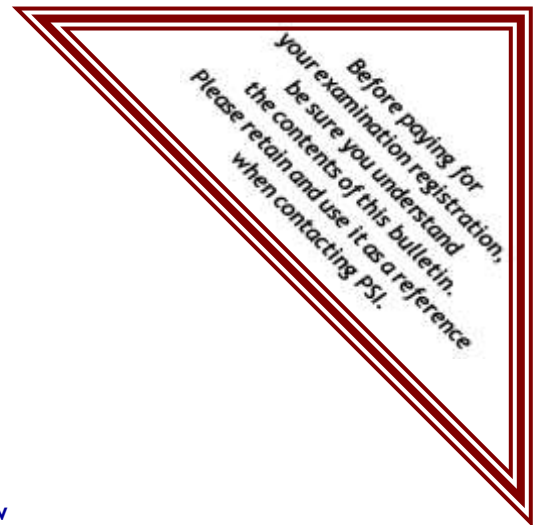




PSI Services LLC
 3210 E Tropicana
 Las Vegas, NV 89121
<https://test-takers.psiexams.com/miaprlow>



Department of Licensing and Regulatory Affairs
Collection Agency Manager
License Examination



CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at <https://test-takers.psiexams.com/miaprlow>.

EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination process for obtaining a Collection Agency Manager license in the State of Michigan.

The Department of Licensing and Regulatory Affairs (referred to as the Department) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Michigan.

GUIDELINES FOR LICENSE APPLICATION/QUALIFICATION

VERY IMPORTANT

LICENSE APPLICATION INFORMATION PRIOR TO TESTING

Before applying to PSI to take the Collection Agency Manager License Examination you must first apply for licensure. The license application is available at the State of Michigan's website located at www.michigan.gov/collections under "Licensing Applications and Forms".

Once the Department has approved you for testing, you will receive an authorization to test notification. This notification will also be submitted to PSI allowing the authorized candidate to register, pay for and schedule the required licensure examination. Once you have passed your examination(s), the State of Michigan will be electronically notified by PSI so that your license can be issued and mailed to you. Only the State of Michigan may determine your eligibility for a license.

For information about licensure requirements, please access the State of Michigan Collection Practices web page at www.michigan.gov/collections.

All questions concerning the requirements for licensing should be directed to:

Department of Licensing and Regulatory Affairs
Licensing Division - Collection Practices
Bureau of Professional Licensing
P.O. Box 30670
Lansing, MI 48909
Phone: 517-241-9288 Fax: 517-373-7179
www.michigan.gov/collections
Email: BPLHelp@michigan.gov

All questions and requests for information about examinations should be directed to PSI.

PSI
3210 E Tropicana
Las Vegas, NV 89121
(855) 579-4635
<https://test-takers.psiexams.com/miaprflow>

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Upon approval of licensure eligibility, the Department will mail an authorization to test notice allowing the authorized candidate to register, pay for and schedule the required licensure examination with PSI.

Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

Examination Fee \$59

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE. REGISTRATION FEES EXPIRE AFTER ONE YEAR OF REGISTERING.

INTERNET SCHEDULING

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid credit card (VISA, MasterCard, American Express or Discover). Candidates register online by accessing PSI's registration website at <https://test-takers.psiexams.com/miaprflow>. Internet registration is available 24 hours a day.

Log onto PSI's website and select *Sign in / Create Account*. Select *Create Account*. You are now ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear.

TELEPHONE

To register with a Customer Service Representative, call (855) 579-4635, Monday through Friday between 7:30 am and 10:00 pm, or Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time. To register by phone, you need a valid VISA, MasterCard, American Express or Discover.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee *if your cancellation notice is received 2 days prior to the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 579-4635 or use the PSI Website.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.

SCHEDULING INFORMATION

- Only the candidate may schedule an appointment through a CSR, not a friend or relative.

- If space is available in the examination site of your choice, you may schedule an examination 1 day prior to the examination date of your choice, up to 7:00 p.m. ET.

