

IVAA EthicsChecked Study Guide

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The IVAA EthicsChecked™ is a VERY difficult designation to achieve. This test was designed through direct contact with business ethics consultants who provided input and approval of exam questions. This section provides basic information that may help you understand the focus of this certification exam:

Q&A

How are Business Ethics different for Virtual Assistants (VAs)?

The ethics themselves (the principles) are not different, but their application differs markedly. In the "traditional" work environment, an individual is generally working alongside or under the direct supervision of others, who provide a reference or context for ethical conduct. A VA, by contrast, usually works alone and must self-monitor continually, often without easy access to guidance or advice.

Why has the EthicsCheck™ examination and trustmark seal process been developed?

With the "products phase" of e-commerce in the leading economies firmly in place, the Internet is now moving into its "services phase". A rising number of independent contractors internationally are "hanging out their shingles" online, hoping to provide knowledge-based services remotely. However, the mistrust inherent in the anonymous online environment prevents the majority of independents from finding work, and the problem only worsens as e-services industries attempt to bridge widely-disparate cultures.

The EthicsCheck examination and Code of Ethics were designed to mitigate this mistrust and serve to enable e-services internationally. They do so by bringing a single ethical benchmark to the diverse e-marketplace, setting a standard for cross-border business practices, helping ethical VAs set themselves apart from others, and helping prospective contractors to find e-service providers with a confirmed ethical foundation.

Can you "measure" business ethics?

Business ethics have been taught, and measured, for thousands of years. Universities around the world teach (and test their students in) business ethics and the subject has become a significant component of business school curricula in particular.

Once earned, can the EthicsCheck "EthicsChecked Virtual Assistant" seal be revoked?

Yes. Our management is empowered to revoke any seal where the facts warrant.

What does the EthicsChecked seal guarantee?

The EthicsChecked seal certifies that the holder has demonstrated a specific understanding of core business ethics principles as applied in the provision of e-services.

How do I know that a Virtual Assistant is EthicsChecked?

Only EthicsChecked Virtual Assistants are authorized to display our seal 'with approval'.

Approval to use our Trustmark seal is only granted after the Virtual Assistant has passed the EthicsCheck Examination. Every valid seal should be accompanied by a unique Verification Number and a link to the EthicsChecked Directory where the user can double-check the authenticity of the Seal.

How can I file a complaint about an EthicsChecked Virtual Assistant?

Complaints about any EthicsChecked Virtual Assistant can be filed via email to President@ivaa.org. All complaints are investigated by the IVAA Special Review Committee.

This Study Guide will help you to understand the scope and depth of this exam. Sample questions will be provided toward the end of this Guide that were developed for a previous version of the CVA exam. These are not actual questions from the EthicsChecked™ exam and are intended as examples only.

Resources

We encourage you to consider additional ethics resources at your local library, or for sale at Amazon.com, and/or other book outlets.

From Amazon.com:

The Business Ethics Activity Book: 50 Exercises for Promoting Integrity at Work by Marlene Caroselli (Paperback - Jun 2003)

Books: See all 1292 items

Buy new: ~~\$34.95~~ **\$22.02** Used & new from **\$21.84** Usually ships in 24 hours

Excerpt from page 2: "... climate. This is not a book to be ... **BOOK** The **Business Ethics** Activity **Book**: 50 Exercises for ..."

See more references to **business ethics books** in this book.

Surprise me! See a random page in this book.



The Book of Questions: Business, Politics, and Ethics by Gregory Stock (Paperback - Jan 4, 1991)

Books: See all 1292 items

Buy new: **\$4.95** Used & new from **\$0.15** Usually ships in 24 hours



My First Book of Business Ethics by Alan Axelrod (Board book - April 1, 2004)

Books: See all 1292 items

Buy new: **\$9.95** Used & new from **\$1.36** Usually ships in 24 hours

Excerpt from Back Matter: "... take away from My First **Book** of **Business Ethics**: "**Business ethics** is the ..."

See more references to **business ethics books** in this book.

Surprise me! See a random page in this book.

Business Ethics (Ichor Business Books) by Norman P. Barry (Paperback - Oct 1, 1999)

Books: See all 1292 items

Used & new from **\$18.99**

From your local library: (If you live in a remote community, many times your local library can request these books from other major metropolitan libraries for you)

The Book of Questions: Business, Politics & Ethics by Gregory Stock, Ph.D.

