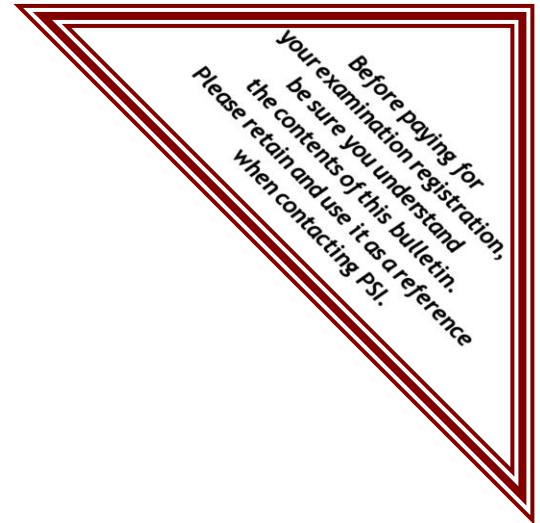




PSI Services LLC
 3210 E Tropicana
 Las Vegas, NV 89121
 www.psiexams.com



State of Tennessee
Department of Commerce and Insurance



TENNESSEE COLLECTION SERVICE BOARD
LOCATION MANAGER EXAMINATION
CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination and application process for location managers in the State of Tennessee.

The Tennessee Collection Service Board has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Tennessee, as well as other states across the United States.

All questions and requests for information pertaining to **eligibility and licensure** should be directed to the Department of Commerce and Insurance, Tennessee Collection Service Board. You must apply with the Board for eligibility before you may test. Once approved you will receive a confirmation letter from the Board.

Department of Commerce and Insurance
Collection Service Board
500 James Robertson Pkwy
Nashville, TN 37243
(615) 741-1741
tn.gov/commerce/boards/collect

EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

Once you have been approved by the Board, you are responsible for contacting PSI to pay and schedule for the examination.

You may only test once per eligibility. Each time you fail, you must reapply with the Board, including the \$50 eligibility fee. You are allowed to take the examination up to three (3) times. Those who fail a third time must wait one (1) year before reapplying.

PSI Examination Fee \$100

REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE.
THE EXAMINATION FEE IS VALID FOR ONE YEAR.

ON-LINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you pay and register for your examination using the Internet. You pay and register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

1. Log onto PSI's website and create an account. Please enter your email address and first and last name. This information must match exactly with the information the Board has on file. Be sure to **check the box next to "Check here to attempt to locate existing records for you in the system"**
2. You will be asked to select the examination and enter your SS#. Your record will be found and you will now be 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. If you have problems contact PSI at (800) 733-9267 for help.

TELEPHONE

For telephone registration, you will need a valid credit card (Visa, MasterCard, American Express or Discover).

Call (800) 733-9267, Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time, to speak to a Customer Service Representative.

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and appropriate examination fee to PSI. Payment of fees can be made by credit card (Visa, MasterCard, American Express or Discover), money order, company check, or cashier's check. Make money order or check payable to PSI and print your name on it to ensure that your fees are properly assigned. **CASH and PERSONAL CHECKS ARE NOT ACCEPTED.**

Please allow 2 weeks to process your registration. After 2 weeks, you may go online or call PSI to schedule the examination.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may use the PSI Website or call PSI at (800) 733-9267, Monday through Friday between 6:30 am and 9:00 pm, or Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

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

RETAKING A FAILED 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. You may access a registration form at www.psiexams.com. You may also call PSI at (800) 733-9267.



MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further 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 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. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the Exam Accommodations Request form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666.

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 (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination results to the State. A Federal law requires State agencies to collect and record the social security numbers of all licensees of the professions licensed by the State.

EXAMINATION SITE LOCATIONS

The examinations are administered in Tennessee at the examination centers listed below:

Chattanooga

6918 Shallowford Rd, Suite 314
Chattanooga, TN 37421

Take I-24 thru Chattanooga. Merge onto I-75 N (toward Knoxville). Take Exit #5 - Shallowford Rd. Turn Left onto Shallowford. The office is on the left.

