

# FDCPA TEST

## Introduction

CCEF is proud to offer online FDCPA tests from a database of over 225 questions. Results are available immediately after the completion of the test. The test is limited to Federal debt collection laws and does not involve any state or local laws.

As a **special introductory bonus** to launch our new test –

- If you join CCEF within one month after purchasing a test, you will be credited back for the difference between member and non-member test price, up to the full cost of the 2013 membership fee.
- For current CCEF members who renew their membership for 2014, we will credit whatever you spend on the test in 2013 towards your 2014 membership fee, up to 50% of the renewal fee!
- Think of a new question that our comprehensive test didn't cover? If we accept and use it, get a \$25 credit towards your test fees.

## Audience

This test is ideal for your credit and collection staff and attorneys. The test acts as both an assessment tool and a refresher course for your more experienced staff. The test will allow you evaluate your staff and determine if additional training or retraining is required.

This comprehensive test can be used for training new hires or retraining your staff to assess their competency and determine if they have mastered the intricacies of the FDCPA as the FDCPA is a strict liability statute. **The test will also help your company identify deficiencies in its business practices to improve compliance and reduce the risks of lawsuits and regulatory problems.**

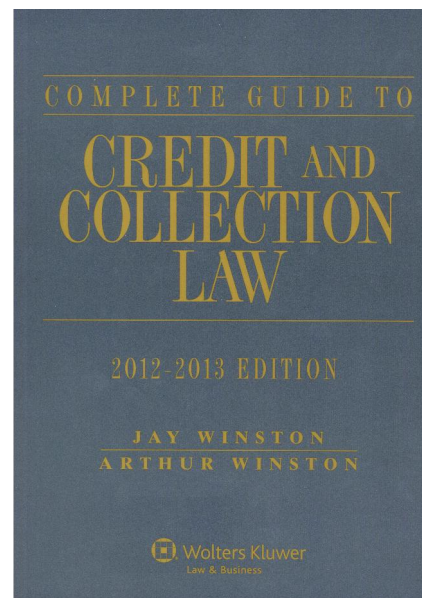
## Start the conversation

This test is a great opportunity to start the discussion with your staff on where there are gaps in your team's knowledge. Your managers and attorneys can take the test(s) and then review their answers with upper management or your compliance department to identify opportunities and needs for additional training.

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From the co-author of  
*The Complete Guide to Credit  
and Collection Law.*

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**Number/Type of questions** The database currently contains 225 questions and grows monthly as the law develops. CCEF covers all areas of the FDCPA. Other tests are much shorter and only cover a small portion of the real-life issues challenge your staff on a day to day to day basis.

The full test is estimated to take approximately 3 ½ hours or less to complete. The split tests are estimated to take approximately 1 ½ hours or less to complete each section.

The test is a mixture of Multiple Choice, Advanced Multiple Choice (selecting multiple answers) and True/False questions.

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**New questions added monthly based on new case law** The test will be updated monthly to address new court decisions. Other tests are updated yearly or even less frequently.

We will be adding questions monthly based on new case law and new compliance issues as they develop. We are developing tests to cover specific states laws and other consumer protection statutes affecting the credit and collection industry.

**Test is comprehensive** Competitors such as ACA offer only 50 test questions or less. The tests have many *freebie* (i.e., easy and obvious) questions and only cover statutory definitions as opposed to real life fact patterns. Other tests only provide a general overview of the issues involved and fail to address or apply the statutes to the many issues that your staff encounters in their day to day activities.

**Real life fact patterns** Not only does CCEF's test cover more material, it is less expensive for CCEF members than competitors' tests for its members.

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**Different Types of tests** 1) The master 200 question test, randomly ordered and drawn from 225 potential questions (and growing), comprehensively covering all aspects of the FDCPA.

SUB-TESTS

2A) Telephone Test

- A 100-115 question test addressing telephone call issues, randomly ordered from questions selected from the larger question bank.
- These questions address telephone calls issues only, including certain skip tracing issues
- For example, it does not cover verification of a debt or the #1 letter.

2B) Legal Assistant/Attorney Test

A 100-115 question test addressing drafting letters, verification requests, opening files, reviewing a file, drafting complaints, communications with attorneys, etc. for a legal assistant, randomly ordered from questions selected from the larger question bank.

