

Minister Destiny Testimony Schools

FINAL EXAM

Adult — Sections 10–13

Quarter 4

Minister Destiny Marie Morgan

Minister & Founder

Name (for your own records): _____

Date: _____

A Prayer Before You Begin

In the name of God, the Most Gracious, the Most Merciful.

Lord, bless this reader on their journey. Guard their health in body, mind, and spirit as they study. Open their heart to knowledge and their mind to understanding, and let what they learn here become light in their hands. Guide them to the places where they are needed — to help others, and to save lives, safely. Bless their steps, their work, and every life their learning will one day protect.

Amen.

— Minister Destiny Marie Morgan

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Minister Destiny Testimony Schools — Adult: Final Exam — Sections 10–13.

Published by Minister Destiny Marie Morgan, Minister & Founder.

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Directions

This is a formal exam. It covers the three classes of this quarter (Sections 10–13) in Minister Destiny Testimony Schools — Adult. Every question comes from those classes — the lessons, the Words to know, and the stories you studied.

The exam has TWO SESSIONS. Session 1 has 30 multiple-choice questions and 3 written answers. Session 2 has 30 multiple-choice questions and 4 written answers including one longer written response.

Materials: this book, a pencil, and a quiet place. Take the exam without the class books first — it shows what you truly learned. You may take a break between sessions.

Answer every question. For multiple choice, pick the ONE best answer and mark it on the Answer Sheet at the back of this book (fill in the circle) or circle it here. For written answers, write in the lines given; say what you would do and why, in your own words, using what the classes taught.

Scoring: multiple-choice questions are worth 1 point each (60 points). Written answers are scored with the guide at the back of this book (34 points). Total: 94 points. Score 76 points or more (80%) to pass this final exam and earn the quarterly certificate.

Minister Destiny Testimony Schools is a free school. The classes, the tests, and the certificates are free online at destinymorganbooks.com — nothing about this class costs money. This book is the print edition, for people who want the class in their hands. You never need to buy a book to take a class or a test.

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What This Exam Covers

This final exam covers the three classes of Quarter 4:

Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

Main things studied: How grooming works — the pattern adults must recognize · Sextortion — the crime wave parents must be ready for · Privacy settings and household defenses — the practical setup · Talking with kids — conversations that keep the door open · Reporting and supporting — after something happens

Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Main things studied: The financial side of a case — the full bill nobody reads aloud · Budgeting basics — a plan built from your real month · Benefits — what stability actually rests on · Protecting stability — scams, debt traps, and the family money meeting

Section 12: Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

Main things studied: Recovery is a structure, not a moment · The first hard stretch — getting through early recovery · Accountability and making amends — repairing what can be repaired · Staying the course — the long middle where change becomes a life

Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking Up, and Getting Help

Main things studied: What medical discrimination is · How it shows up — the forms it takes · Your rights as a patient — in plain language · How to talk — phrases you can actually say · Document what happened — your paper trail · How to file a complaint — step by step

School ranks: Freshman (Year 1 in progress) Sophomore (Year 1 complete) Junior (Year 2 complete) Senior (Year 3 complete) Graduate (Year 4 complete). A year counts as complete only when all of its classes and all of its final exams are passed at 80% or higher.

Review — Key Words From This Quarter

Read these before the exam. They are the Words to know from this quarter's classes.

Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

- Grooming — the staged process of building a child's trust through attention, gifts, and secrecy in order to exploit them.
- Sextortion — threatening to share an intimate image unless the victim sends more images, money, or other compliance; a crime against the victim.
- CyberTipline — the national reporting system for online child exploitation, at report.cybertip.org and 1-800-843-5678.
- Take It Down — the free service at takeitdown.ncmec.org that helps stop intimate images of minors from spreading on participating platforms.
- Private account — a social account whose content and contact are limited to approved followers.
- Two-step verification — an extra sign-in proof beyond a password, protecting accounts from takeover.
- Vault app — an app disguised as something ordinary, used to hide photos, messages, or other content.
- Mandated reporter — a professional required by law to report reasonable suspicion of child abuse or neglect.
- Family media agreement — a written household plan for apps, hours, privacy settings, and what happens when something goes wrong.
- Parallel disclosure support — ongoing, steady support for a child after disclosure, keeping blame on the offender and routines stable.

Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

- Fine — money imposed by a court as punishment for an offense.
- Restitution — court-ordered repayment to a victim for losses caused by the offense.
- Probation supervision fee — a charge, in many cases, for the cost of being supervised on probation.
- Ability-to-pay hearing — a court process where a judge considers what a person can actually afford and may set a plan or waive certain fees.
- Budget — a written monthly plan assigning income to housing, utilities, food, transport, obligations, and goals before the month begins.
- Emergency cushion — saved money set aside to absorb an unexpected cost without borrowing.

- Recertification / renewal — the periodic proof of eligibility required to keep a benefit or assistance in place.
- Fair hearing / appeal — the formal process to challenge a benefits reduction or termination, subject to strict deadlines.
- Overpayment claim — an agency's demand for repayment when benefits were issued in an amount later found too high.
- Predatory lending — high-cost borrowing (payday, title, refund loans) whose fees trap borrowers in repeated cycles of debt.

Section 12: Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

- Recovery — the ongoing process of changing substance use or harmful behavior and rebuilding health, honesty, and stability.
- Relapse — a return to substance use or harmful behavior after a period of change; a serious event to answer with honesty and support, not concealment.
- Lapse — a brief slip within recovery; addressed immediately and openly, it can be interrupted before becoming a full relapse.
- Sponsor / mentor — an experienced person in recovery who guides and checks in with someone newer to the process.
- Medication for addiction treatment — prescribed medicines that reduce craving and support recovery, used under medical care.
- Trigger — a person, place, feeling, or date strongly connected to old behavior, for which a written plan is prepared in advance.
- Amends — concrete repair of harm done — truthful apology, repayment, and changed conduct — made where it is safe and permitted.
- Accountability — naming one's own actions and their costs without excuses, and completing what is owed to people and to courts.
- Recovery supports — the people, programs, and communities — treatment, peers, faith, family — that carry change over time.
- Aftercare — continuing support and structure after a formal program ends, during the period when change becomes ordinary life.

Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking Up, and Getting Help

- Medical discrimination — being treated worse, believed less, or given less care in a medical setting because of race, disability, weight, language, religion, insurance, a mental-health history, or another personal characteristic, rather than because of your medical needs.

- Patient advocate / patient relations — hospital or clinic staff whose job is to hear patient concerns, help resolve problems with care, and explain the facility's complaint process.
- Informed consent — your agreement to a treatment or procedure after it has been explained in a way you understand — what it is, its risks and benefits, and your alternatives, including refusing.
- Second opinion — an evaluation by another clinician of a diagnosis or treatment plan, which you have the right to ask about before deciding.
- Medical records — the official documentation of your care: notes, test results, and reports. You have the right to request copies of your own records.
- Interpreter services — professional language help, provided free to the patient, so you can understand and be understood during care.
- Documentation — writing down dates, times, names, exact words, and events, and keeping copies, so what happened can be reviewed later.
- Civil rights complaint — a complaint to a government civil rights office, such as the HHS Office for Civil Rights, alleging discrimination based on a protected characteristic such as race, color, national origin, disability, age, or sex.
- Protection and Advocacy agency — a federally designated organization in each state that protects the rights of people with disabilities; in Massachusetts, this is the Disability Law Center.

Session 1

Minister Destiny Testimony Schools — Adult

Multiple choice — questions 1–30. Then written answers W1–W3.

1. In the first stage of grooming, the person targeting a child notices what the child craves. Which list fits that targeting?

- A. Attention, praise, belonging, gifts, help with a hard home life, or simply someone who listens
- B. Only money and expensive gifts
- C. Better grades and school supplies
- D. Nothing — targeting is always random

2. Which message is part of the 'trust and specialness' stage of grooming?

- A. 'Ask your parents about everything we discuss.'
- B. 'Let's keep all our chats in the public group.'
- C. 'You're so mature. Nobody understands you like I do.'
- D. 'I am a school counselor; here is my office number.'

3. Which behavior by an adult around a child is a grooming red flag?

- A. Coaching a whole team at practice
- B. Repeatedly seeking to be alone with one particular child
- C. Attending a school concert
- D. Driving a carpool with several children

4. Which change in a child earns a calm, curious conversation under this lesson?

- A. A new interest in a school subject
- B. A growth spurt over the summer
- C. Preferring a different snack
- D. New items you did not buy and unexplained money, alongside secretive device use

5. How do sextortion offenders commonly reach and pressure teenagers?

- A. Often posing as a peer on social or gaming platforms, sometimes escalating threats within hours of first contact
- B. Only through letters in the mail
- C. Only through people the family already knows
- D. Only after months of in-person meetings

6. A teenager is being sextorted and wants to delete the whole account at once. What does this lesson say to do with the evidence first?

- A. Delete everything, so the offender loses interest
- B. Forward the threats to classmates for safekeeping
- C. Screenshot the threats, usernames, profile links, and payment requests — do not delete the account in a panic, because evidence is how platforms and investigators act
- D. Edit the messages to remove embarrassing parts

7. A private account is one whose content and contact are:

- A. Visible to anyone on the internet
- B. Limited to approved followers
- C. Hidden even from the account owner
- D. Deleted every night

8. Two-step verification protects a child's accounts by:

- A. Making the password longer only
- B. Letting parents read every message automatically
- C. Removing the need for a password
- D. Requiring an extra sign-in proof beyond a password, protecting against account takeover

9. What is a vault app, and why does it matter in this lesson?

- A. An app disguised as something ordinary, used to hide photos, messages, or other content
- B. A banking app for teenagers
- C. A school homework app
- D. A password manager a parent installs

10. A family media agreement is:

- A. A contract a platform makes a family sign
- B. A list of punishments for device use
- C. A written household plan for apps, hours, privacy settings, and what happens when something goes wrong
- D. A school's internet policy

11. Which details should stay out of a young person's public profile?

- A. A favorite color
- B. School name, team schedule, home location, routine, and full birthdate

- C. A nickname only friends use
- D. The kind of music they like

12. Which questions should a parent ask any program serving their child, in advance?

- A. Whether the program has won trophies
- B. Whether children can bring their own phones
- C. Whether practice runs late on Fridays
- D. Whether it uses two-adult rules, transparent communication channels rather than private coach-to-child texting, pickup procedures, and clear reporting paths

13. How does this lesson say to talk with kids about online dangers so they keep disclosing?

- A. Start early and stay brief — frequent short, normal conversations, because frequency reads as safety and rarity reads as taboo
- B. One long, frightening lecture once a year
- C. Only after an incident happens
- D. Through written warnings left on the child's pillow

14. A child begins disclosing online exploitation. Which promise fits this lesson?

- A. 'I promise total secrecy, whatever you tell me.'
- B. 'Tell me every detail three times so I remember it.'
- C. Promise support, and be honest that certain people must be told in order to keep the child safe
- D. 'You will never use a device again.'