Jackson

368 North Parkway, #3
Jackson, TN 38305

From I-40, Exit 80A onto South 45 Bypass. Third Signal light is North Parkway. Go left onto North Parkway and then go right into the first driveway on your right.

From the South, take Bypass 45 North to North Parkway and go right onto North Parkway and right into first driveway on the right.

North Parkway is also known as Business Route 412. Coming from the east on 412, turn left into last driveway on the left. Coming from the West on North Parkway, turn right into the first driveway on the right, after crossing the 45 Bypass.

Johnson City

904 Sunset Drive, Ste 7A
Johnson City, TN 37604

Take I-26 to Exit 19 (Old number 36). Go South on Highway 381 (North State of Franklin Road) approximately 2.2 miles. At the 4th light turn left (this is Sunset Drive), go approximately .7 tenths of a mile. There is a large building on the left hand side of the road. This is 904 Sunset Drive. Suite 7A is in the row of office spaces behind this building.

Knoxville

301 South Gallaher View Rd, Suite 114
Knoxville, TN 37919

Traveling I-40/I-75 East Bound, take exit #379 (Bridgewater Rd.) Turn right onto Bridgewater Rd. Turn left onto Kingston Pike. Turn right onto South Gallaher View Rd.

Traveling I-40 W/I75 S West Bound, take Gallaher View exit #379. Turn left at lights, go through Kingston Pike, pass Bearden High School, and down slight hill on right.

Arrive at Suburban Office Plaza and go to back of building to Suite 114.

Memphis

Apple Tree Center
6099 Mt. Moriah Extended, Suite 17
Memphis, TN 38115

Coming North from Mississippi on Interstate Hwy 55, take Interstate Hwy 240 East. Proceed 8.5 miles to Mt. Moriah Rd. Exit. Go South on Mt. Moriah Road 2.2 miles. Apple Tree Center is on the right (just past the intersection with Hickory Hill and Ridgeway roads).

Coming West on Interstate Hwy 40 from Nashville, exit on Interstate Hwy 240 West (the ring road). Proceed approx. 6.5 miles. Pass Poplar Ave. exit and then take Mt. Moriah Road Exit. Turn left (South) on Mt. Moriah and proceed 2.2 miles to Apple Tree Center on the right.

Coming East on Interstate Hwy 40, exit onto Interstate Hwy 240 South. Go approx. 6 miles to the junction with Interstate Hwy 55. Then proceed another 8.5 miles on Interstate Hwy 240 East, passing Airways Blvd., Lamar Ave., Getwell and Perkins Road exits, before exiting on Mt. Moriah Road.

For all going South on Mt. Moriah Rd., take the second entrance into Apple Tree Center. Turn left between the two buildings on the left. Then, proceed to Suite 17, which is the last suite on the left (in Bldg. 6099).

Nashville

The Oaks
1102 Kermit Drive, Suite 101
Nashville, TN 37217

From I-40 East: take exit onto I-24 (Exit 213-A). Take Murfreesboro Road at the first exit (Exit 52). Stay in the right lane on the ramp, as the exit appears while you are still in the curve. On Murfreesboro, stay in the left lane. You will pass Days Inn and Super Gigante grocery on your right. Turn left onto Kermit Drive when there is a McDonalds on your right. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.



From I-40 West: take exit onto Briley Parkway, turn left onto Briley. Exit onto Murfreesboro Rd. Stay in the right lane. Turn right onto Kermit Drive. PSI is in the second building on your left. Suite 101 is on the northwest side of building 1102.

