

PRACTICE EXAM 13: OREGON CCB SIMULATION —QUESTIONS 1–80

1. Two partners want personal-asset protection, pass-through taxation, and minimal corporate formalities. The structure best fitting all three is a:

- A. C corporation
- B. General partnership
- C. Limited liability company
- D. Sole proprietorship

2. A contractor planning to build only single-family houses, with no commercial work, should hold which endorsement?

- A. Commercial Level 1
- B. Residential
- C. Interstate
- D. Wholesale-only

3. Which of the following losses would NOT be covered by a contractor's general liability policy?

- A. A visitor tripping over staged materials
- B. A crew member's own job injury
- C. Damage to a neighbor's fence
- D. A dropped tool denting a client's car

4. A contractor sells a job for \$90,000 with costs of \$63,000. The gross margin is:

- A. 43%, dividing the profit by the cost
- B. 70%, dividing the cost by the price
- C. 30%, dividing the profit by the selling price
- D. \$27,000, the raw profit figure

5. An owner wanting a single guaranteed price for a fully defined scope should use a:

- A. Cost-plus contract
- B. Time-and-materials contract
- C. Lump sum fixed-price contract
- D. Reimbursable cost contract

6. The sequence of dependent tasks whose total time fixes the project's shortest completion is the:

- A. Float path
- B. Resource line
- C. Punch path
- D. Critical path

7. A worker struck by a load swinging from a crane suffers which Focus Four hazard?

- A. A fall
- B. A struck-by injury
- C. A caught-in injury
- D. An electrocution

8. A worker the company directs daily, supplies with tools, and pays a weekly wage is classified as a:

- A. Independent contractor
- B. Material supplier
- C. Volunteer
- D. Employee

9. A company shows a profit on paper yet cannot cover this month's payroll. The most likely cause is:

- A. Carrying too much insurance
- B. Filing taxes too early
- C. Poor cash flow timing
- D. An oversized surety bond

10. A perfected construction lien gives the claimant a secured interest in:

- A. The improved real property
- B. The contractor's bank accounts
- C. The bond claim fund
- D. The owner's future contracts

11. A sole proprietor expanding by adding a co-owner and seeking liability protection would NOT achieve that goal by:

- A. Forming an LLC
- B. Continuing as a sole proprietorship with a partner
- C. Forming a corporation
- D. Forming an LLC taxed as a partnership

12. When a licensed company's compliance fails, the CCB holds accountable the:

- A. Registered agent
- B. Surety underwriter
- C. Bonding broker
- D. Responsible Managing Individual

13. When a contractor purchases insurance to shift the financial consequences of a possible loss, the contractor is using risk:

- A. Transfer
- B. Acceptance
- C. Avoidance
- D. Reduction

14. Trim baseboard running around a room's perimeter is estimated by:

- A. Cubic yards
- B. Square feet
- C. Linear feet
- D. Each (count)

15. A document that records an agreed change to scope, price, or schedule, signed by both parties, is a:

- A. Lien waiver
- B. Bid proposal
- C. Change order
- D. Safety data sheet

16. The roster of small, remaining items completed just before final acceptance is the:

- A. Punch list
- B. Critical path
- C. Change order log
- D. Work breakdown structure

17. The single most effective control on the hierarchy, removing the hazard altogether, is:

- A. Personal protective equipment
- B. Warning signage
- C. Worker training
- D. Elimination

18. The moment a contractor takes on a first paid employee, the contractor must:

- A. Cancel general liability
- B. Surrender the endorsement
- C. Carry workers' compensation
- D. Reincorporate the business

19. The financial statement that reports revenue, expenses, and resulting profit across a period is the:

- A. Income statement
- B. Balance sheet
- C. Cash flow statement
- D. Lien notice

20. Which party could NOT file a valid construction lien?

- A. A subcontractor who installed flooring
- B. A neighbor annoyed by the construction noise
- C. A supplier who delivered lumber
- D. A laborer who framed the walls

21. A contractor doing business under "Cascade Builds," a name not containing the owner's legal name, must register:

- A. A federal patent
- B. A trademark only
- C. A new corporation
- D. An assumed business name

22. A first-time applicant who has not held a NASCLA-accredited exam result must complete, before testing:

- A. 16 hours of pre-license training
- B. A four-year apprenticeship
- C. A bachelor's degree
- D. A federal trade exam

