1. According to the opening case in the article, “God’s money is now my money”:
   A. A pastor tells the author that his church’s building fund of $260,000 has no balance.
   B. The new treasurer was drawing checks from the building fund made payable to an out-of-state Limited Liability Company.
   C. The new treasurer had to pay for high health-care bills for her invalid parents.
   D. The new treasurer’s previous church had prosecuted her for a similar crime.

2. According to the article, “God’s money is now my money,” tenured volunteers:
   A. Haven’t been operating their schemes for long.
   B. Aren’t necessarily long-term members.
   C. Try to remain above suspicion by becoming close friends with heads of congregational boards.
   D. Everyone trusts them and believes that they’d never commit fraud.

3. According to the article, “Avatar interviewers”:
   A. An automated system might be proficient in gathering boilerplate information.
   B. The virtual nature of avatars might convey a sense of closeness that allows people to discard their inhibitions.
   C. Compared to a face-to-face interview, the avatar might create a concentrated presence.
   D. If the avatar is computer-driven, then the interviewee probably won’t be aware that the computer isn’t capable of moral or social judgment.

4. According to the article, “Avatar interviewers”:
   A. Seldom do even the most emotionally disciplined subjects leak their feelings.
   B. The FBI has used avatars extensively.
   C. Avatars have helped implicate fraudsters in 48 percent of U.S. Department of Justice cases.
   D. An avatar might give an interviewee the opportunity to get something off his or her chest without the shame of telling a real person.

5. According to the article, “Vindication at a high price,”
   James Holzrichter said:
   A. “Our ordeal taught us all about tenacity in adversity and the importance of love among family members.”
   B. “After I reported the initial problems to my supervisor, I thought that the company would quickly ameliorate the situation.”
   C. “I was so scared, and the impact is still with me today.”
   D. “The attempts against my life would not dissuade me from pursuing justice.”

6. According to the article, “Vindication at a high price,”
   James Holzrichter said:
   A. “I was fired shortly after the company caught me smuggling out copies of documents taped to my legs.”
   B. “It is always best to tell the truth no matter how hard that might be.”
   C. “After I left the company, I couldn’t find a job in my field, so I ended up flipping hamburgers.”
   D. “The company wasted components for the F62 bomber but charged the government for them.”

7. According to the article, “Defrauding for fun not need,”
   one type of employee doesn’t fit neatly within Cressey’s theory: those fraudsters who’d planned on committing fraud from the moment they were hired or became part of their organizations.
   A. True.
   B. False.

8. According to the article, “Identity theft complaints soar 14.7 percent in 2014”:
   A. Income tax refund fraud has abated in 2014.
   B. According to the U.S. Consumer Sentinel Network, it received 68,332 more identity theft complaints in 2014 from 2013.
   C. The U.S. Federal Trade Commission estimates that identity theft claims more than 15 million victims annually.
   D. The CSN identity theft data can be considered useful for determining trends not only for aggregate data but also for identity theft fraud subtypes.

9. According to the article, “Identity theft complaints soar 14.7 percent in 2014,”
   readers can use the statistics as “leading indicators” to help others understand the hot areas and how to protect themselves.
   A. True.
   B. False.

10. According to the article, “Identity theft complaints soar 14.7 percent in 2014,”
    readers can use the statistics as “leading indicators” to help others understand the hot areas and how to protect themselves.
    A. True.
    B. False.