HR AVATAR™
EMPLOYMENT TESTS

Candidate:	**Betty Penske**
Assessment:	Loan Officer (Short)
Completed:	April 26, 2024
Prepared for:	Susan Bookman
	HR Avatar Data Collection Account

Test Results and Interview Guide

The Loan Officer (Short) assessment measures key factors related to high performance and tenure in this job. Attribute types measured vary by test, but can include cognitive ability, skills, knowledge, personality characteristics, emotional intelligence, and past behavioral history. This report includes a one page summary, followed by detailed results with an embedded interview guide. Note that these results should always be used as a part of a balanced candidate selection process that includes independent evaluation steps, such as interviews and reference checks.

Proprietary and Confidential

Overall

Candidate	Score	Interpretation
Betty Penske	79	

bettypenske@yourcompany.org
Loan Officer (Short)
April 26, 2024

Summary: Moderate to High Performance Potential

Potential Risk Areas

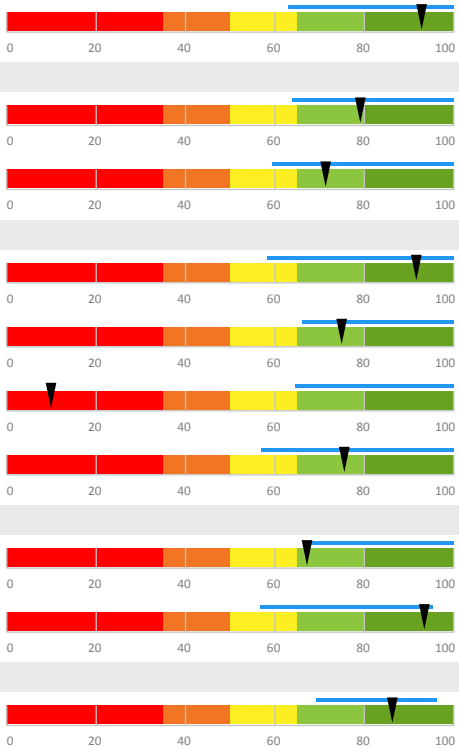
- Low Integrity score could indicate potential issues with reliability.

Key

- Candidate Score
- Higher Risk
- Lower Risk
- Custom Baseline (Optional)

Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	92	
Skills/Knowledge (relates to immediate readiness)		
Banking Fundamentals	78	
Writing	71	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	91	
Drive	75	
Integrity	10	
Teamwork	75	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	67	
History Survey - Tenure	93	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	86	

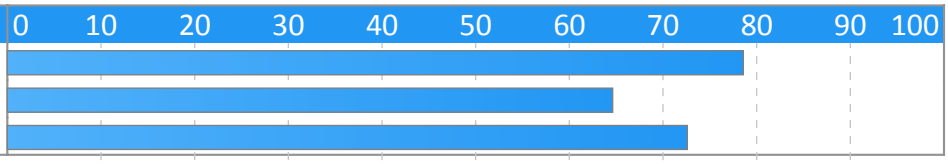


Importance to Job

Comparison

Percentile scores indicate how the candidate compares to other test-takers within various groups. The candidate scored equal to or better than the fraction of test-takers indicated by the percentile.

Test-Taker Group	Percentile
Global	79th
United States	65th
HR Avatar Data	73rd



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Assessment Overview

This assessment provides scores for a number of important factors and competencies that are related to success on the job. Scores are presented based on their potential impact on job performance.

Scores are presented individually on a scale of 0-100. In most cases, including the overall score, higher scores represent higher expected job performance. However, for some competencies, either extreme low or extreme high scores indicate a risk of lower performance. Refer to the interpretation section of each competency for additional information.

Individual competency scores are also combined into a single overall score. Please note that individual competencies are weighted differently, depending on their type, and on fine adjustments based on data from the US Government's Occupational Data Network (O*Net).

Each competency measured includes one or more suggested interview questions, in an easy-to-use format. These questions should be used for additional probing, especially when the score shows an area of relative weakness.