SCHEDULING A RE-EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

ALTERNATIVE TEST DELIVERY ARRANGEMENTS

The following options are available to all candidates seeking assistance taking the Collection Agency Manager examination for an additional fee.

Additional Time While Taking the Examination

Candidates may request to take the examination with extra time. The candidate will be given time & 1/2 and there will be an additional fee of \$50 per examination.

Request for a Reader along with Additional Time

Candidates may request to have the examination read to them in English with extra time & 1/2 for an additional fee of \$50 per examination. PSI will provide the reader.

Candidates applying for alternative test delivery arrangements should request by [Clicking Here](#). Any costs associated with alternative test delivery arrangements must be paid by the candidate.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 579-4635. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will be rescheduled at no additional charge.

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to candidates.**

EXAMINATION SITE LOCATIONS

Dearborn Examination Center

3200 Greenfield Road, Suite 253
Dearborn, MI 48120

From Detroit: Merge onto I-94 W. Take exit 209 (Rotunda Dr.) from I-94 W. Turn left onto Rotunda Dr. Follow Rotunda Dr to Commerce Drive South. Turn left on Commerce Dr S, then turn right onto Greenfield Rd. Site is on the right.

Holt-Lansing Examination Center

4202 Charlar Drive, Suite 1
Holt, Michigan 48842

Follow I-496 E, which becomes US-127 S. Take the Holt Rd exit 70. Turn right onto Holt Rd. Turn left onto Cedar St. Turn right onto Charlar Dr.

Southfield-Crossroads Examination Center

Crossroads Building
16250 Northland Drive, Suite 361
Southfield, MI 48075

From I-75 North and South, exit West 8 Mile. Northland Drive is West of Greenfield Road. Do not go over the Bridge. Pass the Lodge Fwy (Hwy 10). Turn right on Northland Drive. From Southfield Fwy North and South, exit East 8 Mile. Go east on 8 Mile to Northland Drive. Northland Drive is next to the Northland Shopping Center.

Southfield-Lahser Road Examination Center

26400 Lahser Road, Suite 150
Southfield, Michigan 48033

From I-96 E merge onto I-696 E. Then merge onto MI-10 S. Take the Lahser Road exit. Keep left at the fork in the ramp. Turn left onto Northwestern Hwy. Turn right onto Lahser Road.



Grand Rapids Examination Center

4595 Broadmoor Ave SE, Suite 201

Grand Rapids, MI 49512

From I-96, exit East Beltline Avenue and proceed South approximately 4 miles. Once you pass 28th Street, Beltline becomes Broadmoor. Continue South an additional 2 miles. 4595 Broadmoor is just South of 44th Street on the right. Room 201 is at the top of the stairs.

From US-131, take exit 77 (M6 the new highway) East toward Lansing. Take exit 15 (M37/Broadmoor), head North (left) on Broadmoor. 4595 Broadmoor is just North of Barden street, South of 44th Street on the left. Use the North Entrance to the second floor. Room 201 is at the top of the stairs.

Gaylord Examination Center

440 W. Main St., Suite D

Gaylord, MI 49735

From I-75 take exit # 282 / M-32 toward Alpena / Gaylord. From the exit ramp, turn east onto W Main (M-32) and go about half a mile. 440 W Main is at the northeast corner of Main and Indiana, halfway between KFC and Subway. Suite D opens off the parking lot.

Marquette Examination Center

Mid Towne Office Complex

1229 W. Washington

Marquette, MI 49855

Complex is across the street from Shopko. Enter the building on the left and go up the stairs. Go left at the top of the stairs; suite is at the end of the hall on the right.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes prior to your scheduled appointment time. This allows time for sign-in and identification verification. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name the Board has provided to PSI.