15. After a disclosure, 'parallel disclosure support' means:

- A. Investigating the offender yourself in parallel with police
- B. Ongoing, steady support for the child — keeping blame on the offender and keeping routines stable
- C. Telling every relative the full details at once
- D. Withdrawing the child from all activities

16. Which court charge is money ordered to repay a victim's losses caused by the offense?

- A. A fine
- B. A probation supervision fee
- C. A court cost
- D. Restitution

17. At an ability-to-pay hearing, what does the judge consider?

- A. What the person can actually afford, and the judge may set a plan or waive certain fees
- B. Whether the person seems sorry
- C. Only the original offense
- D. Whether the person's family can pay instead

18. A budget, as taught here, is a written monthly plan that:

- A. Is made after the month is spent
- B. Only works on a phone app
- C. Assigns income to housing, utilities, food, transport, obligations, and goals before the month begins
- D. Lists wishes rather than bills

19. An emergency cushion protects a family because it is money set aside to:

- A. Impress a caseworker
- B. Absorb an unexpected cost without borrowing
- C. Pay only court fines
- D. Replace a monthly budget

20. A family's income changes from month to month. How should they build the budget?

- A. Budget from their best recent month
- B. Average all months and spend ahead
- C. Skip budgeting until income is steady
- D. Budget from the lowest recent month, and assign anything above it deliberately rather than letting it drift

21. Why do cash envelopes help some families with categories that leak, like eating out?

- A. An empty envelope is a physical stop that a card swipe never gives
- B. Cash cannot be spent at restaurants
- C. Envelopes hide spending from a partner
- D. Banks require envelopes for budgeting

22. Automatic payments for fixed bills can be dangerous for which family?

- A. One with steady paydays
- B. One that uses a notebook budget

- C. One whose income lands irregularly, because a payment can hit before the money arrives
- D. One with no fixed bills

23. A benefits recipient starts a job and does not report it. What can follow when the change is discovered later?

- A. Nothing, if the job is part-time
- B. Repayment demands, disqualification periods, and fraud allegations
- C. An automatic raise in benefits
- D. A warning letter with no other effect

24. An overpayment claim is:

- A. A bonus payment from an agency
- B. A court fine for late payment
- C. A refund a family requests
- D. An agency's demand for repayment when benefits were issued in an amount later found too high

25. Recertification or renewal of a benefit means:

- A. The periodic proof of eligibility required to keep the benefit or assistance in place
- B. Applying for a new job
- C. A court hearing about court debt
- D. Changing banks

26. A fair hearing or appeal in a benefits case is:

- A. A meeting with a landlord
- B. An informal chat with no deadline
- C. The formal process to challenge a benefits reduction or termination, subject to strict deadlines
- D. A criminal court proceeding

27. A termination notice arrives and the stated reason is a missing verification. Why does the lesson call many terminations 'fixable'?

- A. Agencies always reverse themselves if asked twice
- B. Many terminations are paperwork problems, and paperwork problems can be fixed by filing the appeal on time with the missing or corrective documents
- C. A lawyer can erase any termination instantly
- D. The notice is never actually enforced

28. Which is a red flag in a household budget under this lesson?

- A. A family money meeting on the calendar
- B. Cash envelopes for eating out
- C. Bills matched to paydays
- D. One person's spending kept secret from a partner who shares the bills

29. Predatory lending, as taught here, traps borrowers because:

- A. High-cost payday, title, and refund loans charge fees that trap borrowers in repeated cycles of debt
- B. Its loans are too large
- C. It requires a written budget
- D. It reports to courts too quickly

30. Money is tight this month, and a family's young children have started absorbing the adults' panic and asking frightened questions. What does this lesson say children need in that moment?

- A. The full household figures, so they can help with the plan
- B. To stay with relatives until the money improves
- C. A calm sentence — money is tight, the grown-ups have a plan, and their needs are covered — without the adult figures
- D. Complete silence from adults about money, always

Session 1 — Written Answers

Written Answer W1 — 4 points

A father finds messages on his 13-year-old's phone from an older 'friend' who sends game currency, compliments her constantly, and insists their talks stay secret. Nothing explicit has happened yet. Explain what you would do this week and why waiting would be a mistake.

Written Answer W2 — 4 points

A family owes court fines, a probation supervision fee, and restitution, and the parent is thinking of taking a payday loan to 'get the court off my back.' Explain what you would advise instead.

Written Answer W3 — 4 points

In an emergency department, a man's new symptom is waved away because of his long-standing disability, and no one examines him. Explain the words he can use in the room and the record he should make that same day.

STOP

End of Session 1.

If you finish early, you may check your work in Session 1 only. Do not go on to Session 2 until your break is over.

Session 2

Minister Destiny Testimony Schools — Adult

Multiple choice — questions 31–60. Then written answers W4–W7.

31. Recovery, as this section defines it, is:

- A. A single strong decision that ends the struggle
- B. The ongoing process of changing substance use or harmful behavior and rebuilding health, honesty, and stability
- C. Only completing a residential program
- D. A period of exactly one year

32. What is the difference between a lapse and a relapse?

- A. They mean the same thing
- B. A lapse is planned; a relapse is not
- C. A relapse only involves alcohol
- D. A lapse is a brief slip that, addressed immediately and openly, can be interrupted; a relapse is a return to use or harmful behavior after a period of change

33. A sponsor or mentor in recovery is:

- A. An experienced person in recovery who guides and checks in with someone newer to the process
- B. A court officer who supervises probation
- C. A family member who lends money
- D. A treatment program's director only

34. A 'trigger' in recovery is:

- A. Any bad mood
- B. A court date
- C. A person, place, feeling, or date strongly connected to old behavior, for which a written plan is prepared in advance
- D. A kind of medication

35. Which description of amends is correct in this lesson?

- A. An apology that requires the other person to forgive
- B. Concrete repair of harm — truthful apology, repayment, and changed conduct — made where it is safe and permitted, and asking for nothing
- C. Paying money to avoid an apology
- D. Contacting everyone harmed, even where a court order forbids it

36. Accountability means:

- A. Explaining what other people did wrong
- B. Finishing a program certificate only
- C. Waiting for others to raise the past
- D. Naming one's own actions and their costs without excuses, and completing what is owed to people and to courts

37. Recovery supports are:

- A. The people, programs, and communities — treatment, peers, faith, family — that carry change over time
- B. Only paid professionals
- C. Rules a court imposes
- D. A list kept by a probation officer

38. Aftercare matters because it is:

- A. A second punishment after a program
- B. Only for people who relapse
- C. Continuing support and structure after a formal program ends, during the period when change becomes ordinary life
- D. A graduation ceremony

