

WSIADA READ & RESPOND QUIZ JULY 2025

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I have read and understand the disclaimer above.

Dealership Name _____

Motor Vehicle Dealer No. _____

Date _____

Quiz Taker's Name _____

Position _____

Signature _____

Email _____

Business Phone _____

Fax _____

CIRCLE THE CORRECT ANSWER.

1 What was the primary cause of automotive recalls in 2024?

- A) Engine failure
- B) Brake issues
- C) Software and electronic system problems
- D) Tire defects

2 What is one strategy recommended for BHPH dealers to attract credit-challenged consumers?

- A) Offer zero-interest loans to all buyers
- B) Limit sales to customers with high FICO scores
- C) Focus marketing on "No Credit? No Problem!" messaging
- D) Require large down payments from all customers

3 What is the new record average age of light vehicles on U.S. roads?

- A) 10.5 years
- B) 11.9 years
- C) 12.8 years
- D) 14.5 years

4 What percentage of all U.S. traffic deaths in 2023 were motorcyclists?

- A) 10%
- B) 15%
- C) 25%
- D) 31%

5 What is one way the "One Big Beautiful Bill" would help independent auto repair shops?

- A) By increasing the federal minimum wage
- B) By eliminating all small business taxes
- C) By making the Section 199A income tax deduction permanent and raising it
- D) By requiring all shops to service electric vehicles

6 Why are voluntary recalls considered a hidden risk?

- A) They are always resolved quickly
- B) They don't require dealership involvement
- C) They aren't always logged in the NHTSA database
- D) They only affect electric vehicles

7 What is one major reason used vehicle prices have surged in early 2025, according to Edmunds?

- A) Increased demand for electric vehicles
- B) Rising interest rates on auto loans
- C) Short supply of 3-year-old lease returns due to past low leasing activity
- D) Decline in car manufacturing due to worker strikes

8 Why are more consumers turning to Buy Here Pay Here (BHPH) dealerships?

- A) Interest rates at traditional banks have dropped
- B) BHPH dealers offer luxury vehicles at lower prices
- C) Student loan delinquencies are damaging credit scores, limiting access to traditional auto financing
- D) Most consumers now prefer leasing over buying

9 Which of the following provisions in the One Big Beautiful Bill Act is a major win for the RV industry?

- A) Extension of tax credits for electric RVs only
- B) Restoration of full interest deductibility on floorplan loans for non-motorized towable trailers
- C) Introduction of new emissions standards for RV manufacturers
- D) Mandatory price caps on all new RVs sold in the U.S.

10 What would Washington state's SB 5814 bill require ad agencies to do if signed into law?

- A) Register all ads with the state before publishing
- B) Pay an income tax on advertising profits
- C) Collect sales tax on advertising services like digital ad creation and analytics
- D) Limit advertising to traditional media channels

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