

Test Results and Interview Guide

Candidate: **Richard Wantsajob**
Assessment: Loan Officer (Spanish)
Completed: October 26, 2024
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 (Spanish) 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.

Overall

Candidate	Score	Interpretation
Richard Wantsajob rich.wantsajob@gmail.com Loan Officer (Spanish) October 26, 2024 Summary: High Performance Potential	81	

Key

- Higher Risk
- Lower Risk

Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking and Attention to Detail	89	
Skills/Knowledge (relates to immediate readiness)		
Banking Fundamentals	98	
Writing	75	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptability	87	
Integrity	10	
Drive	97	
Resilience	84	
Teamwork	87	
Emotional Intelligence (relates to situational judgment, performance and teamwork)		
Empathy and Emotional Self-Control	73	
Scored Survey Questions (Custom Questions)		
History Survey - Performance	65	
History Survey - Tenure	85	

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	0	10	20	30	40	50	60	70	80	90	100	
Global	81st												
United States	67th												
Example Company	74th												

Detail

Candidate: **Richard Wantsajob**, rich.wantsajob@gmail.com
 Assessment: Loan Officer (Spanish)
 Authorized: October 26, 2024, by Sara Maple, Example Company, qamailsaram.mike@hravatar.com
 Started: October 25, 2024, 9:18:06 PM EDT
 Completed: October 25, 2024, 9:18:06 PM EDT
 Overall Score: 81

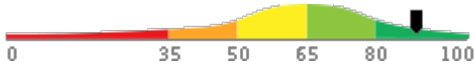
Cognitive Abilities Detail

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: 89



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.

Describe a time when you were given a problem without a lot of guidance or information. How did you handle that situation?



Unable to problem solve with ease, use a systematic approach, or utilize resources. Was not thoughtful.



Demonstrates the ability to (1) problem solve with ease and (2) utilize resources. Doesn't do so systematically. Was thoughtful.



Demonstrates the ability to (1) problem solve with ease, (2) use a systematic approach, and (3) utilize resources. Was thoughtful.



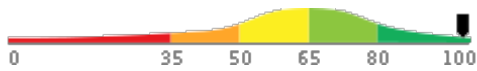
Knowledge and Skills Detail

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: 98



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 superior job performance in this area with little or no training.

Scores indicate a solid working knowledge of Banking principles and practices. Candidate is likely ready to be productive without basic training or with immediate entry into advanced training. Likely to be able to mentor others.

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



Example didn't require or demonstrate knowledge.



Knowledge was only moderately important or moderately demonstrated in example.

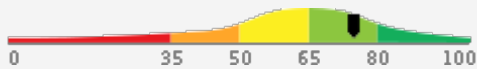


Clearly relevant application and demonstration of knowledge.



Writing

Score: 75



Description:

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

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



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.



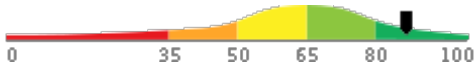
Personality Characteristics Detail

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: 87



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.

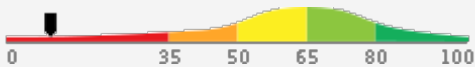
Thrives on change. Sees self as very flexible and easy-going. However, he or she may often be perceived as disinterested, unmotivated, or too easy-going in times of upheaval.

Even in a fast-changing environment there can be periods of relative calm and stability. How do you keep from getting bored during these slower times?

- | | | | | |
|---|--------|--|--------|---|
| ★
1 | ★
2 | ★
3 | ★
4 | ★
5 |
| Candidate has no effective technique to keep them from getting bored. | | Candidate can explain one effective technique to keep them from getting bored. | | Candidate explains multiple effective techniques to keep them from getting bored. Shows they enjoy stability too. |

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.

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

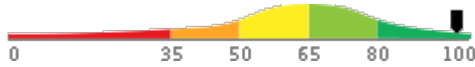
- | | | | | |
|---|--------|--|--------|---|
| ★
1 | ★
2 | ★
3 | ★
4 | ★
5 |
| Answer shows that they are not concerned about ethics or organizational values/rules. | | Explains only situational circumstances. Judgement does not stem from an ethical standpoint. | | Explains only situational circumstances,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

Detail

Interview Guide

Drive

Score: 97



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.