39. How should the right level of treatment be chosen?

- A. Always the most intensive program available
- B. The level a professional assessment supports and the person will actually attend — a good program that fits real life beats the best program on paper that sits across two bus rides and a shift conflict
- C. Whichever program is cheapest
- D. Whichever program family members prefer

40. Which step makes a home environment match a recovery intention?

- A. Keeping substances in the house to test willpower
- B. Moving house in every case
- C. Throwing away all phones
- D. Removing substances and paraphernalia, changing routes past old places, and blocking contacts whose business is relapse — and telling support people out loud

41. What should a person in early recovery expect from their body and mood?

- A. Sleep disruption, irritability, cravings that arrive like weather, and grief for the old life

- B. Immediate, steady calm
- C. No cravings once a decision is real
- D. Only physical symptoms, never emotional ones

42. Accountability to systems, as taught here, includes:

- A. Performing a program well enough to be left alone
- B. Waiting for the court to ask for proof
- C. Completing the program rather than performing it, telling probation the truth before they discover a problem, and finishing restitution
- D. Keeping difficulties secret from supervision

43. When making a list of people harmed, what should be named for each person?

- A. Only the money involved
- B. The harm concretely — money taken, trust broken, fear caused, time stolen
- C. What that person did wrong in return
- D. Nothing specific, to keep it general

44. How do families 'stay the course' alongside a person in recovery?

- A. Forgiving and forgetting on command
- B. Refusing all contact until a year passes
- C. Taking over the person's recovery plan
- D. Allowing present conduct to update an old verdict over time, while getting their own counseling and support — families recover in their own right

45. Medication for addiction treatment works by:

- A. Using prescribed medicines that reduce craving and support recovery, under medical care
- B. Replacing one addiction with another, in every case
- C. Removing the need for any other support
- D. Being taken only once, at the start

46. Medical discrimination means being treated worse, believed less, or given less care in a medical setting because of:

- A. What your body actually needs
- B. Arriving without an appointment
- C. A personal characteristic such as race, disability, weight, language, religion, or insurance, rather than your medical needs
- D. Asking too many questions

47. A patient can be disbelieved for more than one reason at the same time. What response does this unit teach, whatever the mix?

- A. Leave and never seek care again
- B. Speak clearly, ask for things to be written down, and use the complaint channels the unit lays out
- C. Argue with every staff member
- D. Only complain if you can prove intent

48. A provider does not believe a patient's report of pain. What does believing the report actually require?

- A. Automatically prescribing whatever the patient asks for
- B. Apologizing and ending the visit
- C. Ordering every possible test
- D. Examining the patient, considering causes, documenting the report, and making a plan

49. A patient with a knee injury and a cough is told only to lose weight, with no exam of either symptom. What is wrong with that response?

- A. Weight may be one factor in some conditions, but it is not a substitute for examining the symptom the patient came in with
- B. Weight can never be discussed in care
- C. The visit was too short
- D. Nothing — weight is always the first answer

50. A patient with depression in her chart reports chest pain, and it is called a panic attack with no heart check. This is an example of:

- A. Careful use of the chart
- B. Informed consent
- C. Mental-health stigma — a new physical symptom being filed under a history instead of being examined
- D. A second opinion

51. Which treatment of a religious patient fits the discrimination this unit describes?

- A. Asking how fasting affects a medication schedule
- B. Mocking or ignoring modesty requests, or treating a request for a same-gender examiner, where possible, as a joke
- C. Explaining a real medical reason when a request cannot be met
- D. Offering interpreter services

52. Informed consent means you agree to a treatment or procedure only after:

- A. The bill has been paid
- B. A family member agrees for you
- C. The procedure is already finished
- D. It has been explained in a way you understand — what it is, its risks and benefits, and your alternatives, including refusing

53. Why should a patient not fear that asking for a second opinion will offend a good doctor?

- A. Second opinions are routine in medicine, and a confident clinician expects the question
- B. Doctors are not allowed to have opinions challenged
- C. A second opinion is only for surgery
- D. It replaces the need for medical records

54. A patient finds an error in her chart and is told, 'Once it's in there, it can never be questioned.' What does this unit teach instead?

- A. The chart belongs to the insurance company alone
- B. She should rewrite her own notes to match the chart
- C. She can request copies of her records and ask how to add a statement or request a correction through the facility's process — and her own dated notes stand as her account alongside the chart
- D. Only a lawyer may ever look at a patient's chart

55. Why should a child not interpret for a parent at a medical visit?

- A. Children speak too quietly
- B. The patient has a right to a professional interpreter, free to the patient; family members, especially children, should not carry that weight, and details get lost or softened
- C. Interpreters are only for hospitals
- D. It is only a problem if the child is under ten

56. A patient advocate or patient relations office exists to:

- A. Defend the facility against all complaints
- B. Provide a second medical opinion
- C. Bill patients for extra services
- D. Hear patient concerns, help resolve problems with care, and explain the facility's complaint process

57. A patient's own notes about a bad visit are strongest when they are:

- A. Kept dated and unedited, with earlier entries added to rather than rewritten — a clean, dated record a reviewer can trust
- B. Rewritten later into a neater, edited version
- C. Kept only in memory
- D. Shared publicly before any complaint is filed

58. A patient decides to complain to the Massachusetts Department of Public Health about a hospital. How does DPH ask that such a complaint be made?

- A. Only by phone, with nothing in writing
- B. Only through a lawyer the patient hires
- C. In writing, using its Consumer/Resident/Patient Complaint Form
- D. Anonymously, by leaving a note at the hospital's front desk

59. A problem is tied to a disability — an accommodation was refused and a symptom was blamed on the disability. Which Massachusetts organization protects the rights of people with disabilities and can provide information and referrals?

