

ETHICS & PROFESSIONALISM (540)

—Post-secondary—

REGIONAL – 2017

TOTAL POINTS _____ (160)

Failure to adhere to any of the following rules will result in disqualification:

- 1. Contestant must hand in this test booklet and all printouts. Failure to do so will result in disqualification.**
- 2. No equipment, supplies, or materials other than those specified for this event are allowed in the testing area. No previous BPA tests and/or sample tests or facsimile (handwritten, photocopied, or keyed) are allowed in the testing area.**
- 3. Electronic devices will be monitored according to ACT standards.**

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Case Study

Heather works as a banker in town and is trying to get a new \$4,000,000 loan closed prior to month-end to hit her goals. Heather stands to receive an additional \$25,000 bonus if this deal closes. In order for the deal to close, however, certain financial reports must be provided to the underwriters.

Heather informs the borrower exactly what where the numbers on the financial report need to be and that if the numbers are outside of a certain “acceptable” range the deal will not be approved.

The borrower is thrilled about this information and modifies their financial reports to meet the criteria “suggested” by Heather.

- Is it wrong for Heather to be motivated by the additional \$25,000 bonus?
 - Why or why not?

- Is it wrong for the bank to motivate Heather the way it is?
 - Why or why not?
 - What would be a better way to motivate Heather?

- Is the borrower compromising integrity by massaging the reports to ensure the numbers fall in the “acceptable” range?

- What few facts could be changed to make this situation perfectly ethical?