

# Quiz Policies

## **Eligibility**

The NCSF online quizzes are open to any currently certified fitness professional, 18 years or older.

## **Deadlines**

Course completion deadlines correspond with the NCSF Certified Professionals certification expiration date. Students can obtain their expiration dates by reviewing either their certification diploma or certification ID card.

## **Cancellation/Refund**

All NCSF continued education course studies are non-refundable.

## **General Quiz Rules**

- You may not have your quiz back after sending it in.
- Individuals can only take a specific quiz once for continued education units.
- Impersonation of another candidate will result in disqualification from the program without refund.

## **Disqualification**

If disqualified for any of the above-mentioned reasons you may appeal the decision in writing within two weeks of the disqualification date.

## **Reporting Policy**

You will receive your scores within 4 weeks following the quiz. If you do not receive the results after 4 weeks please contact the NCSF Certifying Agency.

## **Re-testing Procedure**

Students who do not successfully pass an online quiz have the option of re-taking. The fees associated with this procedure total \$15 (U.S) per request. There are no limits as to the number of times a student may re-test.

## **Special Needs**

If special needs are required to take the quiz please contact the NCSF so that appropriate measures can be taken for your consideration.

# Quiz Rules

## **What Do I Mail Back to the NCSF?**

Students are required to submit the quiz answer form.

## **What do I Need to Score on the Quiz?**

In order to gain the .5 NCSF continued education units students need to score 80% (8 out of 10) or greater on the CEU quiz.

## **Where Do I Mail My Quiz Answer Form?**

You will mail your completed answer form to:

**NCSF**  
**Attn: Dept. of Continuing Education**  
**5915 Ponce de Leon Blvd., Suite 60**  
**Coral Gables, FL 33146**

## **How Many CEUs Will I Gain?**

Professionals who successfully complete the any continuing education quiz will gain .5 NCSF CEUs per quiz.

## **How Much does each quiz cost?**

Each quiz costs the student \$15.00.

## **What Will I Receive When The Course Is Completed?**

Students who successfully pass any of the NCSF online quizzes will receive their exam scores, and a confirmation letter.

## **How Many Times Can I Take The Quizzes For CEUs?**

Individuals can take each NCSF quiz once for continuing education credits.



# The Ethics of Selling

Most personal trainers enter the profession out of a passion for fitness, an enjoyment of the physical-social environment, and an ability to connect with and help others reach personal goals using their expertise. Many trainers though, lose a taste for the profession when the painful reality of selling moves to the forefront of the business. Although this should have likely been expected, as all business relies in whole or in part in the “sale” of the product or services, selling seems to be a completely separate mindset from the intended services of the personal trainer. Exercise science students are taught the background disciplines similar to related fields like athletic training and physical education, but are unique in that to engage in their trade they must sell their services, as they are discretionary rather than peripheral aspects of schooling or sports activities.

When money becomes a relevant objective of any profession, ethical challenges typically increase. Personal training is based on instruction, support, encouragement, and compassion and it would be great if third-party reimbursement covered the financial end as is the case with physical therapy. Insurance coverage allows therapists to focus solely on the positive side of the activity and not concern themselves with selling services. A second pressure comes from the club or fitness facility itself, which must provide affordable workout environments to get people to participate and augment revenue using personal training, supplements and other service areas to remain financially viable. This places trainers in a unique position to meet quotas or reach financial metrics as set by management. This added need to produce in adjunct revenue areas can also strain and sometimes compromise ethical decision making. Unlike group exercise which may or may not generate money for the club, personal training has become a primary revenue source for cash flow maintenance and certainly has the potential to generate a very steady, lucrative income stream.

Although ethics arise in any selling environment, which suggests the propensity for questionable practices, personal training has the ability to remain a solely positive entity. Whereas in other businesses, the product may not be good for everyone or a conscious effort is made to exploit resources to create the largest profit margin, personal training can be done with complete regard for the customer while still appro-

riately serving the business model. Since personal training is aimed at positive change and personal improvement it serves both the individual, and when applied to the masses, the overall health of society. The important aspect is to remain diligent to ethical practices within the profession so that only positive association and goodwill are created.