23. After the surety pays a consumer's valid bond claim, the contractor's obligation is to:

- A. Reimburse the surety in full
- B. Repay only half
- C. Pay nothing, as the bond absorbs it
- D. Wait for the CCB to cover it

24. Drywall sheets covering walls and ceilings are estimated by:

- A. Cubic yards
- B. Linear feet
- C. Each piece only
- D. Square feet

25. Walking off and leaving a project unfinished without cause is a:

- A. Minor breach
- B. Technical breach
- C. Material breach
- D. Permitted termination

26. A task off the critical path with four days of float slips by two days. The project finish:

- A. Moves out two days
- B. Moves out four days
- C. Is unaffected
- D. Moves in two days

27. Which of the following is NOT one of the Focus Four hazards?

- A. Heat-related illness
- B. Falls
- C. Struck-by
- D. Caught-in or -between

28. Which factor does NOT point toward employee status?

- A. Daily direction by the firm
- B. Marketing services to many clients
- C. Tools supplied by the firm
- D. Steady wages from one firm

29. A contractor recording revenue when it is earned, even before cash arrives, is using the:

- A. Cash basis
- B. Accrual basis
- C. Lump sum method
- D. Markup method

30. In Oregon, a claimant must record a claim of lien within roughly how long after completing the work?

- A. 30 days
- B. One year
- C. 75 days
- D. 120 days

31. An LLC gains legal existence at the moment:

- A. Articles of organization are filed with the Secretary of State
- B. The first contract is signed
- C. The CCB license issues
- D. The bond is purchased

32. The body of statutes that defines Oregon contractor licensing is:

- A. ORS Chapter 701
- B. The Oregon Administrative Rules
- C. The federal OSH Act
- D. A city building code

33. A consumer harmed by a contractor who then fails to pay a CCB order collects from the:

- A. Workers' comp fund
- B. Surety bond
- C. Builder's risk policy
- D. Secretary of State

34. Direct costs are \$50,000. The contractor adds 12% overhead, then 8% profit on the new subtotal. The final price is:

- A. \$60,000, adding a flat 20%
- B. \$60,480, overhead then profit applied
- C. \$56,000, with overhead only added
- D. \$54,000, an 8% addition only

35. The contract clause stating what the contractor guarantees and for how long is the:

- A. Warranty clause
- B. Indemnification clause
- C. Arbitration clause
- D. Payment clause

36. The phase in which scope is defined and permits are secured is:

- A. Execution
- B. Monitoring
- C. Initiation
- D. Closeout

37. A document that lists a chemical's hazards, handling, and first-aid steps is the:

- A. Building permit
- B. Lien waiver
- C. Bid proposal
- D. Safety Data Sheet

38. Whether a worker is an employee or independent contractor ultimately turns on:

- A. The tax form filed
- B. The method of payment
- C. The number of jobs
- D. The actual working relationship

39. Which of the following is NOT a core financial statement?

- A. The income statement
- B. The balance sheet
- C. The construction lien
- D. The cash flow statement

40. The Oregon notice given to a residential owner that explains lien rights is the:

- A. Information Notice to Owner About Construction Liens
- B. Contractor's notice of substantial completion
- C. Contractor's notice of intent to foreclose
- D. Owner's final waiver of lien rights

41. All of the following are true of an Oregon registered agent EXCEPT:

- A. The agent must hold a contractor license
- B. The agent must have a physical Oregon address
- C. The agent receives legal documents
- D. The agent can be an individual or a company

42. Which of the following is NOT a function the CCB performs?

- A. Licensing contractors
- B. Investigating complaints
- C. Enforcing bond and insurance rules
- D. Setting employees' hourly wages

43. The certificate of liability insurance for an Oregon contractor must list as certificate holder the:

- A. Construction Contractors Board
- B. Owner's mortgage lender
- C. Oregon Secretary of State
- D. Largest subcontractor

44. A footing is 60 feet long, 2 feet wide, and 1 foot deep. Its concrete volume is:

- A. 240 cubic feet, doubling the result
- B. 63 cubic feet, summing the dimensions
- C. 120 cubic feet, length times width times depth
- D. 30 cubic feet, halving the result

45. Which of the following is NOT required for a contract to be valid?

- A. A lawful purpose
- B. Mutual agreement
- C. Consideration
- D. A notary's seal