Some of the competencies measured evaluate preferences for doing (or not doing) specific activities. Scores for these competencies can be used to evaluate job-fit.

We wish to emphasize that the data contained in this report should be used as part of a comprehensive process for evaluating job candidates. Additional data should include in-person interviews, job tryouts, resume review, and background checks.

Detail

Candidate:	Betty Penske, bettypenske@yourcompany.org
Assessment:	Loan Officer (Short)
Authorized:	April 26, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz
Started:	April 26, 2024, 6:17:29PM EST
Completed:	April 26, 2024, 6:17:29PM EST
Overall Score:	79

Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using HR Avatar's simulation technology. Studies have demonstrated that cognitive abilities are highly correlated with job performance for many jobs. Abilities also correlate with problem-solving and the ability to learn quickly.

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Detail	Interview Guide
Analytical Thinking and Attention to Detail Score: 92 *Description:* This scale indicates both the capacity to think in a thoughtful, discerning way, to solve problems, utilize resources, analyze data, and apply attention to detail. Individuals who demonstrate high amounts of analytical thinking are able to recognize patterns rapidly, navigate through problems, and resolve difficult problems systematically. Individuals who demonstrate high attention to detail produce work products that are consistently accurate and require little checking. They rarely forget schedule commitments or overlook even the smallest details. *Interpretation:* High scores in this area correlate with superior performance for many jobs. Able to think in a thoughtful, discerning way. Can often solve difficult problems, plan many-featured tasks and projects, organize multiple resources, and analyze complex data. Able to quickly recall and use information when needed or appropriate. Additionally, able to achieve a high degree of thoroughness and accuracy in a work task. Concerned for all areas involved. Work products require little or no review or checking to maintain consistency.	Can you give me an example of where your attention to detail or your thoughtful analysis of a situation helped make a project successful? 1 Poor example. Does not show attention to detail or analytical ability. 2 3 Moderately relevant or impactful example. 4 5 Strongly relevant and clear example. How do you handle a situation when you've messed up due to overlooking an important detail? 1 Is unable to handle the situation. 2 3 Demonstrates the ability to admit to their error and quickly fix the error, but didn't put preventative systems in place. 4 5 Demonstrates the ability to admit to their error, put preventative systems in place and quickly fix the error.

Knowledge and Skills Detail

This section contains a list of job-related knowledge areas and skills that have been evaluated. Low scores in these areas often indicate that additional learning may be required before top performance can be achieved.

Detail	Interview Guide
Banking Fundamentals Score: 78 *Description:* Evaluates the candidate's knowledge of Banking Fundamentals with an aim to determine the degree of training that will be required before the candidate can be expected to become productive. *Interpretation:* Candidate should achieve above average job performance in this area with little or no training. Scores indicate good working knowledge of this topic. Candidate is likely ready to be productive with very little basic training or with immediate entry into advanced training.	Tell me about a project or task where you had to use your knowledge of Banking Fundamentals. 1 Example didn't require or demonstrate knowledge. 2 3 Knowledge was only moderately important or moderately demonstrated in example. 4 5 Clearly relevant application and demonstration of knowledge.

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Detail	Interview Guide
Writing Score: 71 *Description:* The ability to concisely and succinctly convey ideas and information via written text. *Interpretation:* Above-average writing skills can positively impact performance in many jobs. Above average. Conveys ideas in a concise and succinct format. See writing sample section of report for raw essay(s) submitted. • Raw computed score: 80 • Computed score confidence: 75 • Approximate Word Count: 247 Please see below to view the essay submitted.	Are you comfortable when you need to express yourself through writing? Do you feel confident you can get the right message across? 1 Not confident in own writing ability. Prefers speaking. 2 3 Somewhat confident in own writing ability. Writes frequently. 4 5 Very confident in ability to write. Has received compliments on clarity of written correspondences. Do you think writing is important to the role you are applying for? How would you rate yourself as a writer. 1 Rating doesn't correspond well with their score. Does not think writing is important to the role. 2 3 Rating doesn't correspond well with their score. Acknowledges the importance of writing in the role. 4 5 Rating corresponds well with their score. Acknowledges the importance of writing in the role.