PRIMARY IDENTIFICATION (with photo) - Choose One

- State issued driver's license
 - State issued identification card
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
- Social Security Card

If you cannot provide the required identification, you must contact PSI at least two (2) weeks prior to your scheduled examination appointment to arrange a way to meet this security requirement. ***Failure to provide the required identification at the examination center will result in your not being admitted to the examination and forfeiture of your examination fee. You will be required to re-register and pay another examination fee.***

SECURITY PROCEDURES

The following security procedures apply during examinations:

- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- General rules allow for only the use of test center issued scratch paper and test center issued pencil.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
 - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
 - Bulky or loose clothing or coats that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
 - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
 - Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor



TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

SCORE REPORTING

In order to pass the examination, you must achieve a minimum score of 70%.

Candidates passing the examination will receive ONLY a score indication of PASS. Passing numeric scores are not available. Candidates who do not pass will receive an individual score for each of the major sections in the examination outline. Candidates should use this information to assist them in studying for the re-examination.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

VERIFICATION OF FAILED SCORE

If you receive a failing score on the examination, you may request that the examination be re-scored for verification of the score.

Re-scoring of computer-based examinations **WILL NOT** include any verification of the content of an examination, or the content or accuracy of specific items received by the candidate. Re-scoring of computer-based examinations also will not include any investigation of comments about items entered by the candidate during administration of the examination.

You can write to PSI to request the re-scoring of your failing examination. Please include your name, social security number, and date of the test.

a recording device. Proctors will ask to inspect any such items in candidates' pockets.

- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

IMPORTANT NOTICE FOR ALL CANDIDATES

Due to many complaints from the buildings' tenants, PSI (and the properties which house the PSI test centers) cannot accommodate any individuals other than the person who is being tested.

PSI understands that test candidates are often comforted by having guests accompany them to their exams. It may also be necessary for a guest to drive the candidate to the test center. However, incidents from previous guests have prompted warnings from Property Management. For this reason, PSI has adopted the following policy concerning guests.

"Person(s) accompanying a test candidate may not wait in the test center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors."

There are facilities nearby such as shopping malls, stores or restaurants where guests may go while the candidate takes a test. Please take the time to visit those locations instead of waiting in or around the building.

Also of note, many candidates have been arriving hours before their scheduled exam time. This is not necessary. Please plan to arrive no earlier than 30 minutes before the start-time of your exam. This will provide plenty of time for check-in.

Thank you for your understanding and for your cooperation.



TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory, and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

DESCRIPTION OF EXAMINATION

EXAMINATION SUMMARY TABLE

Examination	# of Questions	Passing % Score	Passing Raw Score	Time Allowed
Collection Agency	50	70	35	75 minutes

CONTENT OUTLINE

The examination content outline has been prepared and is periodically updated by committees of professionals who are subject matter experts in collection agency practice and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

The outline lists the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

I. Licensing (12 Items)

A. Prohibited Practices

1. Disciplinary Actions
2. Handling of Funds

B. Application Requirements

1. Corporate Surety and Bonds
2. Trust Accounts

C. Loss of Agency Manager

D. Powers and duties of Collection Practices Board

II. Uniform Commercial Code (4 Items)

- A. Security Agreements
- B. Collection of Enforcement by Secured Party
- C. Disposition of Collateral after Default
- D. Notification Before Disposition of Collateral
- E. Collateral Rights
- F. Waiver of Rights and Duties by Debtor
- G. Acceptance of Collateral (In Full or Partial Satisfaction of Obligation)

III. Revised Judicature Act of 1961 (3 Items)

- A. Liability of Maker of Dishonored Check, Draft, Cashier's Check, or Money Order
- B. Written Demand for Payment of Check, Draft, Cashiers Check, or Money Order
- C. Jurisdiction of Action