46. The interval between placing an order and receiving the material is the item's:

- A. Float
- B. Critical path
- C. Slack
- D. Lead time

47. Among construction fatalities, the leading single cause is:

- A. Falls from elevation
- B. Repetitive motion
- C. Hearing loss
- D. Slips on level ground

48. To avoid liens for work it has already paid for, a general contractor collects from each sub a:

- A. Workers' comp waiver
- B. Tax exemption form
- C. Signed lien waiver at each payment
- D. Business name filing

49. Comparing each completed job's estimated costs against its actual costs is the practice of:

- A. Bonding
- B. Withholding
- C. Retainage
- D. Job costing

50. After a lien is recorded in Oregon, a suit to foreclose it must be filed within about:

- A. 30 days
- B. 120 days
- C. One year
- D. Five years

51. A general partner differs from an LLC member chiefly because the general partner:

- A. Pays no taxes at all
- B. Cannot be sued
- C. Is personally liable for business debts
- D. Needs no written agreement

52. An Oregon CCB license remains valid for:

- A. Two years
- B. One year
- C. Three years
- D. Five years

53. The party a surety bond is designed to protect is the:

- A. Contractor's bottom line
- B. Public and harmed consumers
- C. Surety company itself
- D. Contractor's employees

54. Adding a waste allowance to a material takeoff accounts for:

- A. The contractor's profit margin
- B. Expected price inflation
- C. The delivery surcharge
- D. Offcuts, breakage, and overage

55. The remedy a court most commonly awards for breach of a construction contract is:

- A. Specific performance
- B. Monetary damages
- C. Rescission
- D. An injunction

56. A schedule chart showing each task as a horizontal bar across a calendar is a:

- A. Gantt chart
- B. Pie chart
- C. Network-only diagram
- D. Balance sheet

57. Swapping a toxic solvent for a water-based one to reduce exposure is an example of:

- A. Elimination
- B. Substitution
- C. An administrative control
- D. PPE

58. Before engaging a subcontractor, a prudent general contractor first confirms the sub's:

- A. Personal credit score
- B. Vehicle condition
- C. License, bond, and insurance
- D. Advertising budget

59. The statement reporting cash inflows and outflows over a period is the:

- A. Cash flow statement
- B. Income statement
- C. Balance sheet
- D. Job cost ledger

60. When a contractor disregards a valid CCB determination order, the harmed party may:

- A. Seize the contractor's home
- B. Collect against the surety bond
- C. Cancel the owner's property taxes
- D. Auto-renew the contractor's license

61. A corporation's ownership is represented by:

- A. Membership units
- B. Partnership shares
- C. Shares of stock
- D. The registered agent

62. The CCB's fundamental mission is to:

- A. Finance contractors' startups
- B. Protect the public through licensing and regulation
- C. Set statewide material prices
- D. Issue local building permits

63. A contractor who installs guardrails and trains crews to lower the chance of falls is practicing risk:

- A. Transfer
- B. Acceptance
- C. Avoidance
- D. Reduction

64. A 25% markup is applied to a \$48,000 cost. The price is:

- A. \$60,000, the cost plus 25% of the cost
- B. \$64,000, the cost divided by 0.75
- C. \$36,000, the cost less the markup
- D. \$48,250, a flat fee added on

65. A contract reimbursing the contractor's documented costs plus a set fee is a:

- A. Lump sum contract
- B. Unit price contract
- C. Cost-plus contract
- D. Verbal-only contract

66. Breaking a project down into smaller, manageable, sequenced work packages produces a:

- A. Work breakdown structure
- B. Lien waiver
- C. Surety bond
- D. Safety data sheet

67. On-the-job safety in Oregon is inspected and enforced by:

- A. The Secretary of State
- B. The federal IRS
- C. The CCB alone
- D. Oregon OSHA

68. Oregon's minimum wage is structured as:

- A. A flat national rate
- B. The same as the federal floor
- C. A single statewide figure
- D. Regional tiers adjusted regularly

69. Oregon is unusual among states in that it imposes:

- A. No general statewide sales tax
- B. No income tax of any kind
- C. A federal sales tax
- D. A very high sales tax

70. Another widely used name for a construction lien is a:

- A. Performance bond
- B. Mechanic's lien
- C. Surety bond
- D. Change order

71. Oregon business entities maintain active status by:

- A. Renewing every five years
- B. Filing an annual report
- C. Renewing only when sued
- D. Filing once, permanently