This begs the question, what part of selling in personal training challenges professional ethics. An easy litmus test is the “do unto others as you would want done to you” mantra echoed from most mentors. Ethical challenges in personal training often stem from honesty. Individuals will come with exaggerated expectations often based on media driven propaganda including shows like the Biggest Loser and weight loss successes (with or without surgery) in tabloid magazines. The first step to ethical selling is clearly explaining the expected rates of change based on physiological parameters and the level of effort and commitment necessary to see continuous change. Most personal training clients will see significant improvements, but never reach the look they envisioned when they first signed up for their personal training package. Suggesting unrealistic goals solely to sign a client would be considered unethical selling. Rather, explaining how constant improvements and results based on a lifestyle commitment are possible would be much more appropriate and ethical.

A second area that would question ethical practices is selling personal training to clients who are currently buying the same services from one’s employer. In some instances clients or trainers may initiate the idea of training outside the current facility to secure a reduced fee structure. Clients may wish to pay less for the training by cutting out the gym or trainers may want to make more per session employing the same tactic. Taking a client from a current employer without transparency or employer permission is unethical, and is arguably stealing.

Sometimes in selling the quantity being pushed exceeds the need of the consumer. This becomes unethical when only the seller knows the need and exceeds it without regard for the consumer. In personal training it is hard to exceed the need because everyone needs routine physical activity. Where service contracts become ethically challenged is when coercive selling tactics are used to reach sales goals solely for

the seller's financial gain. If a specific package is pushed that does not reflect the best interest of the client for the purposes of reaching a selling goal it would be considered an unethical behavior. If the number of sessions and any service attachments serve the client's needs the sale can be done without concern for ethical challenge.

Service or product attachments are often bundled into personal training packages. Some recommendations may be neutral such as suggesting a massage which may be useful for recovery. If the basis for the recommendation is solely to support a friend who provides the recommended services, ethics are challenged. But if the masseuse is qualified to provide the services, this recommendation is ethical assuming no false representation of therapeutic need is present. If that masseuse though provides a kickback for the fulfilled referral the situations steps into the ethical grey area as undue influence enters the equation.

Selling in personal training may also include products like supplements. Due to the fact that supplements are not regulated, consumers rely on professional advice to guide them to select and purchase products and quantities in their best interest. In this situation there are several considerations for the seller.

- 1) Is the trainer knowledgeable in the product, its safety, and efficacy?
- 2) Is the product appropriate for the client and serving their best interest or can it be considered an unnecessary recommendation?
- 3) Is the product untested or the outcomes presumed but not clearly known?
- 4) Is the only research on the product from an "independent" company?
- 5) Are there known side effects and are they being disclosed to the client?
- 6) Does the seller know the interactions between the product and certain risk factors and have these been evaluated?

If the seller is on the wrong side of the answer, that being which represents the best interest of the client, the selling of the supplements may be viewed as unethical and in some cases negligent. A grey area would be if there were a more affordable or more natural food source that is known, but being censored from the discussion to promote a money making opportunity. For instance, recommending a product like MuscleMilk versus the \$0.99 low-fat chocolate milk which has demonstrated excellent results for post-exercise replenishment. Simply disclosing that chocolate milk is known to serve post-exercise needs but that another product can be purchased conveniently

can alleviate this potential ethical dilemma.

Selling special services which cross the boundaries of professional scope, represents another area of ethical concern. In the fitness industry, dubious companies will certify professionals in almost any discipline even though the presumed skill set attained reflects another profession. Providing rehabilitation services or writing specific diets would be common examples in regulated States. Selling under the auspices of a high level of expertise from a weekend continued education class presents similar ethical concerns. The term specialist has been manipulated to reflect a measured competency but actually represents a spectrum of education and assessment measures. In some cases, a specialist credential has been assigned based on validly measured competency using an appropriately developed and proctored exam, whereas in other assignments of the term, weekend participation, an open book test or an online exam suggest it is clearly not a true representation of competency. Appropriately representing one's education and training will relieve the ethical challenge as continued education courses are an important part of maintaining and improving knowledge, skills, and ability but should be represented for what they are – continued learning.

