

LLQP 40-day Study Plan

WITH ONLINE SEMINARS

Day	Activity	Instructor Comments
1	<p>a) read <i>An Overview of the Canadian Life Insurance Industry</i> (see Instructor Comments at right for Students with books and for Online Students)</p> <p>b) read "<i>How are you qualified to sell insurance?</i>"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>c) click on the online seminar "Welcome" and watch this presentation.</p> <p>d) click on the PDF symbol beside "Agent Authority" : print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>e) click on the PDF symbol beside "Misrepresentation" : print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>f) click on the PDF symbol beside "Incontestability" : print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	<p>Establish good study habits for the course by getting started right: this means completing all the activities listed, for this and every day. You must print out this study plan so you can follow it effectively. As you complete each activity put a check mark beside it as a record of your progress.</p> <p>Students with books: These instructions apply to every study day: Read the content slowly, highlight important information, and make notes in the margins as you read. Read the + FILES. Answer the questions in the text.</p> <p>Online students: These instructions apply to every study day: Read the content slowly and if you are not going to print out the pages and use them like the book, you must make notes of key information in a notebook that will become your personal study notes. Summarize each section as you read it in point form in your notebook. Make sure you also read the + FILES.</p> <p>The Glossary: The material contains a glossary of terms. Review these terms and write out in your notes any definition you think you are having trouble with.</p> <p>All students: For this day:</p> <ul style="list-style-type: none"> ▶ focus on agent authority ▶ focus on errors & omissions
2	<p>a) answer the questions for <i>Overview</i> either in your exam prep book or online</p> <p>b) answer the questions for <i>Qualifications</i> either in your exam prep book or online</p> <p>Finally:</p> <p>c) review your answers to the questions until you get all answers correct</p>	
3	<p>a) read "<i>Why do I need insurance?</i>"</p> <p>b) read "<i>What type of insurance should I have?</i>" Stop reading when you reach the heading that says "Disability Income Insurance."</p> <p>Now: Click on LLQP Online Seminars.</p> <p>c) click on the PDF symbol beside "Whole Life Insurance: Introduction": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Whole Life Insurance: Non-forfeiture Values": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p>	<p>These first few days of study are very intense and they will immediately ramp up your knowledge. The next two modules are two of the most important in the entire course.</p> <ul style="list-style-type: none"> ▶ focus on errors & omissions insurance ▶ focus on non-forfeiture values of whole life ▶ focus on dividends and what they mean to the policy owner ▶ focus on universal life mortality costing ▶ understand the life insurance riders so you can distinguish them from the disability insurance riders you will learn about tomorrow

	<p>e) click on the PDF symbol beside "Whole Life Insurance: Participating Policies": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>f) click on the PDF symbol beside "Term-to-100 Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>g) click on the PDF symbol beside "Universal Life Insurance: Introduction": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>h) click on the PDF symbol beside "Universal Life Insurance: Mortality Costing": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>i) click on the PDF symbol beside "Creditor Protection": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	
4	<p>a) answer the questions for <i>Need for Insurance</i> either in your exam prep book or online</p> <p>b) answer the questions for <i>Types of Insurance: Life Insurance</i> either in your exam prep book or online</p> <p>Finally:</p> <p>c) review your answers to the questions until you get all answers correct</p>	
5	<p>a) read "<i>What type of insurance should I have?</i>" starting at the heading that says "Disability Income Insurance."</p> <p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "Disability Insurance: Definitions of Disability": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>c) click on the PDF symbol beside "Riders: Cost of Living Adjustment Rider": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Riders: Future Purchase Option Rider": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>e) click on the PDF symbol beside "A&S Insurance Overview": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p>	<p>Another very important study day.</p> <ul style="list-style-type: none"> ▶ focus on earned income in the disability context ▶ focus on the differences between the types of disability policies ▶ focus on the single deductible, family deductible, and the deductible/co-insurance calculation ▶ focus on the future purchase option rider ▶ focus on partial and residual disability

	<p>f) click on the PDF symbol beside "A&S Insurance Deductibles and Co-insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>g) click on the PDF symbol beside "A&S Insurance: Critical Illness Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>h) click on the PDF symbol beside "A&S Insurance: Long-term Care Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	
6	<p>a) answer the questions for <i>Types of Insurance: Disability Insurance</i> either in your exam prep book or online</p> <p>Finally: b) review your answers to the questions until you get all answers correct</p>	
7	No studies today	Do not read, watch, or study today.
8	<p>a) read "Do I need business insurance?"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "Disability Buy-out Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>c) click on the PDF symbol beside "Business Overhead Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for Online students).</p> <p>Then: d) answer the questions for <i>Types of Insurance: Business Insurance</i> either in your exam prep book or online</p> <p>Finally: e) review your answers to the questions until you get all answers correct</p>	
9	<p>a) read "What about group insurance?" b) read "What about government insurance?"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>c) click on the PDF symbol beside "Canada Pension Plan for Disability": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact</p>	<p>You must understand the ways in which group insurance differs from personal insurance.</p> <ul style="list-style-type: none"> ▶ focus on group disability ▶ focus on government disability programs