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



1

Did not use their time in a beneficial way, or in a way that added value to the organization.



2

Used their time in a work related way, but those efforts didn't demonstrate hard work or added value (easy).



3



4

Used time in a beneficial way and added value to the organization. Showed ability to work hard and willingness to put in extra effort.



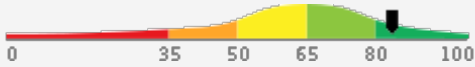
5

Detail

Interview Guide

Resilience

Score: 84



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, having control over the events, being proactive, remaining hopeful, and learning from the experience. Candidate can always be expected to push forward to achieve their goals, even when obstacles come their way.

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

Feelings had a negative outlook. Event impacted their work in a negative way, they weren't able to persevere.



2

Feelings are true to the situation. Event impacted their work in a negative way but were able to learn from it and persevere.



3



4

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.



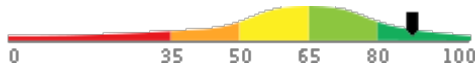
5

Detail

Interview Guide

Teamwork

Score: 87



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 and maintains relationships. Able to quickly establish rapport with new acquaintances and accurately sense others' feelings. Maintains positive relationships with colleagues and uses them to achieve work outcomes and meet goals.

Describe a time when you were faced with a conflict while working on a team. How did you handle it?



1

They are unable to appropriately handle conflicting circumstances while working on a team.



2

They are able to handle conflicting circumstances by being a team player, showing empathy, OR problem solving as a group.



3



4

They are able to handle conflicting circumstances by being a team player, showing empathy, AND problem solving as a group.



5

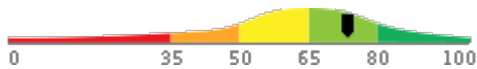
Emotional Intelligence Detail

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.

Detail **Interview Guide**

Empathy and Emotional Self-Control

Score: 73



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

Demonstrates that they are unable to sense how others around them are feeling.



2

Provides examples on how they are able to sense other's feelings. They don't use this to show understanding and care.



3



4

Provides examples on how they are able to sense others' feelings. They use this to show they understand and care about them.



5

Scored Survey Detail

This section provides additional detail on the candidate's scored survey responses. Potential caution areas (if any) are specified in each detail section.

Detail **Interview Guide**

History Survey - Performance

Score: 65

Description:

Evaluates elements of the candidate's past work and education history to identify indications of high or low performance potential.

Exhibits past behaviors and achievements that are likely to result in significantly below average job performance. Additional probing in this area is highly recommended.



1

No examples or rationale given.



2

Weak connection between past and future.



3








4

Clear connection between past and future.



5

Detail	Interview Guide
<p>History Survey - Tenure Score: 85</p> <p><i>Description:</i> Evaluates a candidate's past employment history and related factors for indications of potentially low job tenure.</p>	<p>What are some of the reasons you have left previous jobs?</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  1 Many different reasons. Blames employer. </div> <div style="text-align: center;">  2 Circumstances for leaving generally credible or somewhat outside control. </div> <div style="text-align: center;">  3 Circumstances for leaving generally credible or somewhat outside control. </div> <div style="text-align: center;">  4 Reasonable rationale or circumstances clearly outside control. </div> <div style="text-align: center;">  5 Reasonable rationale or circumstances clearly outside control. </div> </div>

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.