Personality Characteristics Detail

This section contains a list of personality characteristics that are frequently associated with job performance. Remember, these are not skills and do not indicate the ability to do a job. Rather, they can be used to evaluate the candidate's fit with the general needs of the job and the organizational culture. Sample interview questions are provided to gather more information.

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Detail	Interview Guide

Adaptability

Score: 91

Description:

This scale reflects how accepting a person is of frequent or substantial changes in his or her job requirements. Changing work requirements usually cause stress and put pressure on an individual to adapt. High scorers usually thrive under changing work conditions, while low scorers may burn out or become paralyzed. In more stable job circumstances, high scorers may become bored, while low scorers would remain satisfied.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Thrives on change. Sees self as very flexible and easy-going. However, he or she may often be perceived as disinterested, unmotivated, or too easy-going in times of upheaval.

Would you rather work in a job where the work is predictable or one where activities are constantly changing? Why?

1	2	3	4	5
Becomes paralyzed by change. Or disregards the change and continues same path.		Ambivalent to change. Has sound reasoning for falling in the middle.		Comfortable with change, though feels some stress or anxiety. Usually able to stay focused.

How do you feel when things change at work? How do you cope?

1	2	3	4	5
Candidate gets frustrated and doesn't have an effective way to cope.		Candidate recognizes that they struggle and has one effective way to cope.		Candidate thrives when things change and has multiple ways to cope.

Drive

Score: 75

Description:

This scale reflects the degree to which an individual will work hard to achieve goals and solve critical problems in the organization. High scores on this scale indicate a person will be diligent in their work and use all necessary sources to solve problems. Low scores on this scale indicate a person may be unenthusiastic about work and may struggle with complex tasks and challenges.

Interpretation:

The candidate's score in this area should contribute to enhanced overall job performance.

Motivated by challenging goals and tasks, financial reward, and/or recognition, and willing to work hard to succeed. Focused on understanding and following guidelines, personal achievement, and meeting or exceeding quality and production standards.

Tell me about a time when you went above and beyond the call of duty to achieve a difficult goal or challenge. What motivated you to put forth the extra effort?

1	2	3	4	5
Poor or weak example. No real extra effort.		Moderate example. Some extra effort evident.		Strong example. Clearly applied extra effort. Well organized in approach.

What would you say were some of the most difficult challenges about your last job? How were you able to cope with those challenges?

1	2	3	4	5
Description of challenge and how they cope shows that they struggle with complex tasks.		Describes a reasonable challenge. Shows ability to cope but doesn't demonstrate diligence.		Describes a reasonable challenge. Demonstrates effective coping skills that address using multiple resources to solve the challenge.

