

CCDS Practice Test Questions and Answers

1. What does a risk matrix assess?

- A) The probability and impact of identified risks
- B) Only the financial cost of risks
- C) The number of employees affected
- D) The timeline for risk resolution

2. What does a credit report include?

- A) Only the consumer's payment history
- B) Personal info, credit accounts, payment history, debts
- C) Only current debt balances
- D) Past job positions and income

3. What is a debt-to-income (DTI) ratio?

- A) A measure of savings to expenses ratio
- B) A measure of total income relative to credit score
- C) A measure of debt relative to income, used for loan eligibility
- D) A ratio of total outstanding debt to monthly payments

4. What is the purpose of a risk register?

- A) To document, track, and manage all identified risks throughout a project or operation
- B) To eliminate all risks before starting work
- C) To assign blame when problems occur
- D) To satisfy audit requirements only

Answers: 1-A 2-B 3-C 4-A

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