72. The detailed procedural rules carrying out ORS 701 are published in the:

- A. U.S. Constitution
- B. Federal tax code
- C. County charter
- D. Oregon Administrative Rules

73. Which statement about surety bonds is NOT correct?

- A. The bond protects the public
- B. The contractor must repay claim payouts
- C. The bond amount depends on endorsement
- D. The bond reimburses the contractor's lost profits

74. Where a bid lists assumptions, inclusions, and exclusions, it primarily guards against:

- A. Tax audits
- B. Safety citations
- C. Scope disputes with the client
- D. Lien filings by suppliers

75. When an owner requests work beyond the original scope, the contractor should first obtain a:

- A. Verbal approval noted in a log
- B. New surety bond rider
- C. Larger retainage hold
- D. Signed change order

76. Which activity is NOT part of monitoring and control?

- A. Comparing actual to planned progress
- B. Securing the initial permits
- C. Taking corrective action
- D. Tracking budget variance

77. Every item below is an employer duty under Oregon safety law EXCEPT:

- A. Providing required protective equipment
- B. Correcting recognized hazards
- C. Inspecting other firms' jobsites
- D. Training workers on hazards

78. A crew working on a project inside the Portland metro region must be paid at least:

- A. The standard-county tier
- B. The Portland metro wage tier
- C. The federal minimum
- D. A verbally agreed figure

79. To avoid financing a job out of pocket, a contractor structures payment using:

- A. Cash only at the end
- B. Deposits and progress payments
- C. No payment until completion
- D. Worker misclassification

80. Over the long run, the practice that most reliably generates referrals and repeat business is:

- A. Always quoting the lowest price
- B. Avoiding written agreements
- C. Postponing replies to complaints
- D. Communicating clearly and honoring commitments

PRACTICE EXAM 13: ANSWER KEY AND EXPLANATIONS (Questions 1-80)

1. C — An LLC delivers liability protection, pass-through taxation, and modest formality all at once, fitting both partners. A corporation adds formality, while a partnership and sole proprietorship lack protection.
2. B — Building only single-family houses falls under the residential endorsement family. Commercial, interstate, and wholesale categories do not apply.
3. B — A crew member's own job injury is covered by workers' compensation, not general liability, so it is the odd one out. The other three are third-party losses general liability addresses.
4. C — Margin is profit divided by selling price: $\$27,000 \div \$90,000 = 30\%$. Option A (43%) divides by cost, which is markup, the trap this item tests.
5. C — A lump sum fixed-price contract gives the owner one guaranteed price for a defined scope. Cost-plus and time-and-materials leave the final cost open.
6. D — The critical path is the longest dependent chain and fixes the project's shortest completion. Float, resource, and "punch" paths are not that controlling chain.
7. B — A load swinging from a crane that hits a worker is a struck-by hazard, one of the Focus Four. Falls, caught-in/between, and electrocution are the others.
8. D — Daily direction, company tools, and weekly wages mark an employee. Independent contractors control their own work and operate their own businesses.
9. C — A profitable-looking business unable to cover payroll almost always suffers from poor cash flow timing, since profit and cash differ. Insurance, taxes, and the bond are not the cause.
10. A — A perfected construction lien gives a secured interest in the improved real property, which clouds title. It does not reach bank accounts, the bond fund, or future contracts.
11. B — Continuing as a sole proprietorship with a partner provides no liability shield, so it fails the goal. An LLC or corporation supplies the protection sought.
12. D — The Responsible Managing Individual is accountable for a licensed firm's compliance. The registered agent, surety, and broker fill other roles.
13. A — Buying insurance to shift a loss's financial consequence is risk transfer. Acceptance, avoidance, and reduction are different responses.
14. C — Baseboard runs along the room's perimeter and is measured by length, in linear feet. Volume, area, and count units fit other items.
15. C — A change order is the signed document recording an agreed change to scope, price, or schedule. Waivers, bids, and data sheets serve other purposes.