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Detail	Interview Guide
Integrity Score: 10 *Description:* This scale reflects the degree to which an individual acts positively towards the organization, avoids unnecessary risk, and, simply put, does the right thing. High scores on this scale indicate a person will act in the organization's best interest, follow the rules, and work hard under limited supervision. Low scores on this scale indicate a person may engage in risk-taking behaviors, work to undermine the organization, and only do the bare minimum. *Interpretation:* The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended. Distrusts the organization and management. Frequently assumes new ideas or changes will have a negative individual impact. Can be defensive regarding his or her own work, or show hostility towards management or company policies. May take unnecessary risks on the job.	What is more important: doing things right or meeting time commitments? Why? 1: Shows willingness to cut corners. Would require heavy quality assurance. 2 3: Some balance between quality and speed. Would require moderate quality assurance. 4 5: Clear emphasis on doing things correctly the first time. What kind of circumstance(s) would justify breaking an organizational rule? 1: Answer shows that they are not concerned about ethics or organizational values/rules. 2 3: Answer explains only situational circumstances but the ethics are questionable and could pose a threat to the organization. 4 5: Answer explains only situational circumstances that fall under general ethical concerns and are of no threat to the organization. (OR) Explains that there are no circumstances.
Teamwork Score: 75 *Description:* This scale reflects the degree to which an individual works well with teams and maintains positive interpersonal relationships. High scores on this scale indicate a person will thrive in collaborative team settings and maintain high-quality relationships with coworkers. Low scores on this scale indicate a person will prefer working on individual projects and may struggle to maintain close working relationships with colleagues. *Interpretation:* The candidate's score in this area should contribute to enhanced overall job performance. Actively cultivates relationships. Comfortable meeting new people and sensitive to how others feel. Works with colleagues and seeks input to develop friendships and meet goals.	Discuss a time when you were part of a team that accomplished something most people didn't think could be done. What was your role and what made the team so special? 1: No such experience. Example irrelevant. 2 3: Moderately relevant example and moderately relevant role. 4 5: Strong example and strong role. Do you prefer working in teams or by yourself? Why? 1: They choose teams or individual and feel they would be incapable of working in the opposite environment. 2 3: They feel they would work well in either environment but are unable to back that up with rational reasons. 4 5: Response reflects rational reasons for why they prefer teams, individual, or both. They feel they would work well in either environment.

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Behavioral History Detail

This section evaluates answers the candidate gave concerning his or her work-related history. Studies often show that a candidate''s past behavior often indicates his or her future behavior. Potential caution areas (if any) are specified in each detail section.

Detail	Interview Guide
History Survey - Performance Score: 67 *Description:* Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential. *Interpretation:* The candidate's score indicates past behaviors that contribute to above average job performance. Exhibits past behaviors and achievements that are likely to result in above average job performance. The following potential performance risk areas were identified: • Below average productivity history • Below average performance reviews Further probing is recommended for each of these items.	How does your work compare with your peers? Do you produce more or less? How do you know? ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 _____ What kind of feedback have you received about your performance from your managers and your peers? ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5
History Survey - Tenure Score: 93 *Description:* Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure. *Interpretation:* The candidate's score indicates past behaviors that contribute to high job performance. Exhibits behaviors likely to result in longer than average job tenure. The following potential performance risk areas were identified: • Frequent job changes • Potential long commute Further probing is recommended for each of these items.	Review your last few jobs with me, explaining why you left the old job and what attracted you to the new one. ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 _____ What is the longest distance you have had to commute to work? What did you do during the commute? How long did you keep that job? ☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5

Emotional Intelligence Detail

This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often impact performance in groups or teams. Sample interview questions are provided to gather more information.

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Detail	Interview Guide
Empathy and Emotional Self-Control Score: 86 *Description:* Demonstrates exceptional strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to be very effective at demonstrating to customers or coworkers that they understand and care about them, resulting in significantly improved customer loyalty, much stronger work relationships, and noticeably reduced levels of conflict in the workplace. *Interpretation:* The candidate's score in this area should contribute to enhanced overall job performance. Demonstrates exceptional strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to be very effective at demonstrating to customers or coworkers that they understand and care about them, resulting in significantly improved customer loyalty, much stronger work relationships, and noticeably reduced levels of conflict in the workplace.	Are you good at relating to the feelings of others? Can you give me an example of how this helped you navigate a difficult situation at work or at school? 1 — Not able to sense how others feel. Unable to provide example. 2 3 — Some ability to sense how others feel. Example shows some ability to use senses at work. 4 5 — Able to relate to others and sense how they feel. Example shows can easily apply senses at work. Tell me about a time you got upset at work. How did you handle/deal with your emotions? 1 — They had an inappropriate response or placed blame. 2 3 — They (1) had an appropriate response (2) took responsibility but were unable to make the bad situation better. 4 5 — They (1) had an appropriate response (2) took responsibility and (3) worked to make the bad situation better.

