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Illuminating Talent

Test Results and Interview Guide

Candidate: **Elizabeth Wantsajob**
Assessment: Loan Officer
Completed: October 12, 2026
Prepared for: Sara Maple
Example Company

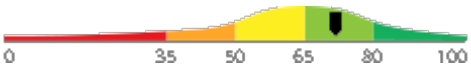
What's Included

- Overall Score
- Competency Summary Table
- Comparison Matrix
- Detailed Competency Results with Interview Guide

Important Note: The Loan Officer 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

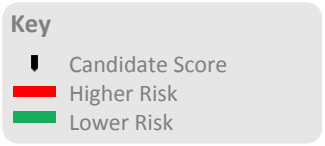
Overall

Candidate	Score	Interpretation
Elizabeth Wantsajob beth.wantsajob@gmail.com Loan Officer October 12, 2026	72	

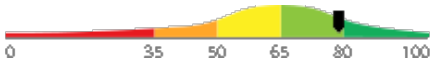
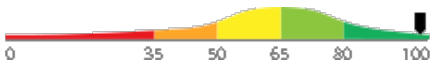
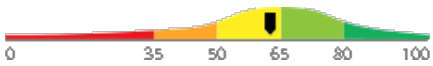
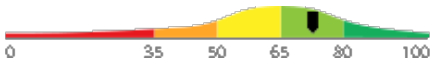
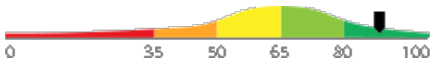
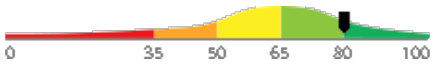
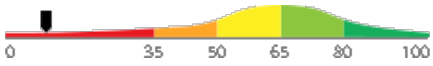
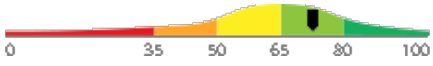
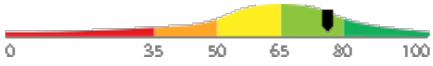
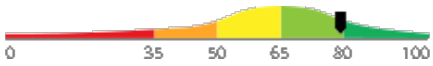
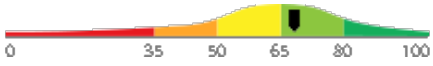
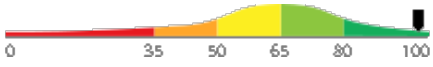
Summary: Moderate to High Performance Potential

Potential Risk Areas

- Low Integrity score could indicate potential issues with reliability.



Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	79	
Multitasking	98	
Skills/Knowledge (relates to immediate readiness)		
Writing	62	
Banking Fundamentals	72	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	88	
Drive	80	
Integrity	10	
Resilience	73	
Teamwork	76	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	79	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	68	
History Survey - Tenure	97	

Importance to Job

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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	72nd
North America	59th
United States	59th
Example Company	66th

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Artificial Intelligence (AI) Generated Scores

This table includes one or more scores derived from a large language model AI query. AI-derived scores are non-deterministic. That is, they are not precisely repeatable. Therefore, these scores should always be treated as supplementary information and should never be used exclusively or compared to hard cutoff values.