Additionally, PSI has examination centers in many other regions across the United States. To find the location closest to you, go to www.psiexams.com. Go to “Check Available Appointment Dates Before You Register” (at the bottom of the webpage) and select *Click Here*. Select *Government/State Licensing Agencies*, select *Tennessee* and select *TN Collection Service Board*. Click on the examination and select *Continue*. Type in your city or zip code and a list of sites will appear.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *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 that you schedule with.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement. *Failure to provide all of the required identification at the time of the examination without notifying PSI is considered a missed appointment, and you will not be able to take the examination.*

SECURITY PROCEDURES

The following security procedures will apply during the examination:

- You will have access to an online calculator or you may use a silent, nonprinting, non-programmable calculator in the examination center.
 - Candidates may take only approved items into the examination room.
 - All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, 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, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
 - **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 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.



TAKING THE EXAMINATION BY COMPUTER

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

IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

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

The “Function Bar” at the top of the test question screen provides mouse-click access to the features available while taking the examination.



The screenshot shows a web-based examination interface. At the top, there is a navigation bar with icons for Mark, Comments, Goto, Help, and End. Below this, a status bar displays: Question: 3 of 40, Answered: 2, Unanswered: 1, Marked: 0, View: All, Time Left(Min): 359. The main content area shows question 3: "What do the stars on the United States of America's flag represent?". Below the question, it says "(Choose from the following options)" and lists four options: 1. Presidents, 2. Colonies, 3. States, and 4. Wars. At the bottom of the question area, there are navigation buttons: "<< Back" and "Next >>".

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.

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.

EXAMINATION REVIEW

PSI, in cooperation with the Tennessee Collection Service Board, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 75%. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
 - If you **pass**, you will immediately receive a successful notification.
 - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - a score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.

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

LOCATION MANAGER EXAMINATION

# of Questions	Minimum Passing Score	Cost	Time Allowed
50	75%	\$100	90 Minutes

CONTENT OUTLINE

Subject Area	# of Items
State and Federal Statutes, Rules, and Regulations	35
Collection Ethics and Practice	5
Banking	2
Administrative and Managerial Skills	3
Business Law	3
Bankruptcy Law	2

REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination. The examination may also contain questions based on trade knowledge or general industry practices.

This examination is CLOSED BOOK.

*The following reference materials are **NOT** allowed in the examination center:*

- Consumer and Business Credit Management, 11th Edition 1997, McGraw-Hill, www.mcgraw-hill.com
- West's Business Law, 9th Edition, www.swlearning.com

Federal Collection Laws:

- Fair Debt Collection Practices Act, www.ftc.gov
- Facts for Consumers, Fair Debt Collection, www.ftc.gov

Federal Labor Laws:

- FDCPA Manual, American Collectors Association, www.acainternational.org
- Fair Labor Standards Act, 2004, www.dol.gov
- Handy Reference Guide to the Fair Labor Standards Act, www.dol.gov
- Fair Labor Standards Amendments of 1989, www.dol.gov
- Employment Eligibility Verification (Form I-9), 1991, www.uscis.gov
- Employer's Tax Guide, Circular E, Publication 15, 2004, www.irs.gov

Tennessee State Collection Laws:

- Rules of the Tennessee Collection Service Board; Chapters 0320-1 through 0320-4, 1999, tn.gov/commerce/boards/collect/
- Tennessee Collection Services Act; Title 62, Chapter 20, Sections 101-126, 2001, tn.gov/commerce/boards/collect/
- Title 4 Human Rights; Chapter 21, tn.gov/humanrights/

Tennessee State Labor Laws:

- Tennessee Rules of the Department of Employment Security; Chapter 0560-1-1, 2001, tn.gov/labor-wfd/
- Title 50 Employer and Employee; Chapters 1, 2, 5, 6, tn.gov/commerce/boards/collect/





All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request exam accommodations. Candidates who wish to request exam accommodations because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationary of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date: _____ Candidate ID #: _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone: (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any exam accommodations you require (requests must concur with documentation submitted):

- Reader (as accommodation for visual impairment or learning disability)
- Extended time (Additional time requested: _____)
- Large-print written examination
- Other _____

- After you have registered for the exam, complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to examaccommodations@psionline.com.
- After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI EXAM ACCOMMODATIONS.

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121