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1. According to the article, "Why don't auditors find fraud?":

- A. The AICPA doesn't require auditors in an "attest engagement" to provide reasonable assurance in the audit opinion that audited financial statements are free of material misstatements which might be due to error or fraud.
- B. Most regional governments require that all auditors and accountants must acquire fraud examination skills.
- C. The AICPA and IIA require that auditors and accountants take some type of Fraud Examination 101 class in college.
- D. Auditors must look at their audit evidence and identify where a fraud might have already occurred or might be occurring — the anomalies or red flags of frauds.

2. According to the article, "Why don't auditors find fraud?":

- A. Professional standards don't require auditors to design an audit to identify factors to look for misstatements in financial statements that might be caused by fraud.
- B. When a CFE identifies an anomaly, they know how to drill down in their examination to investigate those indicators.
- C. Professional standards mandate that auditors resolve fraud or allegations of fraud.
- D. AICPA regulations require auditors and accountants to consult with CFEs if they embark on official fraud examinations.

3. According to the article, "Who's more susceptible to fraud?":

- A. Emotional susceptibility is related to the neuropeptide epinephrine.
- B. The "amygdala hijack" is when any strong emotion decreases blood and oxygen to the amygdala in the brain.
- C. Most fraud victims over 65 were found to have had stunted pituitary glands.
- D. "Social network diffusion" is the extent to which people are likely to be affected by their friends' and colleagues' decisions.

4. According to the article, "Who's more susceptible to fraud?" we have a natural propensity to trust and cooperate with others.

- A. True.
- B. False.

5. According to the article, "Journalist finds strength in numbers to keep truth alive," Bastian Obermayer said:

- A. "We continually feared for our lives after we reported on the Panama Papers."
- B. "To this day, I'm not sure why the anonymous source emailed their first message."
- C. "Journalists are losing their lives because they're reporting the truth, but then that's noting new."
- D. "When someone hands you information that used to be hidden in their safe, I thought, 'This could be interesting.' "

6. According to the article, "Journalist finds strength in numbers to keep truth alive":

- A. Bastian Obermayer finally met his anonymous source in a coffee shop in June of 2018.
- B. When Bastian Obermayer first looked at what would become the Panama Papers, he immediately realized that he had a German angle for his first article.
- C. Fortunately Bastian Obermayer and his newspaper colleague spoke most of the languages of the Panama Papers' players.
- D. The gargantuan collection of leaked documents that Obermayer and the ICIJ obtained — 4.8 million emails, 3 million database files and 2.1 million PDFs — exposed a widespread system of global tax evasion.

7. According to the article, "5 most scandalous fraud cases of 2018":

- A. Elizabeth Holmes embezzled \$16 million from Theranos.
- B. Nirav Modi was sometimes referred to as "jeweler to the stars."
- C. Peter Straarup stole \$63 million from his bank and was arrested in Seychelles.
- D. Najib Razak has escaped capture many times after fleeing Malaysia.

8. According to the article, "5 most scandalous fraud cases of 2018":

- A. SEC charges alleged that Elizabeth Holmes and Ramesh Balwani made numerous false and misleading statements while raising more than \$700 million from private investors.
- B. "Five dollars was returned for every \$1 spent on health care fraud investigations in 2018," says Jaqueline Bloink, CFE.
- C. Nirav Modi was also charged with domestic assault.
- D. Former South African President Jacob Zuma died shortly after he was charged with corruption.



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9. According to the article, "What really motivates people to be honest in business?" Alexander F. Wagner says:

- A. "Honest people are bred, not born."
- B. "Don't rely too quickly on so-called best practices. There really often is no best practice. People are different."
- C. "Most employees want to obey the rules but will stray if the rewards are large enough."
- D. "Honesty and dishonesty among employees is a sliding continuum affected by economic conditions and fraud skills."

10. According to the article, "What really motivates people to be honest in business?" Alexander F. Wagner says, "It seems that too often managers think that everybody will respond the same to incentives, and that is just not the case."

- A. True.
- B. False.

TAKING BACK THE ID, CONTINUED FROM PAGE 67

include it in your outreach programs. You've been forewarned, so tread with care!

For a comprehensive analysis of the stolen identity federal income tax refund fraud scheme, please read the two feature articles that my co-authors and I wrote for the January/February 2014 (tinyurl.com/phzf9go) and March/April 2014 (tinyurl.com/nblj8kc) issues of *Fraud Magazine*.

Please contact me if you have identity theft or cyber-related issues you'd like me to research and possibly include in future columns or feature articles, or if you have any questions about this column or other cybersecurity and identity theft issues. I don't have all the answers, but I'll do my best to help. Stay tuned! ■ **FM**

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