- A. The Disability Law Center, the federally designated Protection and Advocacy agency for Massachusetts
- B. The CyberTipline
- C. A licensing board for trades
- D. The Department of Children and Families

60. Whichever complaint route a patient chooses, which closing practice does this unit teach?

- A. Send your only original documents
- B. Threaten to sue in the first sentence
- C. File anonymously so no one can respond
- D. Send copies, never your only originals, state what outcome you are asking for, and end by asking the office to confirm it received the complaint

Session 2 — Written Answers

Written Answer W4 — 4 points

A mother in recovery has a brief lapse after eight months and is hiding it, saying all her progress is lost anyway. Explain what you would tell her and what she should do in the next 24 hours.

Written Answer W5 — 4 points

A family's food assistance is terminated the same week a renewal packet went to their old address. Explain the steps that protect the benefit, in order.

Written Answer W6 — 4 points

A patient who understands limited English was expected to use her teenage son to interpret while a procedure was explained, and she signed papers she did not understand. Explain what her rights were and what she can do now.

Written Answer W7 — 10 points

[illegible]

Answer Sheet — Multiple Choice

Fill in ONE circle for each question. This sheet is your official answer record.

- | | | | |
|---|---|---|---|
| 1. ☐ A ☐ B ☐ C ☐ D | 16. ☐ A ☐ B ☐ C ☐ D | 31. ☐ A ☐ B ☐ C ☐ D | 46. ☐ A ☐ B ☐ C ☐ D |
| 2. ☐ A ☐ B ☐ C ☐ D | 17. ☐ A ☐ B ☐ C ☐ D | 32. ☐ A ☐ B ☐ C ☐ D | 47. ☐ A ☐ B ☐ C ☐ D |
| 3. ☐ A ☐ B ☐ C ☐ D | 18. ☐ A ☐ B ☐ C ☐ D | 33. ☐ A ☐ B ☐ C ☐ D | 48. ☐ A ☐ B ☐ C ☐ D |
| 4. ☐ A ☐ B ☐ C ☐ D | 19. ☐ A ☐ B ☐ C ☐ D | 34. ☐ A ☐ B ☐ C ☐ D | 49. ☐ A ☐ B ☐ C ☐ D |
| 5. ☐ A ☐ B ☐ C ☐ D | 20. ☐ A ☐ B ☐ C ☐ D | 35. ☐ A ☐ B ☐ C ☐ D | 50. ☐ A ☐ B ☐ C ☐ D |
| 6. ☐ A ☐ B ☐ C ☐ D | 21. ☐ A ☐ B ☐ C ☐ D | 36. ☐ A ☐ B ☐ C ☐ D | 51. ☐ A ☐ B ☐ C ☐ D |
| 7. ☐ A ☐ B ☐ C ☐ D | 22. ☐ A ☐ B ☐ C ☐ D | 37. ☐ A ☐ B ☐ C ☐ D | 52. ☐ A ☐ B ☐ C ☐ D |
| 8. ☐ A ☐ B ☐ C ☐ D | 23. ☐ A ☐ B ☐ C ☐ D | 38. ☐ A ☐ B ☐ C ☐ D | 53. ☐ A ☐ B ☐ C ☐ D |
| 9. ☐ A ☐ B ☐ C ☐ D | 24. ☐ A ☐ B ☐ C ☐ D | 39. ☐ A ☐ B ☐ C ☐ D | 54. ☐ A ☐ B ☐ C ☐ D |
| 10. ☐ A ☐ B ☐ C ☐ D | 25. ☐ A ☐ B ☐ C ☐ D | 40. ☐ A ☐ B ☐ C ☐ D | 55. ☐ A ☐ B ☐ C ☐ D |
| 11. ☐ A ☐ B ☐ C ☐ D | 26. ☐ A ☐ B ☐ C ☐ D | 41. ☐ A ☐ B ☐ C ☐ D | 56. ☐ A ☐ B ☐ C ☐ D |
| 12. ☐ A ☐ B ☐ C ☐ D | 27. ☐ A ☐ B ☐ C ☐ D | 42. ☐ A ☐ B ☐ C ☐ D | 57. ☐ A ☐ B ☐ C ☐ D |
| 13. ☐ A ☐ B ☐ C ☐ D | 28. ☐ A ☐ B ☐ C ☐ D | 43. ☐ A ☐ B ☐ C ☐ D | 58. ☐ A ☐ B ☐ C ☐ D |
| 14. ☐ A ☐ B ☐ C ☐ D | 29. ☐ A ☐ B ☐ C ☐ D | 44. ☐ A ☐ B ☐ C ☐ D | 59. ☐ A ☐ B ☐ C ☐ D |
| 15. ☐ A ☐ B ☐ C ☐ D | 30. ☐ A ☐ B ☐ C ☐ D | 45. ☐ A ☐ B ☐ C ☐ D | 60. ☐ A ☐ B ☐ C ☐ D |

Quarterly Progress Summary

Fill this in when the exam is scored. Letter grades: A 90–100 · B 80–89 · C 70–79 · D 60–69 · F below 60. Passing the final exam is 80% of total points or higher.

Class	Test score	Grade
Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting		
Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady		
Section 12: Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course		
Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking Up, and Getting Help		
Final Exam — Sections 10–13 (total 94 points)		
Running course average		

One thing I learned this quarter:

Rank: _____

School ranks: Freshman (Year 1 in progress) Sophomore (Year 1 complete) Junior (Year 2 complete) Senior (Year 3 complete) Graduate (Year 4 complete). A year counts as complete only when all of its classes and all of its final exams are passed at 80% or higher.

Quarterly Certificate — Quarter 4

Minister Destiny Testimony Schools

**Certificate of Completion — Quarter 4: Protecting
Children Online and in the Community: Grooming and
Sextortion Signs, Privacy Settings, Talking With Kids, and
Reporting · Money, Benefits and Stability: Fines and Fees,
Budgeting Basics, and Keeping Benefits Steady ·
Recovery, Accountability and Change: Recovery
Supports, Making Amends, and Staying the Course ·
Medical Discrimination — Being Believed, Speaking Up,
and Getting Help**

This certifies that

Name (write your name here)

has passed the Final Exam for

Minister Destiny Testimony Schools — Adult

Quarter 4 — Sections 10–13

Date completed: _____

Rank: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

*Congratulations. You passed the Quarter 4 final exam — you studied all three
classes and proved it. Keep going. — Minister Destiny Marie Morgan*

Educational completion certificate only — not a state license, POST certification, or government
credential.