Estimated Value	Score	Confidence	Interpretation
Job Match: Loan Officer	82	0.8	Summary Points (AI): • (Generic Text for Sample Report) Exceptional Writing competency is a critical asset for the email communication component of this customer service role. • Customer Service Fundamentals and Customer Service Mindset scores are among her highest, directly aligning with the core knowledge requirements of the job. • High Empathy and Emotional Self-Control and Integrity scores are well-suited for handling complaints, resolving disputes, and maintaining professionalism. • Strong Adaptability score supports the varied nature of customer service work and the required on-the-job learning period. • Resilience and Drive scores indicate a motivated candidate capable of sustaining performance in a demanding customer-facing environment. • Multitasking competency is adequate for managing multiple concurrent customer interactions, though there is room for improvement. • Teamwork score is moderate, which is sufficient but worth monitoring given the need to refer unresolved issues to other departments. • Analytical Thinking and Attention to Detail is the lowest-rated competency, posing a moderate risk for tasks requiring accurate record-keeping, data entry, and verification of resolutions. • History Survey - Performance score is relatively lower, introducing some uncertainty about consistency of past job performance. • Overall competency profile strongly favors customer-facing, communication-heavy responsibilities while showing some gaps in detail-oriented and analytical tasks. Narrative (AI): Elizabeth Wantsajob demonstrates strong alignment with the Loan Officer role across several key dimensions. Her standout strengths include an exceptional Writing competency, which is critical for the email communication component of this role, as well as high scores in Customer Service Fundamentals and Customer Service Mindset, directly mapping to the core knowledge and service orientation required by the job description. Her strong Empathy and Emotional Self-Control and Integrity scores are well-suited for handling customer complaints, resolving disputes, and maintaining professionalism in challenging interactions. Adaptability is also a notable strength, which supports the varied nature of customer service work and the on-the-job learning curve expected in this role. Her Resilience and Drive scores indicate a candidate who is motivated and capable of persisting through the demands of a customer-facing position. Multitasking and Teamwork scores are solid, supporting the need to manage multiple customer interactions and collaborate with internal departments. On the weaker side, her Analytical Thinking and Attention to Detail score is the lowest among her competencies, which is a moderate concern given the job's emphasis on accurately keeping records of customer interactions, verifying information, and ensuring appropriate resolutions are applied. Her History Survey - Performance score is also relatively lower, which introduces some uncertainty around her past job performance consistency. Overall,

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Estimated Value	Score	Confidence	Interpretation
			Elizabeth is a strong candidate for this role, with competency gaps that are limited and potentially addressable through the training period outlined in the job description. Computed on: April 1, 2026, 8:58:32PM EDT

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Detail

Candidate:	Elizabeth Wantsajob, beth.wantsajob@gmail.com
Assessment:	Loan Officer
Authorized:	October 12, 2026, by Sara Maple, Example Company, qamailsaram.mike@hravatar.com
IP Address:	96.241.65.10
IP Country:	United States
IP State:	Virginia
IP City:	Gainesville
Started:	October 12, 2026, 5:39:51PM EDT
Completed:	October 12, 2026, 5:39:51PM EDT
Overall Score:	72

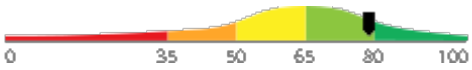
Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using 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.

Detail | Interview Guide

Analytical Thinking and Attention to Detail

Score: 79



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:

Strong scores in this area correlate with above average performance for many jobs.

Usually able to think in a thoughtful, discerning way. Capable of solving difficult problems, planning many-featured tasks and projects, organizing multiple resources, and analyzing complex data with only occasional assistance. Usually able to quickly recall and use information when needed or appropriate. Additionally, can usually achieve a high degree of thoroughness and accuracy in work tasks.

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	2	3	4	5
Poor example. Does not show attention to detail or analytical ability.		Moderately relevant or impactful example.		Strongly relevant and clear example.

How do you handle a situation when you've messed up due to overlooking an important detail?

1	2	3	4	5
Is unable to handle the situation.		Demonstrates the ability to admit to their error and quickly fix the error, but didn't put preventative systems in place.		Demonstrates the ability to admit to their error and quickly fix the error, but didn't put preventative systems in place.

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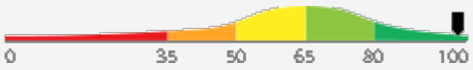
Detail	Interview Guide

Multitasking

Score: 98



Description:

This assessment evaluates an individual's ability to multitask while performing simple tasks and simultaneously listening to stories, with an emphasis on maintaining attention and processing information effectively.

Interpretation:

High scores in this area correlate with superior performance for many jobs.

Scores indicate a very strong ability to listen and comprehend a story while completing tasks simultaneously. The candidate is highly likely to excel in roles that require multitasking.