16. A — The punch list is the roster of small remaining items completed before final acceptance. The critical path, change log, and WBS serve other purposes.
17. D — Elimination removes the hazard altogether and is the most effective control. PPE, signage, and training rank lower.
18. C — Taking on a first paid employee triggers the workers' compensation requirement. It does not require canceling liability, surrendering the endorsement, or reincorporating.
19. A — The income statement reports revenue, expenses, and resulting profit across a period. The balance sheet and cash flow statement report different things.
20. B — A neighbor annoyed by noise added no value to the property, so they cannot file a lien. Subcontractors, suppliers, and laborers who improved it can.
21. D — Doing business under a name that omits the owner's legal name requires registering an assumed business name. A patent or trademark is unrelated, and a new corporation is not required.
22. A — A first-time applicant without a NASCLA-accredited result must complete 16 hours of pre-license training before testing. An apprenticeship, degree, or federal exam is not the requirement.
23. A — A bond payout is a debt the contractor must reimburse to the surety in full. The surety does not absorb it, split it, or wait for the CCB.
24. D — Drywall covers a surface and is estimated by square feet of wall and ceiling area. Volume, linear, and count units fit other items.
25. C — Walking off and leaving a project unfinished without cause is a material breach, defeating the contract's essential purpose. It is not a minor, technical, or permitted action.
26. C — A two-day slip on a task with four days of float does not move the finish, since the task is off the critical path. Float absorbs slippage up to its amount.
27. A — Heat-related illness is not among the Focus Four, so it is the odd one out. The Focus Four are falls, struck-by, caught-in/between, and electrocution.
28. B — Marketing services to many clients indicates independent-contractor status, not employee status, so it is the odd one out. Daily direction, provided tools, and steady wages indicate employment.
29. B — Recording revenue when it is earned, before cash arrives, is the accrual basis. The cash basis records income only when payment arrives.
30. C — In Oregon, a claim of lien must generally be recorded within about 75 days of completing the work. The longer and shorter periods are incorrect.
31. A — An LLC gains legal existence when its articles of organization are filed with the Secretary of State. A contract, license, or bond does not form the entity.
32. A — Oregon contractor licensing is defined in ORS Chapter 701. The administrative rules implement it, and the OSH Act and city codes are separate.
33. B — A consumer harmed by a contractor who ignores a CCB order collects from the surety bond. Workers' comp, builder's risk, and the Secretary of State serve other purposes.
34. B — A 12% overhead then 8% profit compounds: $\$50,000 \times 1.12 \times 1.08 = \$60,480$. A flat 20% addition would understate the price.
35. A — The warranty clause states what the contractor guarantees and for how long. Indemnification, arbitration, and payment clauses cover different matters.
36. C — Initiation is the phase in which scope is defined and permits are secured. Execution, monitoring, and closeout follow.
37. D — A Safety Data Sheet lists a chemical's hazards, handling, and first-aid steps. Permits, waivers, and bids do not provide that information.

38. D — A worker's classification turns on the actual working relationship, not the tax form, payment method, or job count. Control and independence decide it.
39. C — A construction lien is a legal claim, not a financial statement, so it is the odd one out. The three core statements are the income statement, balance sheet, and cash flow statement.
40. A — The Information Notice to Owner About Construction Liens explains lien rights to residential owners. It is informational, not a completion, foreclosure, or waiver document.
41. A — An Oregon registered agent need not hold a contractor license, so that statement is false. The agent must have a physical Oregon address, receives legal documents, and may be an individual or company.
42. D — Setting employees' hourly wages is not a CCB function; that is the odd one out. The CCB licenses contractors, investigates complaints, and enforces bond and insurance rules.
43. A — A contractor's liability certificate must name the Construction Contractors Board as certificate holder. A lender, the Secretary of State, or a subcontractor is not the required holder.
44. C — Volume is length \times width \times depth: $60 \times 2 \times 1 = 120$ cubic feet. Doubling, summing, or halving gives the wrong result.
45. D — A notary's seal is not required for a contract to be valid; a lawful purpose, mutual agreement, and consideration are. A contract is binding without a notary.
46. D — Lead time is the interval between placing an order and receiving the material. Float, the critical path, and slack describe different scheduling concepts.
47. A — Falls from elevation are the leading single cause of construction fatalities and head the Focus Four. Repetitive motion, hearing loss, and level-ground slips are not the leading cause.
48. C — Collecting a signed lien waiver at each payment confirms subs and suppliers were paid, preventing liens over already-paid money. Other options do not serve that aim.
49. D — Comparing each job's estimated costs against its actual costs is job costing, which sharpens future bids. Bonding, withholding, and retainage are different.
50. B — In Oregon, a foreclosure suit on a recorded lien must be filed within about 120 days of recording. The shorter and longer periods are incorrect.
51. C — A general partner is personally liable for business debts, while an LLC member is shielded. That liability difference is the chief distinction.
52. A — An Oregon CCB license remains valid for two years and must be renewed before expiration. The other intervals are incorrect.
53. B — A surety bond is designed to protect the public and harmed consumers. It does not protect the contractor's bottom line, the surety, or employees.
54. D — A waste allowance accounts for offcuts, breakage, and overage in the takeoff. It is not for profit, inflation, or delivery.
55. B — Monetary damages are the remedy most commonly awarded for a construction-contract breach. Specific performance, rescission, and injunctions apply in narrower circumstances.
56. A — A chart showing each task as a horizontal bar across a calendar is a Gantt chart. A pie chart, network-only diagram, and balance sheet are different.
57. B — Swapping a toxic solvent for a water-based one is substitution in the hierarchy of controls. Elimination removes the hazard, while administrative controls and PPE rank lower.
58. C — Before engaging a subcontractor, the general contractor first confirms the sub's license, bond, and insurance. Credit, vehicle, and advertising are not the priority.
59. A — The cash flow statement reports cash inflows and outflows over a period. The income statement and balance sheet report different things.