The Principles of Information Ethics by Richard W. Severson

Business Ethics by Thomas M. Garrett & Richard J. Klonoski

The Power of Ethical Management by Kenneth Blanchard & Norman Vincent Peale

Managing Corporate Ethics by Francis J. Aguilar

Background

Education Department volunteer, Meredith Northrup of Admin ASAP did an in-depth internal review of our EthicsChecked™ exam to determine what areas of the exam seemed to provide the biggest challenge to those seeking this designation. This Study Guide will focus on these specific areas to help you better understand how ethics plays into each of these situations.

While many times people confuse ethics with morals, ethics are based on your moral character. In other words, morals are taught to you as a child, what's right and what's wrong, ethics is how we apply those morals to personal and professional situations in our lives. The hardest part is probably removing the emotional aspects of your decision. Don't take any ethical situation personally, try to remove your natural desire to inject your personal feelings.

A good example of this would be to consider one of the questions from the *Book of Questions* outlined in the resource materials:

A dear friend, while under the influence runs off the road and cripples someone in a head-on collision. This is their third DUI (Driving Under the Influence) and could carry a severe punishment. You go to court to speak on her behalf, and the Judge tells you he'd like you to assign punishment. What would your punishment be? How would that punishment differ if your punishment became the assigned punishment for ALL third-strike DUI's with a critical injury accident. In most cases, the desired punishment will be less severe for the 'dear friend', than if it were for people in general. What we realize is that in many cases, we make our decisions based on our emotions, and not from an ethical perspective. We must remove our emotions from the equation.

Some questions you might ask yourself when trying to make the most ethical choice to a specific situation could be:

- 1) **Is it legal?** Not only based on local and federal laws, but on company policy, and how you expect to do business.
- 2) **Is it fair to everyone involved?** "Do unto others as you would have them do unto you." Try to put yourself in the other person's shoes and imagine how it might be unfair to them.
- 3) **How will it make me feel about myself?** Like the example above, my first reaction was to be more lenient to my family member, but if that was the national

standard, my decision would be quite different. If your solution to this problem were broadcast on the six o'clock news, how would you feel about that decision?

A lot of ethics research indicates that many times those with unethical business have self-esteem issues. They are so unsure of themselves, and their skills, that they sometimes may feel they need to 'cheat' to win. What do we mean by that?

A. Let's say a prospect calls looking for Excel spreadsheet support. Although you do have basic Excel skills, you do not have the level of proficiency required to handle the specific needs of this client. Business has been slow and you're staring at a stack of past due bills. You really need the work. You indicate to the prospect that you have the skills, knowing you have the 'help' section, and access to colleagues who might be able to help you, and thinking that you can certainly research the help section, ask a colleague or get some help somewhere to be able to take on the project.

Unethical? Absolutely. You misrepresented your skills in order to fulfill a personal need. My answer was "no" to all three of our questions. 1) Do you market yourself as the provider that takes on projects whether you have the skills or not; 2) It's not fair to a client who believed you when you said you had the skills; and 3) how good can you feel about yourself and your chances to get a positive testimonial or referral from this client. Although you thought you weren't hurting anybody by fudging a bit (cheating) on your skill level, nobody wins.

This behavior will do even more damage to an already diminished self-image. Don't reduce yourself to offering services you cannot provide. Instead consider offering the client options to someone else, or resources of where they might find the VA to fit their needs. You will establish a rapport with this prospect, a much more positive one, and if you are able to help him find the right person, you have taken huge strides in building a long-lasting relationship. Always take the high road! Take pride in the skills you have, and promote the advantages of working with you. Get involved with industry associations, build a peer network, take a class, or read books and articles that can help you increase your self-esteem. It will be advantageous in all aspects of your life, personal and professional.

B. As business owners, we may be in situations where we need to consider our appearance. You're attending an event you know will be heavily attended by the opposite sex. Your apparel choices include a conservative business suit, or something a little more provocative. Since you know that most of your audience is of the opposite sex, will you choose the more provocative approach?

We hope not. This would be another sign of low self-esteem. With no faith in your skill level, or presentation, you hope that they'll accept you based on your looks, instead of your talents. Ethically speaking, it doesn't matter what you're wearing, wow them with your presentation!

Personal Ethics

Some questions on the exam address personal ethical challenges. Realizing that we should remove all emotion, we should look at things more logically, and without any personal or emotional input. These situations can be more challenging – however, there truly should be no difference between personal and professional (business) ethics, so make sure you don't try to distinguish between them. If this is difficult for you, take the time to confide in at least two peers you respect. With their input and guidance, you can consider all the ethical options possible, and make an informed decision. Ethics require constant care and feeding. You must continue to challenge and question yourself, and your processes to make sure you are a totally ethical person. Here are some areas of personal ethics that you may find helpful.

Using our three questions above, let's figure out the best solutions to these personal issues;

- 1) Your cousin has been out of work for months. One of your clients works for a large corporation and you find out there's an opening in another department of their organization that could be a good fit for your cousin. Is it okay to ask the client to help you insure your cousin will be given an interview? - Probably not. This gives your cousin an unfair advantage over other applicants, puts the client in an uncomfortable situation, putting their name on the line for someone they don't know, in a department other than their own, something that may be against company policy. This could damage your reputation with the client, no matter what the result. Don't take the chance. (No to questions 1 & 2)
- 2) If you promote yourself as an honest, trustworthy person to your clients, does that make you ethical? No way! If you're dishonest, would you really tell someone? Just because you are trustworthy, and have good morals, that doesn't mean that you're going to be ethical in your practices. Establishing and maintaining good ethical practices takes continual work and constant reflection. (No to questions 1 & 3)
- 3) Imagine you are hired to authenticate a study of the ethical aspects of stem cell research. The researchers tell you that the study was held under intense scrutiny by their team of prominent researchers. Does that necessarily mean that their study is ethical? Possibly, but not based on this limited data. More research would need to be done and considered. What research has been done on the opposing side of this issue? Did the study include research of both sides of the equation? Are there any industry or legal guidelines in place to indicate what logic and ethical basis was used to conduct the study? All these aspects should be resolved before considering this as an ethical study. (No to questions 1 & 2)
- 4) Many current employment applications may ask questions regarding a drug related or criminal past. How much honesty do employers/clients expect from you as it relates to something this personal? Total, absolute, unequivocal honesty! You are required by law to disclose this information, even if it may put a less than desirable light on you as an applicant. Even if there's an underlying

explanation, be totally honest. It is okay to discuss it briefly on the application, or during a personal interview. (No to questions 1 & 3)

There should be no difference in the way we view our personal and professional persona. To be an ethical person, we need to be willing to be ethical on and off the job, there's no middle ground. You may be looking for that gray area that many people feel exists, but it really doesn't. Unethical behavior can be linked back to behavior or influence in either one of these aspects (personal or professional).

Research focusing on self-esteem issues and ethical behavior, also indicate that someone working for an unethical organization continues to lower their self-esteem by working in the unethical environment and can be considered unethical by association. This situation often leads to pilfering office supplies, keeping track of their sick and personal days to make sure they take them and trying to remove themselves from the unethical behavior claiming upper management is unethical, but not them.

We have total control over our own actions, and do have the choice to resign, or leave the company. Understand that you communicate to vendors, clients and peers that this behavior is okay. People will certainly be hesitant to do business with you on any level. There are really no gray areas in developing and maintaining high standards and ethics. The way we work with clients can also present its own set of ethical challenges. Here are just a few you may find helpful when studying for this exam:

Sample Ethical Challenges

A. You have been approached by a potential client who runs a business similar to one of your current clients. In fact, they even do some business together. Because of the sensitive information required to work for these clients, and because they compete in some aspects of their businesses, you decide it's best that they don't know you service the other. Suddenly, one of the two clients' payables are getting much slower. In discussing payments, the client informs you that they are having financial difficulties and ask for extra time to pay your invoice. It looks to you as if this company will not stay in business much longer. Do you let the other client know about their financial difficulties in case they owe them money, too? How can you be sure that you're practicing good ethics?

