

AUGUST 2022
EBS 164
INTRODUCTION TO FAMILY
RESOURCE MANAGEMENT
2 HOURS

Candidate's Index Number
Signature:

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
SCHOOL OF EDUCATIONAL DEVELOPMENT AND OUTREACH
INSTITUTE OF EDUCATION

COLLEGES OF EDUCATION
FOUR-YEAR BACHELOR OF EDUCATION (B.ED)
FIRST YEAR, END-OF-SECOND SEMESTER EXAMINATION, AUG/SEPT. 2022

AUGUST 24, 2022

INTRODUCTION TO FAMILY
RESOURCE MANAGEMENT

9:00 AM – 9:30 AM

This paper consists of two sections, A and B. Answer ALL the questions in Section A and TWO questions from Section B. Section A will be collected after the first 30 minutes.

SECTION A
(20 MARKS)

Answer ALL the questions in this Section.

For items 1 to 15, each stem is followed by four options lettered A to D. Read each item carefully and circle the letter of the correct or best option.

1. Which one of these are **not** material assets that individuals have at their disposal for accomplishing goals.
 - A. Appliances.
 - B. Automobiles.
 - C. Money.
 - D. Time.
2. Which one of these is **not** an example of resources found in the physical environment?
 - A. Air.
 - B. Humans.
 - C. Rain.
 - D. Rivers.
3. Unearned income comes to individuals and families indirectly in various forms such as
 - I. hidden income
 - II. household production income
 - III. psychic income
 - IV. cash income
 - A. I, II & III.
 - B. I, II, III & IV.
 - C. I, II & IV.
 - D. II & III.

4. Time is a resource categorised as resource
- economic
 - environmental
 - human
 - non-human
5. When someone says “My credit is good” he means that he has /does **not**
- built up trust to pay when debt is due.
 - doubts about his ability to pay.
 - the capacity to pay due to income level.
 - used credit at all in his spending pattern.
6. Which one of these techniques **cannot** be employed to reduce fatigue or conserve energy?
- Analysing task to be done.
 - Improving working conditions.
 - Use of the body.
 - Working only at dawn.
7. All the following are affective resources **except**
- attitude.
 - creativity.
 - friendliness.
 - motivation.
8. Temporal resources does **not** include
- energy.
 - future.
 - pace.
 - Present.
9. Energy may be defined as
- a reserve of vitality for work.
 - a resource in equal amount.
 - the ability to do work.
 - the amount of time spent on a task.
10. The amount of energy that is used up during work depends on the
- work and the state of mind of the worker
 - height at which the task is performed,
 - positive attitude of the worker,
 - nature of the work and the parts of the body involved.
- I, II & IV.
 - I, II & III.
 - I, II, III & IV.
 - II, III & IV.
11. Which one of the following types of credit attracts no interest?
- Revolving Credit.
 - Hire Purchase.
 - Service Credit.
 - Cash Loan.

12. The results of evaluating a time plan reveals
- I. the extent to which the activities in the plan have been accomplished,
 - II. how much time was wasted or saved in the accomplishment of the activities.
 - III. how successful the time plan was.
 - IV. how industrious the homemaker has been.
- A. I, II & III.
 - B. I, II & IV.
 - C. I, III & IV.
 - D. II, III & IV.
13. An available asset that is used to guarantee a loan is termed a/an
- A. collateral.
 - B. insurance.
 - C. investment.
 - D. mortgage.
14. Which one of these is **not** a mental resource in work capacity?
- A. Attitude and paying attention.
 - B. Judgement and paying attention.
 - C. Knowledge and thinking ability.
 - D. Knowledge and skill.
15. The temporal component of resources for household task deals with
- A. cost of work.
 - B. energy spent.
 - C. energy saved.
 - D. time expenditure.

Items 16 to 20 are statements followed by True and False options. Read each statement carefully and indicate whether it is True or False by circling the letter of the correct option.

16. Household production income may be considered as income in kind.
- A. True
 - B. False
17. A person's income from employment before tax and other deductions are made is the discretionary income.
- A. True
 - B. False
18. The flow of income determines the size of income a family receives.
- A. True
 - B. False
19. The money on which one can plan for its use is the gross income
- A. True
 - B. False
20. The limitation of time means that the amount available to each individual is the same.
- A. True
 - B. False