

**Credit Professionals International - District 10  
2002-2003 Education Manual Exam**

Name: \_\_\_\_\_ Local Association: \_\_\_\_\_

1. Two reasons people pay their bills: \_\_\_\_\_ and \_\_\_\_\_.
2. Close each collection call with: \_\_\_\_\_, and \_\_\_\_\_
3. What do the letters WARN stand for? \_\_\_\_\_.
4. At the first sign of job loss what should you do? \_\_\_\_\_.
5. What should a resume include? \_\_\_\_\_.
6. What is the waiting period for Long Term Care to go into effect? \_\_\_\_\_.
7. If your prospective tenant won't give you his/her social security number you should try to pull a credit report to obtain it. True \_\_\_\_\_ False \_\_\_\_\_
8. What does GLB stand for? \_\_\_\_\_ When was this law enacted? \_\_\_\_\_
9. Non-public personal info includes credit information. True \_\_\_\_\_ False \_\_\_\_\_
10. Name 3 types of skips: \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
11. Which online service provides up to ten years of addresses? \_\_\_\_\_.
12. A customer's first impression of the integrity of the company relies on their first impression of you. True \_\_\_\_\_ False \_\_\_\_\_
13. Commandant 11 says thou shalt: \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
14. When writing your long range goals what should it include: \_\_\_\_\_.
15. The bankruptcy code was enacted by Public Law number: \_\_\_\_\_.
16. How many chapters are there in the code? \_\_\_\_\_.
17. What is undoubtedly the most important notice for creditors to retain in their files?  
\_\_\_\_\_.
18. What are 3 questions you should ask yourself when you want to market your local CPI association to new or prospective members? \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_.
19. What is one way to recruit new members? \_\_\_\_\_.
20. What are 2 types of Lobbying? \_\_\_\_\_, and \_\_\_\_\_.
21. To recover a current balance the percentage is likely to be over: \_\_\_\_\_% and, if left after 90 days the percentage drops to: \_\_\_\_\_%.
22. What does PITI stand for? \_\_\_\_\_.
23. What does LTV stand for? \_\_\_\_\_.
24. According to Curt Marsh, what is the foremost obstacle to success in our lives? \_\_\_\_\_.

**Please be sure to send completed exams to:  
District 2<sup>nd</sup> VP – Sue Cassell, PCE  
c/o CCCS, PO Box 2326, Great Falls, MT 59403  
to be considered for acknowledgement at District Conference.**

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