Minister Destiny Testimony Schools — Adult

Answer Key and Scoring Guide

For parents, teachers, and self-checking after the exam is finished. Do not look before you take the exam.

Multiple Choice — Answer Key

Session 1 (questions 1–30):

1. Attention, praise, belonging, gifts, help with a hard home life, or simply someone who listens
2. 'You're so mature. Nobody understands you like I do.'
3. Repeatedly seeking to be alone with one particular child
4. New items you did not buy and unexplained money, alongside secretive device use
5. Often posing as a peer on social or gaming platforms, sometimes escalating threats within hours of first contact
6. Screenshot the threats, usernames, profile links, and payment requests — do not delete the account in a panic, because evidence is how platforms and investigators act
7. Limited to approved followers
8. Requiring an extra sign-in proof beyond a password, protecting against account takeover
9. An app disguised as something ordinary, used to hide photos, messages, or other content
10. A written household plan for apps, hours, privacy settings, and what happens when something goes wrong
11. School name, team schedule, home location, routine, and full birthdate
12. Whether it uses two-adult rules, transparent communication channels rather than private coach-to-child texting, pickup procedures, and clear reporting paths
13. Start early and stay brief — frequent short, normal conversations, because frequency reads as safety and rarity reads as taboo
14. Promise support, and be honest that certain people must be told in order to keep the child safe
15. Ongoing, steady support for the child — keeping blame on the offender and keeping routines stable
16. Restitution
17. What the person can actually afford, and the judge may set a plan or waive certain fees
18. Assigns income to housing, utilities, food, transport, obligations, and goals before the month begins

19. Absorb an unexpected cost without borrowing
20. Budget from the lowest recent month, and assign anything above it deliberately rather than letting it drift
21. An empty envelope is a physical stop that a card swipe never gives
22. One whose income lands irregularly, because a payment can hit before the money arrives
23. Repayment demands, disqualification periods, and fraud allegations
24. An agency's demand for repayment when benefits were issued in an amount later found too high
25. The periodic proof of eligibility required to keep the benefit or assistance in place
26. The formal process to challenge a benefits reduction or termination, subject to strict deadlines
27. Many terminations are paperwork problems, and paperwork problems can be fixed by filing the appeal on time with the missing or corrective documents
28. One person's spending kept secret from a partner who shares the bills
29. High-cost payday, title, and refund loans charge fees that trap borrowers in repeated cycles of debt
30. A calm sentence — money is tight, the grown-ups have a plan, and their needs are covered — without the adult figures

Session 2 (questions 31–60):

31. The ongoing process of changing substance use or harmful behavior and rebuilding health, honesty, and stability
32. A lapse is a brief slip that, addressed immediately and openly, can be interrupted; a relapse is a return to use or harmful behavior after a period of change
33. An experienced person in recovery who guides and checks in with someone newer to the process
34. A person, place, feeling, or date strongly connected to old behavior, for which a written plan is prepared in advance
35. Concrete repair of harm — truthful apology, repayment, and changed conduct — made where it is safe and permitted, and asking for nothing
36. Naming one's own actions and their costs without excuses, and completing what is owed to people and to courts
37. The people, programs, and communities — treatment, peers, faith, family — that carry change over time
38. Continuing support and structure after a formal program ends, during the period when change becomes ordinary life

39. The level a professional assessment supports and the person will actually attend — a good program that fits real life beats the best program on paper that sits across two bus rides and a shift conflict
40. Removing substances and paraphernalia, changing routes past old places, and blocking contacts whose business is relapse — and telling support people out loud
41. Sleep disruption, irritability, cravings that arrive like weather, and grief for the old life
42. Completing the program rather than performing it, telling probation the truth before they discover a problem, and finishing restitution
43. The harm concretely — money taken, trust broken, fear caused, time stolen
44. Allowing present conduct to update an old verdict over time, while getting their own counseling and support — families recover in their own right
45. Using prescribed medicines that reduce craving and support recovery, under medical care
46. A personal characteristic such as race, disability, weight, language, religion, or insurance, rather than your medical needs
47. Speak clearly, ask for things to be written down, and use the complaint channels the unit lays out
48. Examining the patient, considering causes, documenting the report, and making a plan
49. Weight may be one factor in some conditions, but it is not a substitute for examining the symptom the patient came in with
50. Mental-health stigma — a new physical symptom being filed under a history instead of being examined
51. Mocking or ignoring modesty requests, or treating a request for a same-gender examiner, where possible, as a joke
52. It has been explained in a way you understand — what it is, its risks and benefits, and your alternatives, including refusing
53. Second opinions are routine in medicine, and a confident clinician expects the question
54. She can request copies of her records and ask how to add a statement or request a correction through the facility's process — and her own dated notes stand as her account alongside the chart
55. The patient has a right to a professional interpreter, free to the patient; family members, especially children, should not carry that weight, and details get lost or softened
56. Hear patient concerns, help resolve problems with care, and explain the facility's complaint process

57. Kept dated and unedited, with earlier entries added to rather than rewritten — a clean, dated record a reviewer can trust
58. In writing, using its Consumer/Resident/Patient Complaint Form
59. The CyberTipline
60. Send copies, never your only originals, state what outcome you are asking for, and end by asking the office to confirm it received the complaint

Written Answers — Scoring Guide

Score each written answer with its guide. Give the points for each part of a complete answer that is present and correct; answers do not have to use the lesson's exact words.

W1 — 4 points. A father finds messages on his 13-year-old's phone from an older 'friend' who sends game currency, compliments...