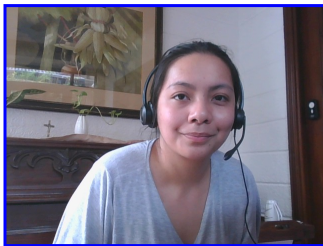
Writing Sample - Question	Response
<p>Please write an essay describing the keys to creative writing.</p>	<p>This is a sample essay. In a real test situation, the candidate or test taker would write an essay as a part of their assessment, in response to the question associated with this entry. All reports 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.</p> <p>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.</p>

Identity Confirmation Photos

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

Photo Analysis Results

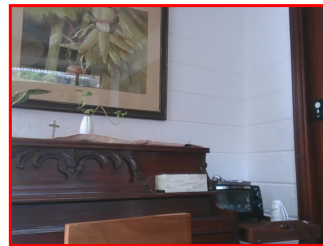
- Risk:	Medium risk of cheating based on image inconsistencies
- Percent match among processed faces	100%
- Total images processed	17
- Total images with valid faces	14 (82%)
- Total pairs of faces compared	13
- Pairs in which faces matched	13 (100%)



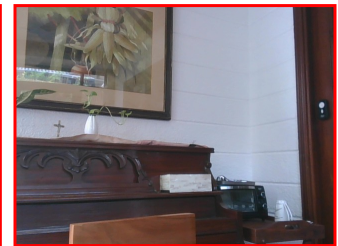
Pre/Post-Test Photo



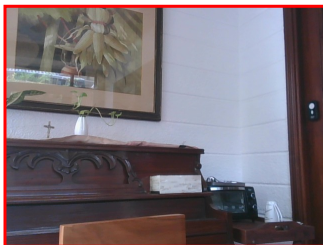
ID Photo



In-Test Error Detected (No Face Detected)



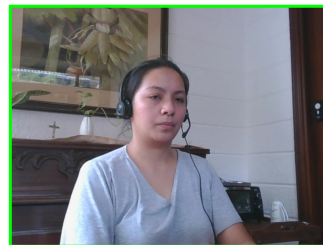
In-Test Error Detected (No Face Detected)



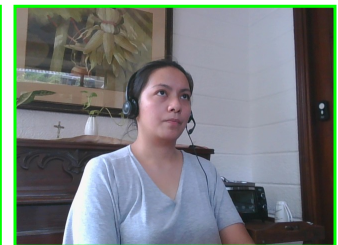
In-Test Error Detected (No Face Detected)



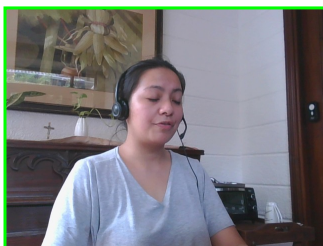
In-Test Photo



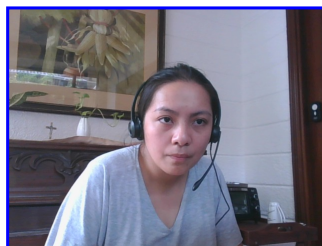
In-Test Photo



In-Test Photo



In-Test Photo



Pre/Post-Test Photo

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: 16248-1, Key: 0-0, Rpt: 91, Prd: 7249, Created: 2024-10-26 01:18 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

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	87.0360	Z-Statistic	1.4691	4.5971
Empathy and Emotional Self-Control	73.8998	Z-Statistic	0.5933	7.0285
History Survey - Performance	65.0083	Z-Statistic	0.0006	7.0285
History Survey - Tenure	85.9011	Z-Statistic	1.3934	7.0285
Banking Fundamentals	98.8551	Z-Statistic	2.2570	14.0571
Integrity	10.0000	Z-Statistic	-3.6667	5.6272
Drive	97.4068	Z-Statistic	2.1605	5.1660
Analytical Thinking and Attention to Detail	89.3623	Z-Statistic	1.6242	26.8067
Writing	75.0667	Z-Statistic	0.6711	12.6513
Resilience	84.0183	Z-Statistic	1.2679	5.1660
Teamwork	87.8126	Z-Statistic	1.5208	4.8431
Weighted Average of Competency Z-Scores:				1.0892
Mean applied to Raw Weighted Avg:				0.0000
Standard Deviation applied to Raw Weighted Avg:				1.0000
Normalized Raw Score:				1.0892
Mean:				65.0000
Standard Deviation Used:				15.0000
Final Overall Score:				81.3380

Notes

(This area is intentionally blank - it's reserved as space for your notes.)