Can you tell me about any experience or education you may have that helped you develop your Multitasking ability?

1	2	3	4	5
No relevant experience or education		Some relevance		Directly relevant experience or education.

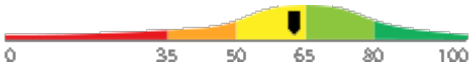
Knowledge and Skills Detail

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

Writing

Score: 62



Description:

The ability to be concise, friendly, and accurate when drafting written communications.

Interpretation:

The candidate exhibits average writing skills, which can hinder high performance in some jobs.

Average writing style. Usually gets point across but may use extra words or inconsistent sentence structure. See writing sample section of report for raw essay(s) submitted.

Overall AI Score:	65.0
Approximate Word Count:	197
Average words per minute while composing:	21.7
AI Confidence Level:	80
Argument Strength (AI):	60.0
Clarity and Coherence (AI):	70.0
Grammar and Mechanics (AI):	60.0
Other Errors per 100 Words:	2.0
Spelling errors per 100 words:	1.0

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? Tell me about a project or task where your writing skills were required for success. How did it go?

1	2	3	4	5
Not confident in own writing ability. Prefers speaking.		Somewhat confident in own writing ability. Writes frequently.		Very confident in ability to write. Has received compliments on clarity of written correspondences.

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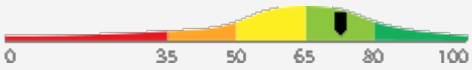
Detail

Banking Fundamentals

Score: 72



Description:

Evaluates the candidate's knowledge of the Banking principles and practices, 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 Banking principles and practices. Candidate is likely ready to be productive with very little basic training or with immediate entry into advanced training.

Interview Guide

Tell me about a project or task where your knowledge of Banking was required for success. How did it go?

1	2	3	4	5
Example didn't require or demonstrate knowledge.		Knowledge was only moderately important or moderately demonstrated in example.		Clearly relevant application and demonstration of knowledge.

Results by Topic for Banking Fundamentals

Basic Banking Concepts:	0 of 4 Correct
Certificates of Deposit:	1 of 2 Correct
Loans:	3 of 4 Correct
Role of Banks:	3 of 4 Correct

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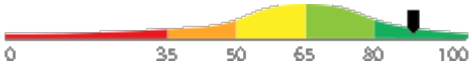
Personality Characteristics Detail

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.

Detail	Interview Guide

Adaptability

Score: 88



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.

Describe a time where you had to adapt to some significant changes at work. How did you feel? How did you handle the change?

1	2	3	4	5
Feelings: Strong Dislike or Very Resistant. Weren't able to handle the change or needed significant help.		Feelings: Unfazed or Slightly Resistant. Handled the situation & change only impacted their work in a minor way.		Feelings: Excited or Comfortable. Handled the situation well and in a way that didn't interfere with their work.

What are some of the techniques you use to keep yourself from getting burnt out when faced with ever-changing conditions?

1	2	3	4	5
Candidate doesn't have an effective technique to keep them from getting burnt out.		Candidate is only able to explain one effective technique to keep them from getting burnt out.		Candidate explains multiple effective techniques allowing themselves to not get burnt out.

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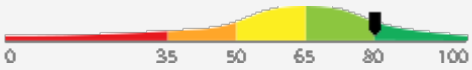
Detail

Drive

Score: 80



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.

Highly motivated by challenging goals and tasks, financial rewards, and/or recognition, and willing to work very hard to succeed. Very focused on understanding guidelines, following the rules and personal achievement.

Interview Guide

Describe a time when you had some extra time available at work. How did you use this extra time?

1	2	3	4	5
Did not use their time in a beneficial way, or in a way that added value to the organization.		Used their time in a work related way, but those efforts didn't demonstrate hard work or added value (easy).		Used time in a beneficial way and added value to the organization. Showed ability to work hard and willingness to put in extra effort.

