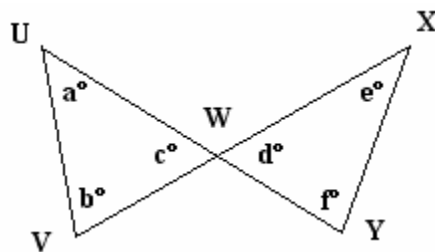
If a particular outcome can never occur, its probability is 0. If an outcome is certain to occur, its probability is 1. In general, if p is the

probability that a specific outcome will occur, values of p fall in the range $0 \leq p \leq 1$. Probability may be expressed as either a decimal or a fraction.

Geometric Figures

Figures that accompany problems are intended to provide information useful in solving the problems. They are drawn as accurately as possible EXCEPT when it is stated in a particular problem that the figure is not drawn to scale. In general, even when figure is not drawn to scale, the relative positions of points and angles may be assumed to be in the order shown. Also, line segments that extend through points and appear to lie on the same line may be assumed to be on the same line. The text "Note: Figure not drawn to scale." is included on the test when degree measures may not be accurately shown and specific lengths may not be drawn proportionally. The following examples illustrate the way different figures can be interpreted.

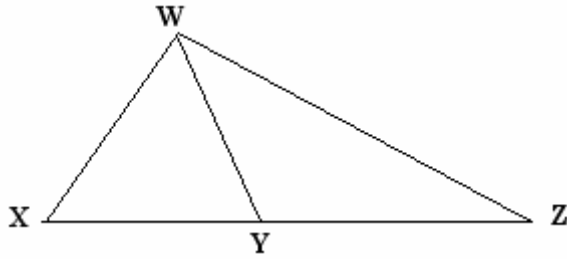
Example 1



Since UY and VX are line segments, angles UWV and XWY are vertical angles. Therefore, you can conclude that $c^\circ = d^\circ$. Even though the figure is drawn to scale, you should NOT make any other assumptions without additional information. For example, you should NOT assume

that $VW = WY$ or that the angle at vertex Y is a right angle even though they may look that way in the figure.

Example 2



A question may refer to a triangle such as XWZ above. Although the note indicates that the figure is not drawn to scale, you may assume that:

- (1) XWY and YWZ are triangles.
- (2) Y is between X and Z .
- (3) X , Y , and Z are points on a line.
- (4) The length of XY is less than the length of XZ .
- (5) The measure of angle XWY is less than the measure of angle XWZ .

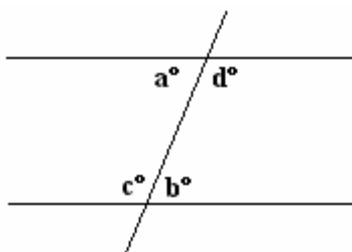
You may *not* assume the following:

- (1) The length of XY is less than the length of YZ .
- (2) The measures of angles WXY and WYX are equal.
- (3) The measure of angle XWY is greater than the measure of angle WYX .
- (4) Angle XWZ is a right angle.

Geometric Skills and Concepts

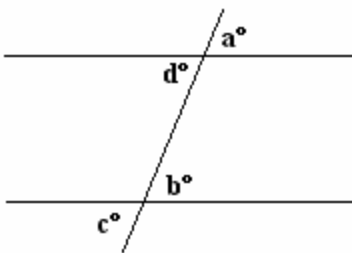
Properties of Parallel Lines

1. If two parallel lines are cut by a third line, the alternate interior angles are equal.



$$a^\circ = b^\circ \text{ and } d^\circ = c^\circ$$

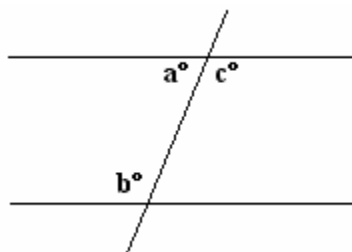
2. If two parallel lines are cut by a third line, the corresponding angles are equal.



$$a^\circ = b^\circ \text{ and } d^\circ = c^\circ$$

Note: Words like “alternate interior” or “corresponding” are generally not used on the test, but you do need to know which angles involving parallel lines are equal.