A complete answer includes:

- Names the pattern as grooming: targeting, trust and specialness, gifts, and secrecy building over time
- Secrecy and specialness — not obvious strangeness — are the warning signs, and the pattern is stopped earliest now
- Have a calm, curious conversation; the child discloses to adults who listen without exploding, and no total secrecy is promised
- Report through proper channels (for example the CyberTipline for online exploitation), tighten privacy settings, and check household defenses such as private accounts and device charging outside bedrooms

W2 — 4 points. A family owes court fines, a probation supervision fee, and restitution, and the parent is thinking of taking ...

A complete answer includes:

- List every obligation in one place — court, case, what each charge is for, total, amount paid, balance, and due dates — and confirm balances with the clerk
- If the amount cannot be paid, appear and ask: courts commonly allow a payment plan, an extension, or an ability-to-pay review, and some fees may be waivable
- Ignoring court debt does not make it age away; it is enforced through hearings and consequences for missed appearances
- Predatory payday, title, and refund loans convert a one-month problem into a season of debt; keep every payment receipt as proof

W3 — 4 points. In an emergency department, a man's new symptom is waved away because of his long-standing disability, and no ...

A complete answer includes:

- Use calm, specific phrases that create a record, such as 'Please document that I reported this symptom and what was done' and 'What else could this be?'
- A new symptom should be examined on its own terms; a disability or history is part of the picture, never a reason to skip the exam
- Write it down the same day: dates and times, names and roles, exact words, witnesses, and what was asked for
- Keep the notes dated and unedited in one place, as the foundation for any complaint

W4 — 4 points. A mother in recovery has a brief lapse after eight months and is hiding it, saying all her progress is lost an...

A complete answer includes:

- A lapse is a brief slip, not a total loss: disclosed immediately and answered with tightened support, it becomes information that protects the recovery; concealed, it grows
- Disclose it at once to her sponsor or mentor, counselor, and supports — and to supervision where required
- Revisit triggers and the written plan for the people, places, feelings, or dates involved
- Recovery is a structure repeated daily — treatment, peers, and aftercare — not one decision or a test of willpower or love

W5 — 4 points. A family's food assistance is terminated the same week a renewal packet went to their old address. Explain the...

A complete answer includes:

- Read the notice the day it arrives and mark the appeal deadline; deadlines for a fair hearing or appeal are strict
- Identify the stated reason — here a missed renewal or unreturned verification, among the most common causes of lost benefits
- File the appeal in writing before the deadline, keeping proof, and submit the missing or corrective documents with it
- Report address and household changes promptly and truthfully going forward, and keep submitted-proof copies so a timeline can be shown

W6 — 4 points. A patient who understands limited English was expected to use her teenage son to interpret while a procedure w...

A complete answer includes:

- She has the right to professional interpreter services, free to the patient; children should not carry the weight of translating medical information
- Care she cannot understand is care she cannot truly agree to — informed consent requires an explanation she understands, including risks, benefits, and alternatives,

including refusing

- She may request copies of her own medical records and ask about adding a statement or requesting a correction through the facility's process
- She can document what happened the same day and complain first to the facility's patient advocate or patient relations office, with outside routes — Massachusetts DPH for facilities, HHS OCR for discrimination, and the Disability Law Center for disability issues — if it is not resolved

W7 — 10 points. A grandmother is raising her 14-year-old grandson. This month she discovers he is being threatened online by s...

A complete answer includes:

- Teenager: stop engaging, do not pay and send nothing more — compliance escalates sextortion; preserve evidence such as screenshots, usernames, and payment requests
- Teenager: block and report on the platform, report to the CyberTipline, and use Take It Down for images of minors; treat the child as a victim of a crime, not a culprit, and keep steady support with blame on the offender
- Teenager: strengthen household defenses — private accounts, no identifying details in profiles, two-step verification, and a written family media agreement — paired with calm, regular conversation
- Benefits: read the renewal or termination notice the day it is found, mark the deadline, file any appeal in writing before it with proof, submit the missing verification, and keep copies of everything submitted
- Benefits: report the corrected address and household changes promptly and truthfully to prevent overpayment claims and repeat paperwork terminations
- Son's recovery: the lapse must be disclosed immediately to his sponsor, counselor, and supports; concealed, it grows, while answered openly with a tightened trigger plan it can be interrupted before a full relapse
- Son's recovery: accountability means naming his own actions without excuses and re-engaging the structure — treatment, peers, aftercare, and a home environment that matches the intention
- Grandmother's care: her pain report is clinical information that requires an exam, consideration of causes, documentation, and a plan; she can use the unit's phrases to have it written in her chart, document the visit the same day with dates, names, and exact words, and complain first to the patient advocate, then to Massachusetts DPH or HHS OCR if unresolved

Total score: multiple choice 60 + written 34 = 94 points. Passing is 76 points or more (80%).

Sources & Credits

Every question in this exam was written from this quarter's classes of Minister Destiny Testimony Schools. Those classes were written from public sources — official websites, public health and safety organizations, help lines, and the law itself. The sources each class was built from, and the help resources it points you to, are listed under that class's name, with credit, so you can check anything and keep learning. Court opinions and laws are public documents that belong to everyone. Everything here is retold in the school's own plain words — nothing in this book is copied from anyone else's book.