60. B — When a contractor disregards a valid CCB order, the harmed party may collect against the surety bond. The CCB does not seize homes, cancel taxes, or auto-renew licenses.
61. C — A corporation's ownership is represented by shares of stock. Membership units belong to LLCs, partnership shares to partnerships, and the agent is not an owner.
62. B — The CCB's fundamental mission is to protect the public through licensing and regulation. It does not finance startups, set material prices, or issue building permits.
63. D — Installing guardrails and training crews to lower the chance of falls is risk reduction. Transfer uses insurance, acceptance retains the risk, and avoidance declines the work.
64. A — A 25% markup on \$48,000 is $\$48,000 \times 1.25 = \$60,000$. Option B (\$64,000) is the price for a 25% margin, the distinction this item tests.
65. C — A contract reimbursing documented costs plus a set fee is a cost-plus contract, which shifts cost risk to the owner. A lump sum fixes one price instead.
66. A — Breaking a project into smaller, sequenced work packages produces a work breakdown structure. A waiver, bond, and data sheet serve unrelated purposes.
67. D — On-the-job safety in Oregon is inspected and enforced by Oregon OSHA under the state plan. The Secretary of State, IRS, and CCB do not perform inspections.
68. D — Oregon's minimum wage is structured as regional tiers adjusted regularly, exceeding the federal floor. It is not a flat national, federal-equal, or single statewide figure.
69. A — Oregon is unusual in imposing no general statewide sales tax. It does levy income tax and a Corporate Activity Tax on larger firms.
70. B — A construction lien is also widely called a mechanic's lien. A performance bond, surety bond, and change order are unrelated instruments.
71. B — Oregon business entities maintain active status by filing an annual report. The longer intervals, "only when sued," and "filing once permanently" are incorrect.
72. D — The detailed procedural rules carrying out ORS 701 are published in the Oregon Administrative Rules. The Constitution, tax code, and county charter are different bodies of law.
73. D — A surety bond does not reimburse the contractor's lost profits; that statement is false. It protects the public, must be repaid after a payout, and is sized by endorsement.
74. C — A clear scope of assumptions, inclusions, and exclusions guards against scope disputes over what the client believed was included. It does not address audits, citations, or liens.
75. D — A signed change order is required before performing owner-requested out-of-scope work, securing the right to payment. A verbal nod or retainage change does not.
76. B — Securing the initial permits occurs during initiation, not monitoring and control, so it is the odd one out. Comparing progress, correcting course, and tracking variance are monitoring activities.
77. C — Inspecting other firms' jobsites is not an employer duty under Oregon safety law, so it is the odd one out. Providing PPE, correcting hazards, and training workers are duties.
78. B — A crew working inside the Portland metro region must be paid at least the Portland metro wage tier. The standard-county tier, federal minimum, and verbal figures do not control.
79. B — Deposits and progress payments keep the contractor from financing the job out of pocket. Cash-only at the end or no payment until completion does the opposite.
80. D — Communicating clearly and honoring commitments most reliably generates referrals and repeat business. Lowest-price promises, avoiding contracts, and delaying complaint replies undermine that.

