# FINANCIAL TRAINING CENTERS, INC.

#### • Why choose Mike Russ Financial Training Centers?

Mike Russ Financial Training Centers has been a leader in insurance license training since 1979. Mike Russ offers 24/7 access to the Online Pre-Licensing for you to complete the course on your schedule! The course is available for 90 days from your date of enrollment.

## • What is the difference between the 40 and 52-hour course? What is the difference between the 20 and 32-hour course?

The difference between these courses is the 12 Hours of Code & Ethics. If you currently do NOT have any ACTIVE California Insurance License, you must complete the 12 Hours of Code & Ethics course to get licensed. If you currently have an active California Insurance License, you do NOT need to repeat this course.

#### • When can I <u>BEGIN</u> my online course? Are there set days/times that I need to "attend"?

You can begin your online course immediately following purchase. You have online course access 24 hours a day 365 days a year. There are NO set days/times for the online pre-licensing courses.

#### • How do I access the course?

After purchase of the course, you will need to do the following:

- Go to www.mikeruss.org & click "Log in" in the upper right-hand corner
- Click "To create an account, click here!"
- Complete "Get Started!" page

### \*Be sure to use the same email address as provided on the student information on your purchase

- Log in and get started

#### • Do I need to wait for my materials to arrive before I start the course?

NO - If you purchased a package that includes ANY other study materials you do not need to wait for those materials to arrive to begin your online course.

#### • Do I get a textbook with the course?

Yes, you will receive a downloadable PDF version of the textbook. You can print as much (or as little) as you would like.

#### How long do I have to complete my online course?

You have access to the online course material for one year from your date of enrollment.

#### • How do I receive my certificate of completion?

You must complete the following 4 steps:

- 1. Complete all ONLINE course lessons
- 2. Complete ENTIRE time requirement
- 3. Pass the ONLINE final exam
- 4. Sign the Affidavit

#### • How many questions are on the online final exam?

The online final exam we be 100 multiple choice questions.

#### • Can I re-take the online final exam?

Yes, you can re-take the final exam as many times as you need for up to one year from your date of enrollment

#### • Does the ONLINE final exam qualify as the STATE exam?

No, the STATE licensing exam is a separate exam. As per Department of Insurance regulations, you must also pass the ONLINE final exam with 70% or greater in order to receive a certificate of completion to be eligible to obtain your Insurance license.

#### • Can I take the State Exam before I finish the online course?

Yes, but the Department of Insurance will NOT issue a license until the online course has been completed.

#### • Do I need to pass the Online Final Exam if I have already passed the State Exam?

Yes, you have not COMPLETED the online course until ALL online course requirements. The Department of Insurance will NOT issue a license until the online course has been completed.

## • Do I still have access to the online course after I have completed all requirements and received my certificate?

Yes, you have access to the online course material for one year from your date of enrollment.

How long is my certificate valid for?

Your certificate of completion is valid for 3 years from the course completion date.

#### • What do I need to do with my certificate?

The certificate of completion is just for your records. Mike Russ Schools will file your hours with the DOI once you have completed your pre-licensing classes. The DOI requires you keep the certificates in your records for 5 years-they may request a copy of your certificate during their application process.

• How do I register for the State Exam?

#### Click here for instructions

#### • When do I register for exam prep course?

We recommend you begin taking the Exam Prep course after you have completed the Online course and before you take the State exam.

#### • Does the exam prep course count toward my pre-licensing time requirements?

No, they are two separate and distinct courses.