How do you react when you are faced with obstacles while trying to achieve a goal? How do you overcome them?

1	2	3	4	5
Reaction: Overwhelmed. Struggles to come up with a clear way to overcome the obstacle and doesn't demonstrate hard work.		Reaction: Ready but not excited. Candidate shows they are able to overcome the obstacle but only by doing the bare minimum.		Reaction: Excited and ready. Candidate shows they are able to overcome the obstacle by putting in extra effort and being diligent.

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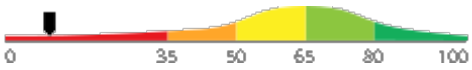
Detail

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.

Interview Guide

What circumstance(s) might cause you to withhold information from your supervisor? How would you judge whether doing so would be justified?

1	2	3	4	5
Shows that they are not concerned about ethics or organizational values/rules.		Explains only situational circumstances. Judgement does not stem from an ethical standpoint.		Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.

Do you think it's ever okay to withhold information from your supervisor? How would you judge whether doing so is okay or not?

1	2	3	4	5
Answer shows that they are not concerned about ethics or organizational values/rules.		Explains only situational circumstances. Judgement does not stem from an ethical standpoint.		Explains only situational circumstances, or no circumstances. Judgement stems from ethical standards.

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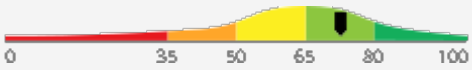
Detail

Resilience

Score: 73



Description:

This scale reflects the degree to which an individual can withstand adversity, bounce back from difficult events, and be persistent in doing work tasks despite difficulties that come their way. High scores on this scale indicate a person will likely be able to deal with difficult situations with ease, perceive they have control over events in their life, and continue to push forward to achieve goals. Low scores on this scale indicate a person may claim that mistakes/failures were out of their control. Low scorers tend to not cope well with on-the-job stress and don't put in the extra effort to achieve success when obstacles come their way.

Please note that resilience is not a fixed trait. Unlike many other personality characteristics, resilience can be developed over time. Additionally, multiple factors can influence how resilient a person is within a specific situation. In recognition of these features, additional probing using suggested interview questions is strongly recommended.

Interpretation:

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

Responses indicate that the candidate can effectively work through difficulties at work by exhibiting positive emotions and the ability to take control of events. Candidate can likely push forward to achieve their goals, even when obstacles come their way.

Interview Guide

Describe a time when something at work/school didn't go as planned. How did you feel? How did it impact your work moving forward?

1	2	3	4	5
Feelings had a negative outlook. Event impacted their work in a negative way, they weren't able to learn from it or persevere.		Feelings are true to the situation. Event impacted their work in a negative way but were able to learn from it and persevere.		Feelings are true to the situation but with a positive outlook. The event impacted their work in a positive way or didn't impact their work at all.

How do you normally react to bad news?

1	2	3	4	5
They get upset and don't know how to work through the challenges.		They get upset, however they see the positive outlook and have a plan to fix the challenges.		They are able to see the positive outlook in the long run and it doesn't impact their work.

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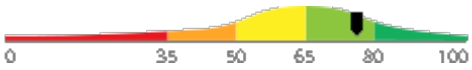
Detail

Teamwork

Score: 76



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.

Interview Guide

Describe a time when you worked in a team. What was your role? How did you delegate tasks with the other team members?

1	2	3	4	5
They describe their role in a way that does not show significance. Delegation tactics were not efficient or helpful.		They describe their role in a way that doesn't show significance. Delegation tactics were efficient and helpful.		They describe their role in a way that shows significance. Delegation tactics were efficient and helpful.

Do you prefer working in teams or by yourself? Why?

1	2	3	4	5
They choose teams or individual and feel they would be incapable of working in the opposite environment.		They feel they would work well in either environment but are unable to back that up with rational reasons.		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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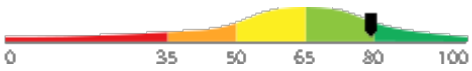
Emotional Intelligence Detail

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.

