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The Week Before Your Insurance Exam

EXAM TIMELINE · The week before · Exam day · If you failed · Second try



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6 min read

The last seven days are not the time to learn the whole book again. If you put in the study time, this week is about keeping what you know sharp, handling the logistics, and showing up rested. This is what I did the week before each of my exams.

Days 7 to 3: light review, not cramming

Cramming feels productive, but it mostly adds stress. Keep study sessions shorter than in earlier weeks and focus on what you keep missing.

- Look at your practice test results and pick your two or three weakest topics. Spend most of your time there.
- Review your notes and your dump sheet (more on that below) instead of re-reading whole chapters.
- Stop adding new sources this late. Stick with the material you already have.
- Keep a normal schedule. Late-night study sessions cost you more in sleep than they give back.

Take final practice tests from different sources

This is the biggest thing I would tell anyone. I used four or five different question banks for my exams. Each one words questions a little differently. When you only use one source, you can end up memorizing how that source asks things, not the actual content. Then the real exam phrases it another way and it feels new.

- Take one or two full timed practice tests this week, from a source you have not overused.
- Review every question you miss, and also the ones you got right by guessing.
- If a topic keeps showing up wrong, go back to it in your notes, not just the answer key.

For me, the mix that worked was my main paid course plus free videos, podcasts and whatever question sets I could find online.

Confirm your appointment and ID

Do this early in the week so there is time to fix a problem.

- Log in to your exam vendor account (Pearson VUE, PSI or Prometric) and check the date, time and location or online format.
- Make sure the name on your registration matches your ID exactly. Vendors and state handbooks say a mismatch can mean you are not allowed to test, and you may lose your fee.

QUICK ANSWER

Do not try to relearn the book. Review your weak spots, take one or two timed practice tests, confirm your appointment and ID early in the week, and keep the day before light so you go in rested.

> **The nerves pick up the closer you get. For me they were worst right as the exam started, then faded as I worked through it. That is normal for everyone. The key is keeping them in check and trusting what you know.**
>
> — Trevor J. Phillips

- Check how many IDs your state requires. Some handbooks ask for two forms of signed ID with one photo ID. Others ask for one government photo ID with a signature. Check your state's candidate handbook.
- Check whether you need a prelicensing certificate. For example, the West Virginia handbook asks for a paper copy of the course completion certificate, and says an electronic copy is not accepted. Other states differ, so check your handbook.
- Read the late arrival and reschedule rules. Missing your window can mean losing the exam fee.

Plan your route, or check your online setup

If you test at a center:

- Look up the address and drive or map the route ahead of time if you can.
- Plan to arrive about 30 minutes early. The Pearson VUE West Virginia, PSI and Prometric handbooks we checked all say this. Your confirmation email or handbook has the exact time.
- Plan where your phone, wallet and bag will go. Test centers do not allow personal items in the testing room. Most have lockers or a secure area, and some tell you to leave items in your car.

If you test online:

- Run the vendor's system test on the same computer, internet connection and room you will use on exam day. Do it this week, not the morning of.
- Plan a quiet, private room with a clear desk. Prometric's online rules say no pens, paper or electronic devices in the work area, and no one else can enter the room.
- Online testing has more rules about your surroundings. I took one of my exams online. Testing in person was smoother. Online, there were a lot of checks before I could start.

Build a short dump sheet

A dump sheet is one page of the facts you are most likely to blank on: memory phrases, key numbers, deadlines and short lists. I made one for every exam. I practiced writing it out from memory until I could do it quickly. Then once the exam started, I wrote it all down on the paper they gave me and used it the whole way through.

- Keep it to one page. If it does not fit, you are trying to memorize the whole book.
- Use your own memory phrases. Short ones you made up stick better than someone else's.
- Read it out loud or write it out from memory a few times this week.

SLEEP, FOOD AND WATER

This sounds basic, but it matters.

- Get on a normal sleep schedule this week so the night before is not your only good night.
- Eat regular meals. Plan a breakfast you know sits well with you.
- Drink water during the week and the morning of. Online testing rules may limit what you can have at your desk, so check your vendor rules.

The rules on writing it down. You cannot bring your sheet in. Vendors provide something to write on, like an erasable note board, scratch paper or a writing tablet, depending on the vendor and the test center. The West Virginia Pearson VUE handbook says you may not write on the provided materials before the exam starts. Online exams may not allow any scratch paper at all unless the proctor allows it. So treat your dump sheet as something to memorize, and check your state's candidate handbook before you plan to write anything down.

The day before

Keep it very light. I mostly just reviewed my dump sheet and then spent time on things I enjoy, so I could go in fresh. If you do not know something by now, the day before will not fix it, and stressing over it only hurts your sleep.

Stop doing the day before: cramming or heavy study, staying up late, and obsessing over the exam or checking forums for horror stories.

The night before: a one-page checklist

Print this page and check things off.

Documents (lay them out tonight, check again in the morning)

- ◯ Photo ID, unexpired, name matches your registration exactly
- ◯ Second ID if your state requires it
- ◯ Prelicensing certificate or waiver, if your state requires it (paper copy if required)
- ◯ Appointment confirmation with time, address or online login details

Getting there

- ◯ Route planned and departure time set so you arrive about 30 minutes early
- ◯ Phone charged, and a plan for where it will go during the exam

If testing online

- ◯ System test passed on this computer and this connection
- ◯ Room private and quiet, desk cleared
- ◯ Computer plugged in, other programs closed

Taking care of yourself

- ◯ Eat a good dinner
- ◯ Drink water
- ◯ Alarm set
- ◯ In bed at a normal time
- ◯ Some personal time away from studying

Morning of

- ◯ Light breakfast and water
- ◯ Quick look at your dump sheet, no heavy studying
- ◯ Double check your documents before you leave

Lay your stuff out, get some sleep, and trust your prep. You are ready.

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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