**Topics Covered in both tests and / or master test**

The following topics are covered in the master test:

- #1 Demand letter
- Opening file issues
- Verification
- Third Party Communications
- Communications with the Debtor's Attorney
- Communication with the Debtor
- Cease and Desist Requests
- Skip Tracing
- Overshadowing
- Credit Reporting (as it applies to FDCPA – FCRA is not covered)
- Litigation issues (Venue, Statute of Limitations)
- Other related issues

**Pricing**

**Master Test (200 questions)**

**For CCEF members:**

<b>Master Test</b>	First test:	\$55
<b>200 questions</b>	Each additional test:	\$18
	Retaking test by same employee:	\$12

**For non-members:**

First test:	\$100
Each additional test:	\$50
Retaking test by same employee:	\$25

**Telephone Test (100 questions)**

**For CCEF members:**

<b>Telephone Test</b>	First test:	\$30
<b>100 questions</b>	Each additional test:	\$14
	Retaking test by same employee:	\$9

**For non-members:**

First test:	\$55
Each additional test:	\$29
Retaking test by same employee:	\$15

**Legal Assistant/Attorney Test 100 questions**

**Legal Assistant/Attorney (100 questions)**

**For CCEF members:**

First test:	\$30
Each additional test:	\$14
Retaking test by same employee:	\$9

**For non-members:**

First test:	\$55
Each additional test:	\$29
Retaking test by same employee:	\$15

**Customized Tests or Group Discounts**

For companies ordering over 50 tests, there is a 30% discount for the master test and a 15% discount for the sub-tests. A special form and pre-approval is required.

If you are interested in a customized test, contact us for pricing.

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**Introductory bonus for existing and new CCEF members**

As a special introductory bonus to launch our new test –

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  - For current CCEF members who renew their membership for 2014, we will credit whatever you spend in 2013 on the test towards your 2014 membership fee, up to 50% of the renewal fee!
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**Need Help?**

If after the test you want to discuss issues related to the test, you can schedule time with Jay Winston at a discounted rate of \$250 for the first hour, \$350 for each additional hour. Group classes can be arranged – contact us for pricing.

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**The Details/ Grading**

This is an online test. A certificate of completion with your score can be printed at the end of the test for display. This test is not a certification. The test has not been approved by any governmental entity.

Scoring:

**Master Tests Scoring**

Passing: 170

Not passing: 169 and below

Companies can set their own standards for competency.

**Sub-tests scoring**

Passing: 85

Not passing: 84 and below

Companies can set their own standards for competency

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**Feedback**

If you feel a question is not fair, needs to be revised, is too hard or too easy, please advise and we will take your feedback into consideration.

**FDCPA Test Application**

Name:

Title:

Street Address:

Company Name:

Telephone: (                    )

Email Address:

Type of Business : Select more than (1) if applicable

Law Firm    Collection Agency    Debt Buyer    Financial Institution  
 Other Business

**Make check payable to Carol Processing Inc. d/b/a CCEF and mail to 8 Ogden Road Scarsdale N.Y. 10583. The program fee is non-refundable.**

**I certify under penalty of perjury that I will only use this test in furtherance of my credit and/or collection practice and will not use it for any other purpose or provide this information or tests to any third parties. I agree that I have a limited license to use this material.**

**Print Name:**

**Signature:**

CCEF has the right to accept or reject all applications to attend this test.

**The program fee is non-refundable.** If you do not use the test in the allotted time, the right to take the test will be waived/abandoned by the applicant.

**No substitute participants are permitted unless pre-approved in writing.**

**Individual test takers: (each will be assigned a login; use additional pages if needed)**

Name	Title:	Email	Telephone

<b>Credit Card Information</b>	
Credit Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover	
Credit Card Account #:	
Credit Card Expiration Date:	
3 or 4 Digit Card Security Code:	
For Visa/MasterCard in the signature box on the back of the card, you should see either the entire 16-digit credit card number or just the last four digits followed by a 3-digit code. This 3-digit code is your Card Security Code. For American Express the 4 digit number is on the front on the card on the right-hand side.	
Print Name as it Appears on Credit Card:	
Payment Amount: \$ (US Dollars): \$	
Cardholder Signature: _____	Today's Date: ____ / ____ / 2013
<p><b>I expressly authorize Carol Processing Inc. d/b/a CCEF to charge my credit card for the above amount and understand the amount is non-refundable. If you do not use the test in the allotted time, the right to take the test will be waived/abandoned by the applicant. <u>No substitute participants are permitted unless pre-approved in writing.</u></b></p>	
<b>Additional required information</b>	
<b>Credit Card Billing Address</b>	
Street Address 1:	
Street Address 2:	
City:	
State/Province:	Zip/Postal Code:
Country	
Daytime Phone #:	Fax #: