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An Insurance Exam Study Plan When You Work Full Time



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Updated November 2026
4 min read

Most people studying for an insurance exam are not doing it full time. They have a job, a family, or both. That is fine. You do not need eight hours a day, but you do need real time. Realistically, that is two to three hours a day if you want to be ready in about six weeks.

The basic weekly rhythm

- **Weekdays:** 2 to 3 hours, most days. Split it up: your lunch break plus a session in the evening works well. Pick your times and keep them.
- **One weekend day:** a longer session, 3 to 4 hours. This is where you take full practice tests later on.
- **One day off a week.** Seriously. You will retain more.

The 6-week plan

This assumes one insurance exam, like Life and Health or Property and Casualty. If your state requires a pre-licensing course, use weeks 1 to 4 to work through it.

Weeks 1 and 2: the foundation.

- Basics first: insurance terms, contract law, and how policies are sold and regulated. These show up on every exam.
- At the end of each session, do 10 to 20 practice questions on what you just covered.
- Start your notes in your own words, and start a list of things you keep forgetting. That list becomes your dump sheet later.

Weeks 3 and 4: the main policy material.

- Work through the policy types, provisions and riders for your exam.
- Keep doing short question sets after each session.
- On your weekend session, take a mixed set of questions from everything so far.
- Add your state law section in week 4. Every state adds its own rules, and those questions are easy points if you study them. Your state page shows what your state covers.

Week 5: practice tests.

- Take a full-length, timed practice test on the weekend.
- On weekdays, review every missed question and go back to your notes on those topics.
- Use more than one question bank. Each one words things differently, which is the best way to make sure you know the content and not just one company's

QUICK ANSWER

Plan on two to three hours on most weekdays, split between a lunch break and the evening, plus one longer session on the weekend, for about six weeks. Learn the material in weeks 1 to 4, switch to mostly practice tests in week 5, and keep week 6 light. Protect your sleep. A tired brain does not hold onto anything.

> **I was working full time when I studied for Life and Health. I studied on my lunch break and again in the evenings. It was a personal goal. I wanted those licenses so I could start a new career, so I kept my head down and grinded through it, knowing there was more waiting for me at the end.**
>
> — Trevor J. Phillips

FIND THE SMALL MINUTES

Short gaps add up. Listen to a podcast or video on your commute. Do 10 flashcards while you wait somewhere. I used a lot of podcasts and YouTube, especially for the securities exams. It does not replace real study, but it keeps the material in your head between sessions.

wording.

Week 6: sharpen, then rest.

- One or two more timed practice tests early in the week.
- Focus only on your two or three weakest topics.
- Practice writing your dump sheet from memory.
- Keep the last day or two light. See the week before your exam.

When life gets in the way

You will miss days. Everyone does. What matters is not missing a whole week.

- **Missed a day?** Do not double up the next day. Just keep going.
- **Missed a week?** Push your exam date back a week rather than cramming to catch up. Check the reschedule rules first so you do not lose your fee.
- **Exhausted after work?** Do 20 practice questions instead of reading. It still counts.

Make it easier on yourself

- Tell the people you live with what your study time is.
- Put your phone in another room during study sessions.
- Keep everything in one place: your book, notes and logins.
- Use free tools to fill gaps. Our practice tests, flashcards and topic pages are free.

If you do not know it by the day before, cramming will not fix it. Keep it light and get some sleep.

— Trevor J. Phillips

My weekly study schedule

Print this and fill in your times. Check off each session as you finish it.

- ◯ Monday: _____ (2 to 3 hours)
- ◯ Tuesday: _____ (2 to 3 hours)
- ◯ Wednesday: _____ (2 to 3 hours)
- ◯ Thursday: _____ (2 to 3 hours)
- ◯ Friday: _____ (2 to 3 hours, or day off)
- ◯ Saturday: _____ (3 to 4 hours, practice test from week 5 on)
- ◯ Sunday: _____ (day off or short review)

This week's focus: _____

My two weakest topics right now: _____

Exam date: _____

ABOUT THE AUTHOR



Trevor J. Phillips

Trevor holds life, health, property and casualty insurance licenses, along with the Series 7 and Series 66. He started Pass the License because good, free practice questions were hard to find when he was studying.

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