Section 10: Protecting Children Online and in the Community: Grooming and Sextortion Signs, Privacy Settings, Talking With Kids, and Reporting

- Emergency: 911 — immediate danger or in-person threats.
- CyberTipline: report.cybertip.org or 1-800-843-5678 — report online exploitation, grooming, and sextortion.
- Take It Down: takeitdown.ncmec.org — help stopping intimate images of minors from spreading.
- Childhelp National Child Abuse Hotline: 1-800-422-4453.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788.
- 988 Suicide & Crisis Lifeline: call or text 988 — including when a sextortion victim feels hopeless.
- Crisis Text Line: text HOME to 741741.
- RAINN: 1-800-656-4673 — support around sexual exploitation and abuse.
- Legal aid: named generally — guidance when exploitation connects to school, custody, or court matters.
- Report to the CyberTipline at report.cybertip.org or 1-800-843-5678. This is the national reporting system for online child exploitation, run for exactly these cases.
- Use Take It Down at takeitdown.ncmec.org — a free service that can help stop intimate images of minors from spreading across participating platforms without the image itself having to be shared with the service.
- Online exploitation, grooming, or sextortion: the CyberTipline (report.cybertip.org / 1-800-843-5678), plus the platform's own report tools, plus Take It Down for images of minors.
- Abuse or neglect concerns about any child: Childhelp (1-800-422-4453) for guidance, and your local child-protection reporting route — in Massachusetts, DCF — where a child may be unsafe. Teachers and other mandated reporters in the child's life should also be looped in when school or activities are involved.
- Support for your child: expect sleep trouble, shame spirals, anger at you, or numbness; all are common after exploitation. Keep routines steady, statements of

blame pointed at the offender only, and professional support involved early. Call or text 988 or text HOME to 741741 any time your child's distress — or your own — needs a trained voice at 2 a.m.

- Myth: If my child sent an image, paying the person or sending what they ask will end it. Fact: Compliance escalates sextortion; the protective steps are to stop engaging, preserve evidence, block and report, use the CyberTipline and Take It Down, and tell the child they are a victim, not a culprit.
- [] Save these in your phone and your child's: CyberTipline (report.cybertip.org / 1-800-843-5678), Take It Down (takeitdown.ncmec.org), Childhelp (1-800-422-4453), and 988.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453 · CyberTipline 1-800-843-5678.

Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

- Emergency: 911 — for immediate danger.
- 988 Suicide & Crisis Lifeline: call or text 988 — money crises and mental health are linked; support is for both.
- Crisis Text Line: text HOME to 741741.
- SAMHSA National Helpline: 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- Mass.gov: named generally as the state's official site for court, benefits, and assistance information.
- Legal aid: named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

Section 12: Recovery, Accountability and Change: Recovery Supports, Making Amends, and Staying the Course

- SAMHSA National Helpline: 1-800-662-4357 — free, confidential treatment referrals and information, 24/7.
- 988 Suicide & Crisis Lifeline: call or text 988.
- Crisis Text Line: text HOME to 741741.
- Emergency: 911 — overdose, danger, or medical emergency.
- Poison Control: 1-800-222-1222 — exposure and overdose guidance.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788.

- Childhelp National Child Abuse Hotline: 1-800-422-4453 — support for parents working to keep children safe.
- Legal aid: named generally — help completing court obligations, sealing records, and protecting reunification progress earned in recovery.
- Mass.gov: named generally as the state's official site for treatment and recovery resource information.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453 · SAMHSA 1-800-662-4357.

Unit 13 (Added Topic): Medical Discrimination — Being Believed, Speaking Up, and Getting Help

- Emergency: call 911.
- Hospital or clinic patient advocate / patient relations office — your first stop. Ask any staff member, "I would like to speak with the patient advocate," or find the office through the facility's front desk or website.
- Massachusetts Department of Public Health — Division of Health Care Facility Licensure and Certification (complaints about hospitals and other health-care facilities): 24-hour Consumer Complaint Line (800) 462-5540; main intake (617) 753-8150 during business hours. Written complaints go on the Consumer/Resident/Patient Complaint Form to: Complaint Intake Unit, 67 Forest Street, Marlborough, MA 01752; fax (617) 753-8165. Route: mass.gov — "File a complaint regarding a hospital."
- U.S. Department of Health and Human Services — Office for Civil Rights (OCR) (discrimination based on race, color, national origin, disability, age, or sex): file online through the OCR Complaint Portal at ocrportal.hhs.gov, or by mail or email using the complaint form package described on the HHS page "How to File a Civil Rights Complaint" at hhs.gov. For help filing: 1-800-368-1019, TDD 1-800-537-7697; complaint forms may be emailed to OCRComplaint@hhs.gov.
- Disability Law Center of Massachusetts (Disability Rights Massachusetts — the state's Protection and Advocacy agency, for disability-related issues): dlc-ma.org; 617-723-8455 or 800-872-9992.
- 988 Suicide & Crisis Lifeline: call or text 988. National Domestic Violence Hotline: 1-800-799-7233. SAMHSA National Helpline (substance use and mental health referrals): 1-800-662-4357. Poison Control: 1-800-222-1222.
- Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

This exam itself

- The quarter's class books of Minister Destiny Testimony Schools — every question in this exam was written from those classes: their lessons, their Words to know, and their

stories.

- The classes' chapter tests (Minister Destiny Testimony Schools) — this exam's multiple-choice questions also appear, auto-scored, in the free school online at destinymorganbooks.com.

The school itself is free: every class in this book, with its test and certificate, is free online at destinymorganbooks.com.

About the Author

Minister Destiny Marie Morgan is an ordained Muslim minister. She was ordained on May 15, 2025, through the Universal Life Church, and she is registered clergy in Massachusetts.

Her ministry is advocacy — standing up to injustice and helping people, locally and internationally.

She is the founder of Minister Destiny Testimony Schools, a free school. She built it so people can learn for free what cost her years to learn — people who may not have jobs, good credit, or loans, and who deserve real knowledge anyway. Every class is free online, for every age, with no sign-up and nothing collected.

She is also the author of two testimony series — Chronicles of Destiny Morgan and The Chronicle Trials — her own story, in her own words. Those books are her testimony; these school books are her teaching.

Follow her Amazon Author Page to find every new book as it comes out.

The school is free online at destinymorganbooks.com.

Contact: ministerdestinymariemorgan@gmail.com

From Minister Destiny

You finished this book — but the learning does not stop here. Keep your resources close, keep asking questions, and use what you now know to help the people around you. If this book helped you, pass it to someone who needs it. I built this school for you, and I am proud of you for showing up for yourself. — Minister Destiny Marie Morgan

Minister Destiny Testimony Schools — Adult
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