IV. Additional Laws and Rules Governing Debt Collection (22 Items)

- A. Fair Debt Collection Practices Act (FDCPA)
- B. Fair Credit Reporting Act (FCRA)
- C. Health Insurance Portability and Accountability Act of 1996 (HIPAA) - Collecting Medical Debt
- D. Servicemember's Civil Relief Act (SCRA)
- E. Regulations regarding Repossession Activities
 1. Regulatory Loan Act, Public Act 21 of 1939
 2. Motor Vehicle Sales Finance Act, Public Act 27 of 1950
 3. Michigan Vehicle Code, Public Act 300 of 1949
 4. Natural Resources and Environmental Protection Act, Public Act 451 of 1994
 5. Retail Installment Sales Act, Public Act 224 of 1966
 6. Home Improvement Finance Act, Public Act 332 of 1965
 7. Garage Keeper's Lien Act, Public Act 312 Of 1915
 8. Special Tools Lien Act, Public Act 481 of 2002

V. Supervision and Management (5 items)

- A. Equal Employment Opportunity (EEO) policies and regulations
- B. Personnel recruitment and training
- C. Supervisory principles, practices, and techniques

VI. Basic Collections Processes (4 items)

- A. Budgeting and Accounting
- B. Negotiation and Conflict Resolution
- C. Reporting including basic statistics



EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified, a small number of five to ten “experimental” questions may be administered to candidates during the examinations. **These questions will not be scored, and the time taken to answer them will not count against examination time.** The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination.

Candidates may use a silent, nonprinting, non-programmable calculator in the examination center.

This examination is CLOSED BOOK.

The following reference materials are not allowed in the examination center:

- Michigan Occupational Code (PA 200 of 1980, as amended). Articles 1-6, and 9, www.michigan.gov/collections
- Michigan Uniform Commercial Code, Public Act 174 of 1962, as amended, Article 9 - Secured Transactions, MCL 440.9101 through 440.9102, 440.9201 through 440.9207 and 440.9601 through 440.9624
- Revised Judicature Act of 1961, Public Act 236 of 1961, as amended, MCL 600.2952
- Michigan Consumer Protection Act, Act 331 of 1976, as amended
- Regulatory Loan Act, Public Act 21 of 1939, as amended
- Mobile Home Commission Act, Public Act 96 of 1987, as amended, MCL 125.2230e
- Motor Vehicle Sales Finance Act, Public Act 27 of 1950, as amended, MCL 492.101 and 492.113 through 492.114 (e.g., installment sale contract, condition of signing, collateral security, liability, acceleration clause, right of repossession)
- Michigan Vehicle Code, Public Act 300 of 1949, as amended, MCL 257.217c(a), 257.226a(5), 257.803h(2)
- Natural Resources and Environmental Protection Act, Public Act 451 of 1994, as amended, Part 803 Watercraft Transfer and Certificate of Title, MCL 324.80312
- Retail Installment Sales Act, Public Act 224 of 1966, as amended, MCL 445.864
- Home Improvement Finance Act, Public Act 332 of 1965, as amended, MCL 445.1206
- Garage Keeper’s Lien Act, Public Act 312 Of 1915, as amended
- Special Tools Lien Act, Public Act 481 of 2002, as amended
- Bullard-Plawecki Employee Right to Know Act, Act 397 of 1978.

Federal Statutes and Publications:

- Fair Debt Collection Practices Act (FDCPA)
15 U.S.C. §§ 1692-1692o, as amended
Link:
<https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text>
- Fair Credit Reporting Act (FCRA)
15 U.S.C. §§ 1681-1681u, as amended
Link:
<https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-credit-reporting-act>
- Servicemembers Civil Relief Act (SCRA)
50 U.S.C. App. §§ 511 - 527
Link:
http://www.justice.gov/crt/spec_topics/military/scra.php
- Health Insurance Portability and Accountability Act of 1996 (HIPAA, Title II)
Link:
<http://www.hhs.gov/ocr/privacy/hipaa/administrative/statute/hipaastatute.pdf>
- HIPAA Privacy Rule
Link:
<http://www.hhs.gov/ocr/privacy/hipaa/understanding/summary/privacysummary.pdf>

<http://www.hhs.gov/ocr/privacy/hipaa/administrative/combined/hipaa-simplification-201303.pdf>
- Equal Employment Opportunity Commission website - Overview Section: <https://www.eeoc.gov/overview>

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