First of all, don't take on the second similar client, at least not under this guise. Before you accept them as a new client, and especially since you are aware that they do business with an already established client, it's your duty to be upfront and honest with the current client to let them know that you are being approached by their competitor. When sensitive information is involved, you could set yourself up for litigation if there is any possibility that one found out about the practices of the other, even if it's an innocent mistake. Although you would hope that the faltering client is being as up front with all their vendors about their financial struggles, you have no way of knowing this, and telling the other client would be a breach of any confidentiality policy and normal business practices you may have in place. Your best option is to notify your current client that you've been approached, and then explain to the potential client that it's against your ethical business practices to take on a client who is in direct competition

with a current client. If possible, suggest options to help the potential client find someone else to assist them. (No to questions 1, 2 & 3)

B. What do you do when a client asks you to do something less than honest. Perhaps they've asked you to tell a specific client that they're not available when you know they are, or they're asking you to do a task that their industry requires a licensed professional to handle. These can be quite sticky, and difficult to handle. The most important consideration is to try and find out why this client has suddenly found it necessary to resort to this obvious unethical behavior. Be firm, but respectful, and ask for more information so that you might suggest alternate options to this request, and above all, let them know that to maintain the high levels of ethics you have designed for your business, you would not be able to complete these specific tasks.

This may communicate additional information that would help get to the root of the reason why your client is looking to avoid them, allowing you to assist the client in finding the best way for your client to maintain their reputation. And if they are at a point of needing to sever the relationship, you are in a position to craft a reasonable and professional response that would accomplish the goal without sacrificing ethical business practices. If you are being asked to do something that requires an industry license, bring it to your client's attention, and offer your support in other areas that do not require a license. Whatever the case might be, do NOT do anything illegal, the exposure and costs to you and your company are just too high. (No to questions 1, 2 & 3)

Previous CVA Ethics Exam Questions

Prior to having the EthicsCheck™ as a free standing exam, the former IVAA CVA (Certified Virtual Assistant) exam included a section on business ethics. Below are a sampling of some of those questions. These questions will give you an idea of how questions on the current EthicsCheck™ exam are presented. Answers are detailed at the end of the Study Guide.

1. You handle accounting and payroll data for a client. Work is forwarded to you only through the company Vice-President. The Vice-President is on vacation and his Administrative Assistant has called on a few occasions to ask specific questions on how to input information into their accounting software. On one such occasion the assistant asks you a question that would require you to divulge payroll information for another employee. The assistant says they must have this information to complete the project before the Vice-President returns. How should you respond?

- a. Give them the information, but deflate the figures so not to disclose the actual payroll information.
- b. Give them the information with their assurance they will not disclose it to anyone else.
- c. Offer to complete the project for her by inserting the information and forwarding it to the Vice-President
- d. Explain that it would not be right for you to disclose this information without the Vice-President's approval.

2. You quoted a client project at 5 hours for completion. In the midst of the project you experience computer problems that cause the project to go a little over 6 hours. In the past, this client hasn't had any issue when projects go overtime; they have always agreed to pay for the additional time. How should you invoice this project?

- a. For the full six hours, saying nothing.
- b. For 5-1/2 hours, splitting the difference.
- c. For the 5-hours quoted.
- d. Explain the situation to your client and see if they'll pay for the extra time needed to solve your computer glitch.

3. One of the VA's you work with rushed through a project you gave them, and when the information was forwarded to you, explained that it was harder than they'd anticipated and they didn't feel it was worth it to complete the project. Not only do you have to complete some of the work they'd committed to, but also the work that was done has lots of errors. You spend an additional 3 hours correcting their copy. You should:

- a. Pay them for the work they did and offer them no additional work.
- b. Discuss the problem with them. Ask what they feel would be fair compensation considering the corrections you'd had to make and completion of the project. If they feel they should be paid in full, do so.
- c. Don't pay them anything. They didn't complete the job as promised.
- d. Pay them for the work they did, minus the three hours necessary to correct it.

. You receive an email from a company in India that is interested in some basic accounting services. They ask you to set up an account at PayPal in your company name. They will forward monies to this account that will then be used to purchase interests here in the US. Once you have received the funds, you take 15%, and they will tell you where to forward the additional funds. You think it sounds suspicious, but they assure you that everything is legal. How should you respond to their request?

- a. Ask no further information. If you don't know, you can't be held responsible.
- b. Accept the job, but tell them you want 20%.
- c. Set the account up in their company name anyway.
- d. Tell them you're not comfortable accepting this type of work.