Detail	Interview Guide

Empathy and Emotional Self-Control

Score: 79



Description:

This scale reflects both the ability to sense and understand other people's feelings, feel sympathy for others, and see things from other people's point of view, and the ability to manage the desire to satisfy urges or impulses, showing restraint and managing behaviors to ensure appropriate and effective interactions with others.

Interpretation:

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

Demonstrates 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 effective at demonstrating to customers or coworkers that they understand and care about them, resulting in improved customer loyalty, stronger work relationships, and reduced levels of conflict in the workplace.

How well can you sense how others around you are feeling? How do you use this information when interacting with them?

1	2	3	4	5
Demonstrates that they are unable to sense how others around them are feeling.		Provides examples on how they are able to sense other's feelings. They don't use this to show understanding and care.		Provides examples on how they are able to sense others' feelings. They use this to show they understand and care about them.

What do you typically do when you are working closely with someone who is very upset?

1	2	3	4	5
They have an inappropriate response and don't demonstrate understanding or care.		They (1) have an appropriate response and (2) demonstrate understanding but unable to show the customer that they care.		They (1) have an appropriate response (2) demonstrate understanding and (3) show the customer that they care.

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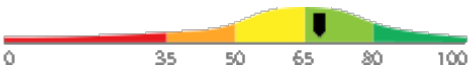
Behavioral History Detail

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: 68



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?

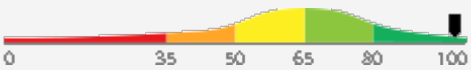
☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5

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: 97



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

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Writing Samples

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

Question or Task	Response
Please write an essay of 100 - 800 words evaluating the advantages and disadvantages of living in a tropical climate.	Living in a warm or tropical environment has a number of advantages and disadvantages. Whether it's right for you depends on your preferences, and in some cases, your health. The advantages include the following: a. You can walk outside in light clothing almost every day and you never have to wear a heavy coatt. b. Most plants and trees grow faster in warm climates so if you like to maintain a garden you will experience greater success. c. Nice weather every day means you are not stuck inside for long periods of time, which can sometimes cause depression. At the same time, significant disadvantages include the following: a. It rains on most days and you need to be prepared for heavy rain at all times. b. The hot sun can cause severe sunburn if you are outside and not protected. c. Your air conditioning utility bill can be very high and if can drain financial resourcez. d. Hot humid weather can make strenuous exercise more difficult if you are not in good health. When deciding if living in a tropical climate is right for you, consider which of these advantages or disadvantages is most meaningful for you. **Comments (AI):** The essay provides a balanced view of the advantages and disadvantages of living in a tropical climate. The ideas are logically presented and easy to follow, though there are minor spelling and grammar errors. The arguments are somewhat persuasive, but could be strengthened with more detailed examples and explanations. Overall, the essay meets the average scoring criteria. **Misspelled Words:** coatt (1), resourcez (1)

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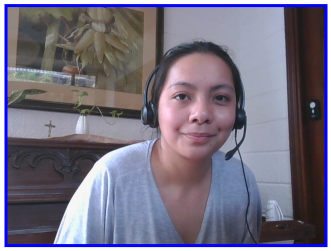
Identity Confirmation Photos

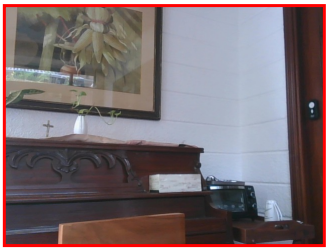
The following photos of the candidate and any identification were uploaded during the assessment session.