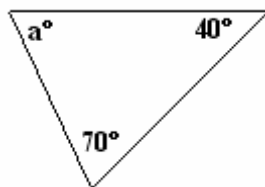
3. If two parallel lines are cut by a third line, the sum of the interior angles on the same side of the third line is 180 degrees.



$$a^\circ + b^\circ = 180^\circ, \text{ because } a^\circ + c^\circ = 180^\circ \text{ and } b^\circ = c^\circ$$

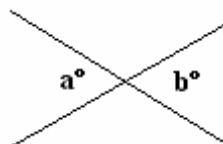
Angle Relationships

1. The sum of the interior angles of a triangle is 180 degrees.



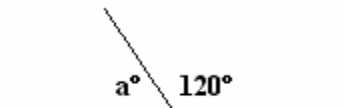
$$a^\circ = 70^\circ \text{ (Because } 70^\circ + 40^\circ + a^\circ = 180^\circ\text{.)}$$

2. When two lines intersect, vertical angles are equal.



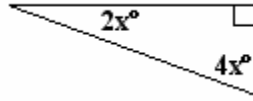
$$a = b$$

3. A straight angle measures 180 degrees.



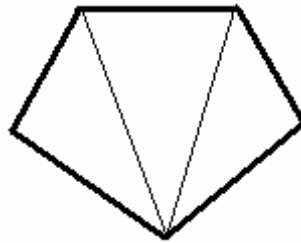
$$a^\circ = 60 \text{ (Because } a^\circ + 120^\circ = 180^\circ\text{.)}$$

4. The sum of the two acute angles in a right triangle is 90 degrees.



$$x = 15 \text{ (Because } 2x + 4x = 90.\text{)}$$

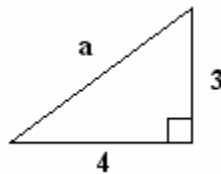
5. The sum of the interior angles of a polygon can be found by drawing all diagonals of the polygon from one vertex and multiplying the number of triangles formed by 180 degrees.



Since the polygon is divided into 3 triangles, the sum of the angles is $3 \times 180^\circ$ or 540° .

Side Relationships

1. Pythagorean Theorem: In any right triangle, $a^2 + b^2 = c^2$, where c is the length of the longest side and a and b are the lengths of the two shorter sides.



$$a = 5$$

(By the Pythagorean Theorem,

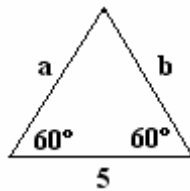
$$a^2 = 3^2 + 4^2$$

$$a^2 = 9 + 16$$

$$a^2 = 25$$

$$a = \text{square root of } 25 = 5$$

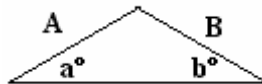
2. In any equilateral triangle, all sides are equal and all angles are equal.



$$a = b = 5$$

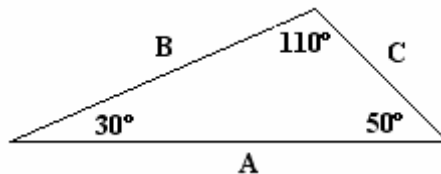
(Because the measure of the unmarked angle is 60° , the measure of all angles of the triangle are equal, and therefore, the lengths of all sides of the triangle are equal.)

3. In an isosceles triangle, the angles opposite equal sides are equal. Also the sides opposite equal angles are equal.



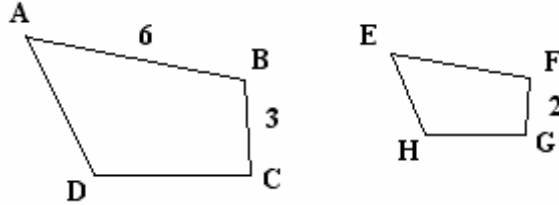
If $A = B$, then $a^\circ = b^\circ$. Also, if $a^\circ = b^\circ$, then $A = B$.