Writing Sample(s)

During the assessment, the candidate was asked to write one or more passages. The text they wrote is included in the table below for review.

Writing Sample - Question	Response
Please write an essay describing the HR Avatar essay feature.	This is a sample essay. In a real test situation, the candidate or test taker would write an essay as a part of their assessment, in response to the question associated with this entry. All reports will share their writing as received. In some cases, our artificial intelligence engine will process their response to create a numerical score. Our system also checks for plagiarism, both among previously submitted essays, and the broader Internet. Additionally, spelling, grammar, and style checks are performed. Essay typically are from 150 to 600 words. They can be written in response to an explicit question, or they can be free-form responses to general questions.

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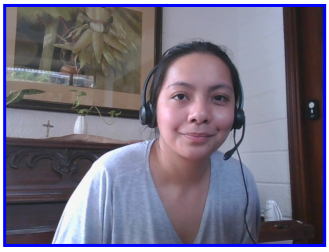
Identity Confirmation Photos

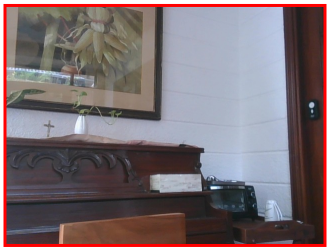
The following photos of the candidate and any identification were uploaded during the assessment session.

Photo Analysis Results	
- Risk:	Medium risk of cheating based on image inconsistencies
- Percent match among processed faces	100%
- Total images processed	17
- Total images with valid faces	14 (82%)
- Total pairs of faces compared	13
- Pairs in which faces matched	13 (100%)



Pre/Post-Test Photo

ID Photo



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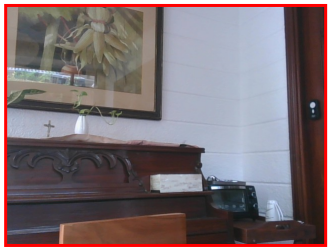

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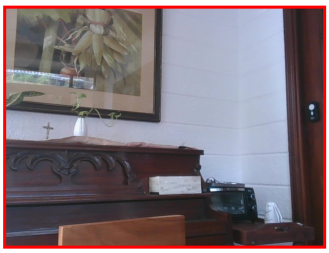
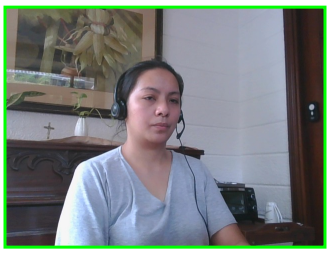


In-Test Error Detected (No Face Detected)

In-Test Photo



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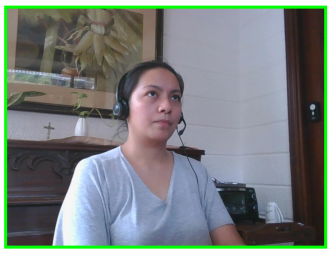

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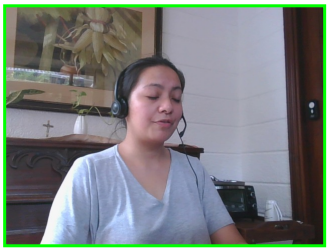
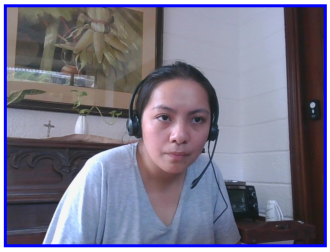


In-Test Photo



Pre/Post-Test Photo

Minimum Qualification Guidelines - from O*Net

The following are suggestions from O*Net, the United States government's occupational information network, regarding prerequisites for this job type.

