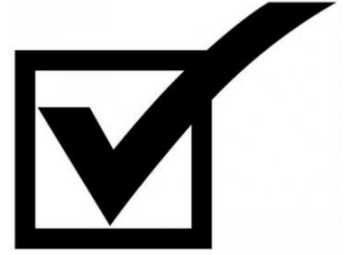


**BUSINESS
PROFESSIONALS
of AMERICA**
Giving Purpose to Potential



BANKING AND FINANCE

(145)

REGIONAL 2026

CONCEPT KNOWLEDGE:

Multiple Choice (25 @ 2 points each) _____ (50 points)

Short Answer (8 @ 2 points each) _____ (16 points)

APPLICATION KNOWLEDGE:

Job 1: Endorsements (3 @ 3 points each) _____ (9 points)

Job 2: Reconciliation (11 @ 2 points each) _____ (22 points)

Job 3: Certificate of deposit (6 @ 3 points each) _____ (18 points)

TOTAL POINTS _____ ***(115 points)***

Test Time: 60 minutes

MULTIPLE CHOICE (2 points each; 50 points total)

1.	A	16.	A
2.	B	17.	A
3.	C	18.	B
4.	B	19.	B
5.	A	20.	A
6.	A	21.	C
7.	C	22.	B
8.	A	23.	B
9.	B	24.	A
10.	A	25.	C
11.	A		
12.	A		
13.	A		
14.	A		
15.	B		

SHORT ANSWER (2 points each answer; 16 points total)

1. \$120 \$2,600

2. \$1,081.60 \$81.60

3. \$1,237.59 \$262.41

4. \$4,000.00

5. 30%

JOB 1: ENDORSEMENTS (3 points each; 9 points total)

A. For Deposit Only (first line)

Student Signature (second line)

B. For Fifth-Third Mobile Deposit only or For Mobile Deposit Only (first line)

Student Signature (second line)

C. Student Signature (first line)

Pay to the Order of (second line)

Susan Nesmith (third line) (THIS CAN BE ON SECOND OR THIRD LINE)

JOB 2: RECONCILIATION (2 points each; 22 points total)

Transaction	Amount	Balance
Beginning Balance		\$ 2,400.50
Payroll Deposit	\$ 1,092.42	\$ 3,492.92
paid rent	\$ 850.00	\$ 2,642.92
EFT for electric bill	\$ 75.67	\$ 2,567.25
ATM withdrawal	\$ 200.00	\$ 2,367.25
ATM fee	\$ 6.00	\$ 2,361.25
Deposit of birthday money	\$ 175.00	\$ 2,536.25
Paid cable bill	\$ 230.00	\$ 2,306.25
Used debit card for groceries	\$ 133.46	\$ 2,172.79
EFT for department store bill	\$ 439.27	\$ 1,733.52
Wrote check #1225 to IRS	\$ 950.00	\$ 783.52
Received statement showing monthly service charge	\$ 7.50	\$ 776.02

JOB 3: CERTIFICATES OF DEPOSITS (3 points each; 18 points total)

CD Terms	Amount Invested	Interest Earned	Maturity Value
11-month 3.75%	\$7,000	\$240.63	\$7,240.63
1-year, 3.6%	\$3,000	\$108.00	\$3,108.00
5-year 3%	\$500	\$75.00	\$575.00