When selling to clients the following guidelines will help ensure ethical behaviors:

#### **A fitness professional offering services should:**

- Provide clients with accurate information about the exercise plan, services, and products used in the program.
- Present legitimate qualification evidence related to the scope of services (i.e, license, degree or legitimate certification).
- Be accurate in any comparisons about products, services, or potential outcomes.
- Base actual and potential service claims on documented facts.
- Refrain from any unlawful or unethical client recruitment practices.
- Ensure that clients are buying packages based on need and not solely to qualify for downline commissions.
- Safeguard privacy information.
- Provide accurate and truthful information regarding the price, quality, quantity, performance, and availability of their product or service.
- Encourage clients to purchase only the products and services needed.

# CEU Quiz

## The Ethics of Selling

- Ethical challenges typically can enter into a personal relationship when \_\_\_\_\_ is involved.
  - Time
  - Health
  - Money
  - Friendship
- Pressure on a personal trainer to increase sales and revenue can come from \_\_\_\_\_.
  - The fitness facility
  - Gym manager
  - The need to meet overhead
  - All of the above are correct
- True or False. Personal Training has become an important revenue source for cash flow maintenance in many facilities.
  - True
  - False
- One of the first steps in ethical selling of personal training services is to \_\_\_\_\_.
  - Appease a clients hopefulness with assurance
  - Promise clients instant results
  - Explain the expected rates of change and outline realistic goals
  - All of the above are correct
- Which of the following is an example of unethical behavior with regard to selling of personal trainer services?
  - Only offering services that are beneficial to the client
  - Providing information about realistic goal attainment based on standard physiological rates of change
  - Bundling packages that will best serve the client
  - Offering to train a client outside of the gym for less than the gym rate without the gym's knowledge/approval
- Bundling services and selling packages can be considered unethical if \_\_\_\_\_.
  - The services being offered do not benefit the client
  - The services may help the client
  - Bundled package is cheaper than the individual services
  - Discounted price is available for only a limited time
- Which of the following represents an unethical selling tactic?
  - A client who is trying to lose weight but is also a recreational athlete is offered a bundled service package that includes sport-specific training
  - A client is referred to a chiropractor for weekly treatment while the trainer receives a 10% kickback for the services
  - A trainer gathers as much information from peer-reviewed, academic, controlled studies as possible about a supplement a client inquires about
  - A trainer encourages a client to purchase a bundled training package for multiple sessions at a discounted rate
- The selling of supplements to a client with a controlled disease may be deemed unethical because \_\_\_\_\_.
  - The product may be untested
  - The product is not FDA approved and may have interactions
  - Known side effects are not always disclosed
  - All are correct
- True or False. Providing rehabilitation services and/or writing individual specific diets are common ethical practices that all Personal Trainers should integrate into their service packages.
  - True
  - False
- Which of the following statements represents potential unethical selling on the part of the Personal Trainer?
  - Provide accurate information about the exercise plan, services, and products used in the program
  - Base actual and potential service claims on documented facts
  - Only selling clients training services/packages that they need
  - Encouraging all clients to use high amounts of protein supplements each day

# Quiz Answer Form

FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_ M.I. \_\_\_\_\_

TITLE \_\_\_\_\_

ADDRESS \_\_\_\_\_ APT. \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

COUNTRY \_\_\_\_\_ POSTAL CODE \_\_\_\_\_

CERTIFICATION NO. \_\_\_\_\_ CERTIFICATION EXP. \_\_\_\_/\_\_\_\_/\_\_\_\_

MEMBERSHIP NO. \_\_\_\_\_ MEMBERSHIP EXP. \_\_\_\_/\_\_\_\_/\_\_\_\_

Quiz Name	Member Price	Total
	\$15	



Discover



Visa



Mastercard



Amex



Check/Money Order

Account No. \_\_\_\_\_

Exp. Date \_\_\_\_\_

Security Code \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

## Quiz Answers

- |          |           |
|----------|-----------|
| 1. _____ | 6. _____  |
| 2. _____ | 7. _____  |
| 3. _____ | 8. _____  |
| 4. _____ | 9. _____  |
| 5. _____ | 10. _____ |

Fill in each blank with the correct choice on the answer sheet. To receive 0.5 CEUs, you must answer 8 of the 10 questions correctly.

Please mail this Quiz answer form along with the proper enclosed payment to:

NCSF  
5915 Ponce de Leon Blvd., Suite 60  
Coral Gables, FL 33146

Questions? 800-772-NCSF