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%)

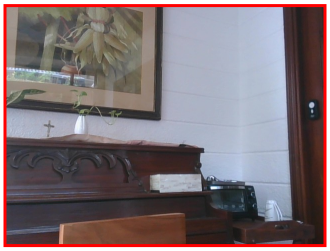


Pre/Post-Test Photo

ID Photo



In-Test Error Detected (No Face Detected)



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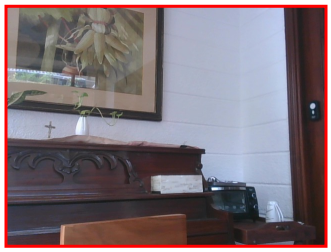
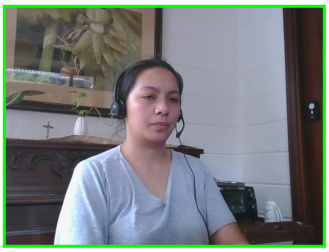
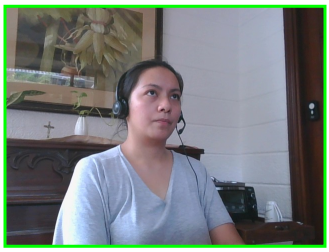


In-Test Error Detected (No Face Detected)

In-Test Photo



In-Test Photo



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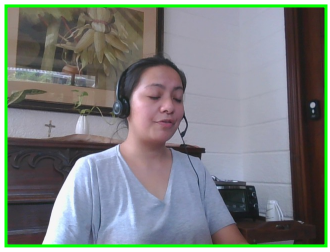
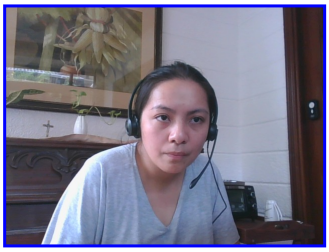


In-Test Photo



Pre/Post-Test Photo

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Resume or CV

Summary Updated on

Motivated career professional with extensive experience in office administration and management. Proven track record of improving efficiency, reducing costs, and enhancing office operations through strategic initiatives and technology implementation.

Objective

I am seeking a role where I can use my many skills and my exceptional judgment and empathy for customers to make a difference to a growing company.

Education

- Associate of Applied Science in Office Administration, Portland Community College, 2020

Experience

- General Office Clerk, Paramount Office Management, 09/2023 – Present
- Administrative Assistant, Global Enterprises Inc., 04/2021 – 08/2023
- Administrative Assistant, Innovative Business Solutions Ltd., 07/2019 – 03/2021

Other Qualifications

- Microsoft Office Specialist (MOS) Certification
- Certified Administrative Professional (CAP)
- International Association of Administrative Professionals (IAAP) Certification

Internet Speed

The assessment included a test of the candidate's Internet Speed.

Download Speed (Mbps):	250.32
Upload Speed (Mbps):	147.49

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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: 30.3
- Sim ID: 15344-7, Key: 0-0, Rpt: 13, Prd: 6196, Created: 2026-10-12 17:39 EDT
- 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	88.8889	Not used in Overall	0.0000	0.0000
Analytical Thinking and Attention to Detail	79.1162	Not used in Overall	0.0000	0.0000
Banking Fundamentals	72.9695	Not used in Overall	0.0000	0.0000
Drive	80.4421	Not used in Overall	0.0000	0.0000
Empathy and Emotional Self-Control	79.4875	Not used in Overall	0.0000	0.0000
History Survey - Performance	68.6054	Not used in Overall	0.0000	0.0000
History Survey - Tenure	97.8972	Not used in Overall	0.0000	0.0000
Integrity	10.0000	Not used in Overall	0.0000	0.0000
Multitasking	98.6168	Not used in Overall	0.0000	0.0000
Resilience	73.0547	Not used in Overall	0.0000	0.0000
Teamwork	76.4760	Not used in Overall	0.0000	0.0000
Writing	62.9784	Z-Statistic	-0.1348	100.0000
Weighted Average of Competency Z-Scores:				-0.1348
Mean applied to Raw Weighted Avg:				0.0000
Standard Deviation applied to Raw Weighted Avg:				1.0000
Normalized Raw Score:				-0.1348
Mean:				65.0000
Standard Deviation Used:				15.0000
Final Overall Score:				62.9784

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Notes

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