4. In any triangle, the longest side is opposite the largest angle (and the shortest side is opposite the smallest angle.)



$$A > B > C$$

5. Two polygons are *similar* if the lengths of their corresponding sides are in the same ratio and their corresponding angles are equal.



If polygons ABCD and EFGH are similar, and if BC and FG are corresponding sides, then $BC = 3$ and $FG = 2$.

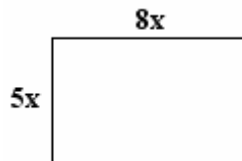
Therefore, the ratio is 3:2 and since $AB = 6$, $EF = 4$

Area and Perimeter

Rectangles

Area of a rectangle = length x width = $l \times w$

Perimeter of a rectangle = $2(l + w) = 2l + 2w$



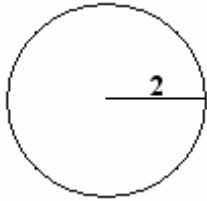
$$\text{Area} = 5x \times 8x = 40x^2$$

$$\text{Perimeter} = 2(5x + 8x) = 10x + 16x = 26x$$

Circles

Area of a circle = πr^2 (where r is the radius)

Circumference of a circle = $2\pi r = \pi d$ (where d is the diameter)



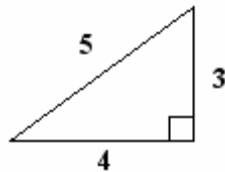
$$\text{Area} = \pi 2^2 = 4\pi$$

$$\text{Circumference} = 2\pi 2 = 4\pi$$

Triangles

Area of a triangle = $\frac{1}{2}$ (base X height)

Perimeter = Sum of lengths

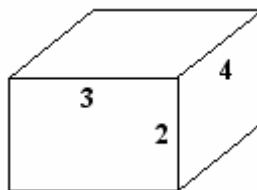


$$\text{Area} = \frac{1}{2} (4 \times 3) = 6$$

$$\text{Perimeter} = 5 + 4 + 3 = 12$$

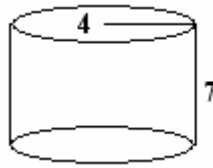
Volume

Volume of a rectangular solid or cube = length X width X height = l X w X h



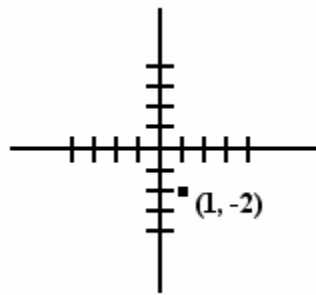
$$\text{Volume} = 3 \times 2 \times 4 = 24$$

Volume of a cylinder = $\pi r^2 h$ (where r is the radius of the base and h is the height of the cylinder)



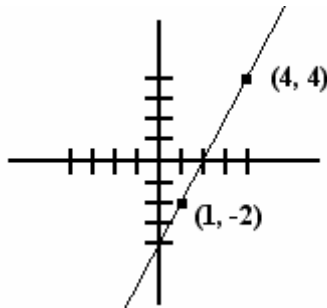
$$\text{Volume} = \pi \times 4^2 \times 7 = \pi \times 16 \times 7 = 112\pi$$

Coordinate Geometry



In questions that involve the x and y axes, x values to the right of the y axis are positive and x values to the left of the y axis are negative. Also, y values above the x axis are positive and y values below the x axis are negative. In an (x,y) ordered pair, the x value is written first, and the y value is written second. For example, in the ordered pair $(1,-2)$, the x coordinate is 1 and the y coordinate is -2.

Slope of a line = rise/run or vertical distance/horizontal distance.



This line runs through points (1,-2) and (4,4). The slope = $(4 - (-2))/(4 - 1)$ or $6/3 = 2$.

Any line that slopes upward from left to right has a positive slope. Any line that slopes downward from right to left has a negative slope.