5. Another VA has asked you to transcribe some client tapes. As always, she pays you by the page. This time, instead of the usual \$4.50 per page, she offers you \$9.00 per page, telling you that she has already listened to the tapes and knows they're difficult to hear, and there are a lot of technical terms. Because of her willingness to pay you top dollar, you spend almost 18-hours to transcribe 2-one hour tapes. You're very proud of the job you did, and the VA compliments you on how well the job was done. After you send out your invoice for the 45 pages of text, she calls you in a panic. She'd made a mistake, she didn't mean to say \$9.00 per page, she'd meant to say \$4.50 per page. She couldn't possibly pay you anything more than \$4.50 per page, or she wouldn't make anything off the job. What should you consider?

- a. Accept the \$4.50 per page knowing you'll never work for her again.
- b. Tell her you spent a lot of extra time making it perfect because she was paying \$9.00 per page. She needs to pay you what she offered you.
- c. Tell her you spent extra time on the project because of her offering. In light of the fact that she'd made a mistake, you'd be willing to help her by taking \$100 off the invoice, splitting the difference with her.
- d. Tell her to send you what she thinks the work was worth to her and to her client.

6. A potential client calls to ask for a bid on a database project. They tell you that they have also called ABC VA Services for their bid as well. You know from past experience, that ABC VA Services is known in the VA community for underbidding projects and increasing the cost to the client later. You should:

- a. Let the potential client know that others in your industry have found that ABC VA Services don't necessarily invoice the job as bid.
- b. Tell them that you have 15 years experience in administrative support, have been in your own business for 2 years now, specializing in large database projects. You'd be happy to give them a list of references. You feel that your accuracy, speed and follow-through are at the top of your industry.
- c. Tell them you know nothing about ABC VA Services or how they do business.
- d. Suggest that if they're going to compare bids, they should look for references and certifications, knowing that ABC VA Services cannot compete with you there.

In closing, let us say again that this is a very difficult designation to achieve, by design. We want you to be able to communicate to clients that you have top-of-the-line ethical standards and practices. If this test were easy, everyone would have the designation and it wouldn't hold up to the prestigious standards we require.

Please understand that if you fail this test, it does not mean that you are unethical, or that you do not have good business practices in place. It may be the result of many other factors, such as not reading the questions thoroughly, trying to outguess yourself, or not going with your first choice, and possibly just being nervous about taking the exam.

In some instances, there may be more than one correct answer to a question. In those cases you will see an option to choose more than one answer as a response. But of course, not all questions that provide that as a possible option, actually have more than one correct response, so choose wisely.

On behalf of the IVAA Education Department, we wish you the best of luck in taking your EthicsChecked™ exam.

Answer Key

1: D – The Assistant should have contacted the VP – if they really gave them a project that required that information, then they would have had a plan on how they'd access it. The VP entrusted you with confidential information. Only they can give you the go-ahead to disclose it.

2: C – Your computer glitches are not your client's concern. They should never be asked to pay for your mistakes or problems.

3: B – You can't expect that everyone will be as ethical as you are. But, we can't hope to help them understand its importance if we don't discuss it with them. Not everyone is going to buy in to running his or her business ethically, but we must maintain the highest standard possible. If they don't back down, ethically, I would not lower myself to their standard. I would pay them for the work they'd completed, not deducting for the 3 hours of editing. I'd consider their ethics when looking to outsource in the future.

4: D – This sounds to me like money laundering. Even if they've found a way to "make it legal", this is not any type of bookkeeping or accounting services I've ever provided. It's not ethical to accept payment for services that aren't rendered. This would tarnish your reputation in the long run.

5: C – This is not your mistake, don't accept the responsibility for it. Your willingness to soften the blow her mistake has created shows that you're willing to work it out with her, but not willing to be taken advantage of. Good business ethics should be a win-win for both parties. In this case, she may not make as much money as she'd anticipated, but she won't lose any, as well as not losing an obviously ethical contractor to outsource to.

6: B – You only make yourself look bad or leave an impression that you have something to fear by competing with that VA. Sell yourself and the value of doing business with you. Offering to supply them with references may make them think to ask for them from your competitors as well

Jeannine Clontz owner of *Accurate Business Services* specializes in *Realtor support*, although she provides support to clients in all industries. *Jeannine's passion and research in the area of business ethics has led to a speaking and writing career on the subject. She has written articles on business ethics for the IVAACast in 2003/2004, and speaks on business ethics nationwide. Clontz holds many industry specific certifications and designations, and served as the President of the International Virtual Assistants Association (www.ivaa.org) in 2005-2006.*