SOCIETY OF CERTIFIED SENIOR ADVISORS PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR THE FULL VERSION STUDY GUIDE

https://socofcertsradvisors.examzify.com

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright 1

Table of Contents 2

Introduction 3

How to Use This Guide 4

Questions 5

Answers 8

Explanations 10

Next Steps 15

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

SAMPLE

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

SAMPLE

Questions

SAMPLE

1. What is the federally funded nutrition program targeted to adults aged 60 and over with the greatest economic or social need, providing meals and nutrition services?

A. Meals on Wheels

B. Older Americans Act Nutrition Program

C. Senior Nutrition Program

D. Supplemental Nutrition Assistance Program

2. Which concept involves agreements to pay for funeral or memorial services in advance?

A. Personal care contracts

B. Place attachment

C. Principal

D. Pre-need arrangements

3. Informal understandings that govern behavior in a culture.

A. Elderspeak

B. Cultural norms

C. Contexts of communication

D. Encore career

4. Which statement accurately characterizes whole brain death?

A. Complete cessation of activity in all parts of the brain, including the brain stem, constituting legal death.

B. Only cessation of brain function while heart remains.

C. It is the same as a coma.

D. It can be reversed with nutrition.

5. Area agencies on aging (AAA) are state agencies that provide information and coordinate a variety of services for older adults provided by local agencies; they are funded through which act?

A. Medicare Act

B. Older Americans Act (OAA)

C. Public Health Service Act

D. Social Security Act

SAMPLE

6. What is the term for the VA's reduced income figure after subtracting unreimbursed medical expenses and a 5 percent deduction?

A. Net countable income

B. Adjusted gross income

C. Countable income

D. Adjusted net countable income

7. Which statement about the standard deduction, age 65 and older, and blindness is true?

A. The extra deduction for age 65+ is part of itemized deductions.

B. The extra deduction for age 65+ is included in the standard deduction.

C. There is no standard deduction for being blind.

D. The extra deduction for age 65+ is included in the standard deduction.

8. A trust established under a will that is created when the will is probated after the grantor dies to provide for asset management for minors, asset protection for adult heirs, or estate tax planning.

A. Living trust

B. Charitable trust

C. Testamentary trust

D. Irrevocable trust

9. What term means a person's inability, as determined by a physician, to make and/or express his or her own health care decisions?

A. Incapacity

B. Instrumental activities of daily living (IADLs)

C. Hospice care

D. Housing Plus Services

10. Which federal program provides cash benefits to aged, blind, or disabled individuals with little or no income?

A. Supplemental Security Income (SSI)

B. Social Security

C. Medicare

D. Medicaid

SAMPLE

Answers

SAMPLE

1. C
2. D
3. B
4. A
5. B
6. D
7. D
8. C
9. A
10. A

SAMPLE

Explanations

SAMPLE

1. What is the federally funded nutrition program targeted to adults aged 60 and over with the greatest economic or social need, providing meals and nutrition services?

A. Meals on Wheels

B. Older Americans Act Nutrition Program

C. Senior Nutrition Program

D. Supplemental Nutrition Assistance Program

The concept being tested is identifying the federal program that directly funds nutrition services for older adults and targets those in the greatest economic or social need. The program that fits this description is the Older Americans Act Nutrition Program. It is funded by the federal government and specifically serves adults aged 60 and older who are most in need, providing meals and a range of nutrition services such as nutrition screening, counseling, and referrals. Meals can be delivered to homes or provided in congregate settings, helping to prevent malnutrition and support overall well-being in the senior population. Meals on Wheels is a service model often funded through various sources rather than a single federal program, so it doesn't on its own represent the federally funded, targeted program. The term Senior Nutrition Program is generic and not a single federally defined program. SNAP is a broad, means-tested program not limited to age 60+ and not focused on providing meals and nutrition services specifically for older adults.

2. Which concept involves agreements to pay for funeral or memorial services in advance?

A. Personal care contracts

B. Place attachment

C. Principal

D. Pre-need arrangements

This concept is about planning and paying for funeral or memorial services in advance. Pre-need arrangements are contracts with a funeral provider to set aside funds and lock in specific services before they're needed. They can be funded in several ways, such as a prepaid funeral plan, an irrevocable trust, or using life insurance designed to cover the costs. The main benefit is easing the burden on surviving loved ones and protecting against future price increases or service changes. The other terms don't fit because personal care contracts relate to paying for care services, place attachment refers to emotional bonds with a place, and principal is a financial term for the original amount of money invested or borrowed, not for arranging funeral payments ahead of time.

3. Informal understandings that govern behavior in a culture.

A. Elderspeak

B. Cultural norms

C. Contexts of communication

D. Encore career

Cultural norms are the informal understandings that guide how people behave in a culture. These unspoken expectations shape everyday actions, interactions, and judgments—what is considered polite, appropriate, or respectful in various situations—without being written into laws or formal rules. They influence everything from greetings and personal space to dress and etiquette, and they can vary across cultures and evolve over time. The other terms refer to more specific aspects of communication or separate concepts (speech style toward older adults, the setting of a conversation, or a career choice after retirement), and do not capture the broad, unspoken rules that govern behavior.

