

TEST YOUR ETHICS: A 10-QUESTION QUIZ

Answer the following questions honestly to get an accurate gauge of your personal sense of ethics.

1

You're on a first date and things are going really well. At the end of dinner, your waiter hands you the check. After reviewing your tab, you realize the appetizer you ordered wasn't included on your bill. What do you do?

- a. Ignore the waiter's oversight and tip based on the total listed on the bill.
- b. Don't say anything but leave a larger tip than you normally would.
- c. Use the money you saved on the appetizer to take your date out for ice cream.
- d. Bring the oversight to your waiter's attention.

2

At the end of an important meeting your boss turns to you and compliments the suggestion you had for streamlining the reporting process. The idea actually came from a coworker who shared it with you over lunch last week. What would you do?

- a. Say thank you and leave it at that.
- b. Explain that you appreciate her compliment but must admit that you had some help from your coworker.
- c. Shrug it off confidently saying, "There's plenty more where that came from."
- d. Tell her that you can't take credit because it was your coworker's idea, but you agree it's a great one, which is why you brought it up in the meeting.

3

On your commute into work you notice the woman in the car driving in front of you putting on her makeup as she drives. Several minutes later she knocks the side mirror off of a parked car and keeps going. What do you do?

- a. Get the license plate number of the car in front of you and pull over to leave a note for the owner of the damaged parked car.
- b. Take a video of the car in front of you, narrating what just happened and post it to YouTube with the hope that the owner of the damaged car will see it.
- c. Pretend you didn't see anything and continue on your route to work.
- d. Get the license plate number of the car in front of you and call the non-emergency police number to report the accident.

4

It's lunchtime, so you head to the office kitchen to heat up your food. While you're waiting on the microwave, you notice an open file folder sitting on the table with what looks like a list of employees and their salaries hanging out of it. No one else is in the room, so you have no idea who the folder belongs to. What do you do?

- a. Ignore the open folder and go about your business.
- b. After briefly looking at the contents of the folder (just to make sure you're being paid competitively) you take it to the HR Director for her to handle.
- c. Take the folder with you and send out a company-wide email asking the person who left a file folder in the third-floor kitchen to come see you to pick it up.
- d. Without reading the visible pages, close the folder and wait. When its owner shows up, explain that you closed the open folder as soon as you saw what it was but didn't want to leave such sensitive information unattended.

5

You've been craving a soda all day. After digging through your desk for change, you head down to the vending machine to get your mid-afternoon sugar fix. You insert the correct change, push the button and two sodas come rolling down the shoot. What do you do?

- a. Call the number on the vending machine to report the mistake and take the extra soda can to the receptionist, so she can return it to the vending company when they show up to fix the issue.
- b. Take the two sodas back to your office and smile at your good fortune.
- c. Give the extra soda to your coworker who was complaining just the other day that that same machine had taken her money and not given her a soda.
- d. Give the extra soda to that same coworker, but tell her that you bought it specifically for her.

6

You come home to find that your roommate broke your headphones—the ones that took you two months to save for. On your way to the electronics store the next day you run into someone selling the same headphones on the corner. The headphones are still in their original packaging but based on the price you think they were either stolen or counterfeit. What do you do?

- a. Find a nearby ATM to get cash to buy the headphones on the corner. After all, you didn't break them, you'll save nearly 80% and you won't have to add to your debt by using a credit card.
- b. Try to return the broken headphones to the store to exchange them for a new pair, claiming they never worked in the first place.
- c. Turn down the guy on the corner and his potentially shady goods. Continue to the electronics store to buy the fully legal headphones.
- d. Buy the headphones from the store. Then call the police to report the man on the corner for potentially selling stolen or counterfeit goods and not having a vendor's permit.

7

You're planning a surprise birthday party at work for your supervisor and have invited your whole team. After sending out an email to your team members asking them to chip in for a card, decorations and a cake, you've only received enough to cover the cost of the cake. What do you do?

- a. Spend time after lunch every day leading up to the party making decorations and a card out of office materials from the printing room.
- b. Front the money to buy the card and the decorations, then send out another email after the party asking your coworkers to reimburse you for it.
- c. Decide to cancel the party since no one seems that interested but keep the money they've already contributed for the next team member's birthday.
- d. Forget the card and decorations and just get the cake, since that's all the money everyone chipped in will cover.

8

Standing in line at a café you notice the man in front of you drop a \$5 bill out of his wallet and onto the floor. After looking around it seems like no one else, including the man in front of you, saw the bill fall. What do you do?

- a. Consider it karma for the \$10 you lost last month on the subway, pick it up when you get to the counter and use it to pay for your latte.
- b. Tap the man on the shoulder and tell him that he accidentally dropped some money.
- c. Pick up the \$5 bill and put it in the tip jar when you reach the counter. After all, that guy was really rude to the barista and didn't even tip him.
- d. Leave the bill on the floor and say nothing, figuring either the guy will come back for it or someone who needs it more will find it.

9

You've been working as a personal financial planner (PFP) for the past decade. One day you hear that one of your longest running client couples have gotten a divorce. After their divorce, but before you knew about it, you'd done some work at the husband's request. Several months later his ex-wife reaches out wanting you to continue to be her PFP as well. What do you do?

- a. Set up a conference call between yourself and the former couple to let them know about the conflict of interest and ask them to choose who will stay with you and who will find a new financial planner.
- b. Take on the ex-wife and ex-husband as separate clients. After all, you've worked with both of them for years—and they're both fine with it.
- c. Explain the entire situation to the ex-wife, letting her know it would be a conflict of interest for you to work for both she and her ex-husband. Then recommend a friend who you think would be a great CPA for her needs.
- d. Explain the conflict of interest to both parties and excuse yourself from working with either of them to ensure fairness. Then offer each of them the contact information for several other qualified financial planners.

10

On your way to grab a cup of coffee from the office kitchen you over hear one of your supervisor's peers making a sexist joke about one of the females who works in the cube right next to yours. What do you do?

- a. Report the incident to your supervisor so that you can remain anonymous, considering that the person you are reporting is senior to you.
- b. Nothing. They didn't see you so you can pretend like it never happened.
- c. Walk up and confront the supervisor, explaining that his joke was inappropriate, and he shouldn't tell jokes like that because someone else who might take even more offense could overhear him next time.
- d. Walk up and join in the conversation. Even though you don't agree with what he said, you don't want to make a big deal about it and it's good always a good idea to make friends with people who hold positions senior to yours.

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ANSWER KEY:

The most ethical responses receive one point and the least ethical responses receive four points. Therefore, the lower the final score, the higher the person's sense of ethics.

- Score of 12 or below** = Highly ethical
Score of 13 – 20 = Ethical most of the time
Score of 21 – 30 = Struggles with ethics
Score of 30 or above = Needs an ethics overhaul

**START HERE,
GO PLACES.** 
Fueled by AICPA

1 a. 3
b. 2
c. 4
d. 1

6 a. 3
b. 4
c. 1
d. 2

2 a. 1
b. 4
c. 3
d. 2

7 a. 3
b. 2
c. 4
d. 1

3 a. 3
b. 4
c. 2
d. 1

8 a. 4
b. 1
c. 3
d. 2

4 a. 4
b. 1
c. 3
d. 2

9 a. 1
b. 3
c. 2
d. 4

5 a. 2
b. 4
c. 1
d. 3

10 a. 1
b. 3
c. 2
d. 4