Item	
Educational Achievement	Bachelor's Degree
Job-Related Training	6 Months - 1 Year
Job-Related Experience	1 - 2 Years

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Report Preparation Notes

- Hiring decisions should never be based on a single source of information. The most effective use of this assessment report is as a part of a multi-faceted program of candidate evaluation that includes resume review, interviews, and reference checks.
- Overall vs Percentiles Scores: The overall score reflects the success in the test, based on the mean (average) and standard deviation of the test scores. The percentile score reflects the percentage of test-takers who scored equal or below this overall score. We recommend you use the Overall Score as your primary evaluation criteria. However, percentile scores can often be useful in comparing specific candidates against one another and with a group, such as for test takers in a certain organization or within a certain account.
- Note that comparison information is calculated based on completed instances of this assessment at that time the assessment is scored. As additional instances are completed, the comparative data may change. You can always update a report to the current values by clicking on ''Recalculate Percentiles'' within the online results viewing pages at www.hravatar.com.
- Most competency scores are norm-based, which means that they can be interpreted in terms of their distance from the average or mean score. For all scales, a score equal to the mean receives a score of 65 and scores above and below this value are set so that a score change of 15 equals one standard deviation.
- For linear competencies, higher is better across the entire scale. For these scales a score between 65 and 80 (light green) represents 0 to 1 standard deviation above the mean and a score above 80 (dark green) represents more than one standard deviation above the mean. Similarly, a score of 50 - 65 (yellow) represents 0 to 1 standard deviation below the mean, while a score of 35 - 50 (orange) equates to 1 to 2 standard deviations below the mean, and a score below 35 represents more than 2 standard deviations below the mean.
- This assessment makes use of data from the Occupational Information Network (O*NET), which is funded by the U.S. Federal Government - U.S. Department of Labor/Employment and Training Administration (USDOL/ETA) - as a primary source of occupational information. The O*NET database contains information on hundreds of standardized and occupation-specific descriptors that are continually updated by ongoing research. These data are used in preparing descriptive information as well as setting relative weights between competencies used in calculating the overall score. For additional information about O*NET, visit http://www.onetcenter.org.
- O*Net Standard Occupational Code (SOC) Used: 13-2072.00
- O*Net Version: 26.3
- Sim ID: 6348-8, Key: 0-0, Rpt: 13, Prd: 2403, Created: 2024-04-26 23:17 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

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Score Calculation Detail

The following table provides a summary of how the overall score was calculated from the individual competency scores. Competency scores are calculated on a 0-100 scale by first calculating a Z statistic based on test-taker responses and then transforming the Z value to a scale with target mean and standard deviation. Certain competencies have a normal score distribution where it is best to be closest to the mean. For these competencies we modify the Z statistic by multiplying its absolute value by minus 1 for the overall score calculation. Next, to calculate the overall score, a weighted average of all modified competency Z statistics is computed and this weighted average is itself transformed to a Z statistic, which is then transformed to a score with the same target mean and standard deviation. Finally outlier scores are adjusted if they are below 0 or above 100.

Competency	Score	How applied to overall	Score Value Used	Weight (%)
Adaptability	91.6956	Z-Statistic	1.7797	4.5086
Analytical Thinking and Attention to Detail	92.5922	Z-Statistic	1.8395	33.2816
Banking Fundamentals	78.9194	Z-Statistic	0.9280	13.7866
Drive	75.2009	Z-Statistic	0.6801	5.0666
Empathy and Emotional Self-Control	86.0165	Z-Statistic	1.4011	6.8933
History Survey - Performance	67.2843	Z-Statistic	0.1523	6.8933
History Survey - Tenure	93.6484	Z-Statistic	1.9099	6.8933
Integrity	10.0000	Z-Statistic	-3.6667	5.5189
Teamwork	75.3865	Z-Statistic	0.6924	4.7499
Writing	71.2374	Z-Statistic	0.4158	12.4079

Weighted Average of Competency Z-Scores:	0.9757
Mean applied to Raw Weighted Avg:	0.0000
Standard Deviation applied to Raw Weighted Avg:	1.0000
Normalized Raw Score:	0.9757
Mean:	65.0000
Standard Deviation Used:	15.0000
Final Overall Score:	79.6355

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Notes

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