SAMPLE

4. Which statement accurately characterizes whole brain death?

A. Complete cessation of activity in all parts of the brain, including the brain stem, constituting legal death.

B. Only cessation of brain function while heart remains.

C. It is the same as a coma.

D. It can be reversed with nutrition.

Whole brain death means an irreversible loss of all brain function, including the brainstem. When this is determined, the person is legally dead because there is no potential for recovery and the brain cannot support spontaneous breathing or wakefulness, even if the heart is kept beating with a ventilator. This differs from a coma or a vegetative state, where some brain activity remains and there may be potential for recovery or varying levels of consciousness. Nutrition cannot reverse brain death; it does not revive brain activity. Determining whole brain death typically involves a thorough clinical exam showing no brainstem reflexes and an inability to breathe on their own (apnea test), often with additional tests or a second examiner if certain conditions could confound the assessment.

5. Area agencies on aging (AAA) are state agencies that provide information and coordinate a variety of services for older adults provided by local agencies; they are funded through which act?

A. Medicare Act

B. Older Americans Act (OAA)

C. Public Health Service Act

D. Social Security Act

Area Agencies on Aging are funded under the Older Americans Act, which created a nationwide system to support older adults through coordinated, community-based services. The Act provides funding for information and referral, case management, nutrition programs, caregiver support, transportation, and other services delivered through state and local aging networks. Medicare, Public Health Service Act, and the Social Security Act cover other programs and funding streams, not the aging-services network.

6. What is the term for the VA's reduced income figure after subtracting unreimbursed medical expenses and a 5 percent deduction?

A. Net countable income

B. Adjusted gross income

C. Countable income

D. Adjusted net countable income

When evaluating VA pension eligibility, the amount used isn't raw income but a calculated figure that reflects deductions from income. You start with the initial countable income, then subtract unreimbursed medical expenses, and also apply a 5 percent deduction. The result of these reductions is the adjusted net countable income. This final figure is what VA compares to the maximum annual pension rate to determine eligibility. Understanding this helps: countable income is the starting measure; subtracting medical expenses gives net countable income, and applying the 5% deduction yields the adjusted net countable income—the amount VA uses for the means-test. The other terms refer to different steps or to tax concepts, so they don't describe the final calculation used for eligibility.

SAMPLE

7. Which statement about the standard deduction, age 65 and older, and blindness is true?

A. The extra deduction for age 65+ is part of itemized deductions.

B. The extra deduction for age 65+ is included in the standard deduction.

C. There is no standard deduction for being blind.

D. The extra deduction for age 65+ is included in the standard deduction.

When you use the standard deduction, you get a base amount plus extra amounts if you are age 65 or older or if you are blind. These add-ons are built into the standard deduction total, not separate itemized deductions. That's why the extra deduction for someone who is 65 or older is included in the standard deduction. The same logic applies to being blind—the standard deduction is increased by a special amount for blindness as well. If both conditions apply, both add-ons are included in the total standard deduction. The other statements misstate how these add-ons work or deny the existence of a standard deduction for blindness.

8. A trust established under a will that is created when the will is probated after the grantor dies to provide for asset management for minors, asset protection for adult heirs, or estate tax planning.

A. Living trust

B. Charitable trust

C. Testamentary trust

D. Irrevocable trust

A testamentary trust is created by provisions in a will and comes into existence only after the grantor dies, when the will is probated. This makes it an ideal vehicle to manage assets for minor beneficiaries, provide asset protection for adult heirs, and assist with estate tax planning, because the trust is funded and activated by the probate process after death. In contrast, a living (inter vivos) trust is set up and funded during the grantor's lifetime, and can help manage assets both during life and after death; a charitable trust is designed to benefit charitable organizations rather than individual heirs; and an irrevocable trust refers to whether the trust terms can be altered after creation (often reducing control for the grantor), but it does not by itself indicate creation at death through a will.

9. What term means a person's inability, as determined by a physician, to make and/or express his or her own health care decisions?

A. Incapacity

B. Instrumental activities of daily living (IADLs)

C. Hospice care

D. Housing Plus Services

Incapacity is the term for a person's inability, as determined by a physician, to make and/or express his or her own health care decisions. This reflects a loss or lack of decision-making capacity, meaning the individual cannot understand information about options, appreciate consequences, reason about choices, or communicate a clear decision. When incapacity is identified, a surrogate decision-maker (such as a legally designated power of attorney for health care or a court-appointed guardian) often steps in to make medical choices in the person's best interests. IADLs are everyday tasks needed for independent living, like managing finances or transportation, and don't describe medical decision-making ability. Hospice care refers to end-of-life care focusing on comfort, not a determination of decision-making capacity. Housing Plus Services is a housing support concept, not a medical capacity term.

SAMPLE

10. Which federal program provides cash benefits to aged, blind, or disabled individuals with little or no income?

A. Supplemental Security Income (SSI)

B. Social Security

C. Medicare

D. Medicaid

Cash benefits for low-income aged, blind, or disabled individuals come from Supplemental Security Income. This federal program, run by the Social Security Administration, provides monthly cash payments to people who have little or no income and limited resources to help cover basic living costs like food, shelter, and clothing. Eligibility hinges on age or qualifying disability or blindness plus strict income and resource limits, and funding comes from general tax revenues rather than from payroll taxes. This makes SSI distinct from the other programs: Social Security mainly offers retirement, disability, and survivor benefits based on work history; Medicare is health insurance for seniors and some disabled people; Medicaid provides health coverage for low-income individuals. SSI is the cash-aid program specifically designed for those with minimal income.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://socofcertsradvisors.examzify.com

We wish you the very best on your exam journey. You've got this!

SAMPLE