

## CIRCLE THE CORRECT ANSWER.

**1** What key challenge did Luke Godwin emphasize for Buy-Here, Pay-Here dealers?

- A. Overestimating vehicle demand
- B. Buying too many high-end vehicles
- C. Managing cash flow and understanding true profitability through pro formas
- D. Relying too heavily on auctions

**2** What is a key warning sign that a dealership may be the target of an impersonation scam?

- A. Sudden increase in website traffic
- B. Customer reports of a different phone number or having already sent a deposit
- C. Lower-than-usual social media engagement
- D. Receiving unsolicited vendor emails

**3** Why did Congress revoke the Clean Air Act waivers earlier in 2025?

- A. To enforce stricter federal emissions standards
- B. At the EPA's request, blocking California's Advanced Clean Truck and NOx rules
- C. To support the Clean Truck Partnership agreement
- D. To promote zero-emission vehicle mandates nationwide

**4** What is a common behavior of fraudulent carriers trying to steal vehicles?

- A. Offering unusually low rates
- B. Showing unusual interest in high-value shipments and making rapid schedule changes
- C. Refusing shipments near ports
- D. Always providing complete credentials

**5** When does Asbury CFO Michael Welch predict U.S. light-vehicle sales will likely exceed 17 million again?

- A. 2027–2028
- B. 2029–2030
- C. 2031–2032
- D. After 2035

**6** What is the key tactic used in a credit-washing scam?

- A. Opening multiple new credit cards at once
- B. Disputing negative credit-report data to trigger temporary data suppression
- C. Using stolen identities to buy small items only
- D. Refinancing existing auto loans repeatedly

**7** What did Jennifer Swope find most impactful at the NIADA BHPH Dealer Forum?

- A. Inventory pricing strategies
- B. Luke Godwin's breakout session on AI-driven business best practices
- C. Wholesale market forecasting
- D. Marketing automation tools

**8** Why are traditional fraud defenses often insufficient against modern carrier fraud?

- A. They focus only on financial transactions
- B. They rely on infrequent identity checks and lack vehicle logistics-specific data
- C. They ignore drivers' backgrounds
- D. They do not include password protections

**9** What did the federal judge's preliminary injunction block California from enforcing?

- A. Federal EPA emissions standards
- B. California's Clean Truck Partnership rules on heavy-duty trucks
- C. National fuel economy standards
- D. California's Clean Cars II regulation only

**10** What is the core concept behind the game-theory-driven cyber defense approach described?

- A. Increasing firewall layers
- B. Outsourcing all security monitoring
- C. Using millions of tiny "cyber mines" that alert when probed
- D. Relying solely on endpoint detection tools

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