	<p>Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Disability Insurance: Group Disability": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for Online students).</p> <p>e) answer the questions for <i>Types of Insurance: Group Insurance</i> either in your exam prep book or online</p> <p>f) answer the questions for <i>Types of Insurance: Government Insurance</i> either in your exam prep book or online</p> <p>Finally:</p> <p>g) review your answers to the questions until you get all answers correct</p>	
10	<p>a) read "<i>How much insurance should I have?</i>" in the Coursebook</p> <p>use a calculator as you read to follow the calculations and make sure you can do every calculation</p> <p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "Calculating Amount of Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for Online students).</p> <p>Then:</p> <p>c) answer the questions for <i>How Much Insurance</i> either in your exam prep book or online</p> <p>Finally:</p> <p>d) review your answers to the questions until you get all answers correct</p>	<p>You must be able to use a calculator for basic math functions. Make sure you understand how to calculate amount of coverage using your calculator.</p> <ul style="list-style-type: none"> ▶ focus on capital retention approach ▶ practice this until it becomes familiar
11	<p>a) reread "<i>What type of insurance should I have?</i>"</p> <p>b) reread "<i>What about group insurance?</i>"</p> <p>c) reread "<i>How much insurance should I have?</i>"</p>	<p>Rereading is essential for learning. reading today should:</p> <ul style="list-style-type: none"> ▶ focus on the grace period
12	<p>a) read "<i>Which insurance company is best for me?</i>"</p> <p>b) read "<i>How do I apply?</i>"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>c) click on the PDF symbol beside "Fraud, Forgery, and Theft": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Beneficiaries": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to</p>	<ul style="list-style-type: none"> ▶ focus on the application in respect to incomplete or inaccurate information and a change in insurability ▶ focus on misrepresentation, theft, and forgery

	<p>record your personal notes.</p> <p>e) click on the PDF symbol beside "Universal Life Insurance: Death Benefit Options": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar. Add any notes to your notebook (see Instructor Comments for Online students).</p>	
13	<p>a) answer the questions for <i>Finding the Right Insurer</i> either in your exam prep book or online</p> <p>b) answer the questions for <i>Applying for Insurance</i> either in your exam prep book or online</p> <p>Finally:</p> <p>c) review your answers to the questions until you get all answers correct</p>	
14	No studies today	Do not read, watch, or study today.
15	<p>a) read "<i>How do I get my money?</i>"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "Taxation of Life Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>c) click on the PDF symbol beside "Taxation of Disability Insurance": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	<p>▶ focus on tax and cash value withdrawals</p> <p>▶ focus on coordination of benefits and subrogation</p>
16	<p>a) answer the questions for <i>Making the Claim</i> either in your exam prep book or online</p> <p>Finally:</p> <p>b) review your answers to the questions until you get all answers correct</p>	
17	<p>Click on LLQP Online Seminars.</p> <p>Watch the following seminars again and use the Fact Sheets to record any new information:</p> <p>a) "Whole Life Insurance: Non-forfeiture Values"</p> <p>b) "Universal Life Insurance: Mortality Costing"</p> <p>c) "Disability Insurance: Definitions of Disability"</p> <p>d) "A&S Insurance Deductibles and Co-insurance"</p> <p>e) "Disability Insurance: Group Disability"</p> <p>f) "Calculating Amount of Insurance"</p> <p>g) "Taxation of Life Insurance"</p> <p>h) "Taxation of Disability Insurance"</p>	These seminars cover some of the most important knowledge of the course.
18	<p>a) reread the first 4 chapters in the <i>Life Insurance section</i></p> <ul style="list-style-type: none"> • <i>An Overview of the Canadian Life Insurance Industry</i> • "<i>How are you qualified to sell insurance?</i>" • "<i>Why do I need insurance?</i>" • "<i>What type of insurance should I have?</i>" 	This is another day of review. Review helps you to remember and learn.

	<p>b) reread the + FILEs that are associated with this section</p>	
19	<p>a) reread the middle 5 chapters in the <i>Life Insurance section</i></p> <ul style="list-style-type: none"> • "Do I need business insurance?" • "What about group insurance?" • "What about government insurance?" • "How much insurance should I have?" • "Which insurance company is best for me?" <p>b) reread the + FILEs that are associated with this section</p>	This is another day of review. Review helps you to remember and learn.
20	<p>a) reread the last 2 chapters in the <i>Life Insurance section</i></p> <ul style="list-style-type: none"> • "How do I apply?" • "How do I get my money?" <p>b) reread the + FILEs that are associated with this section</p>	This is another day of review. Review helps you to remember and learn.
21	No studies today	Do not read, watch, or study today.
22	<p>Click on LLQP Online Seminars.</p> <p>a) watch again any or all of the online seminars for subjects that you find difficult</p> <p>Then:</p> <p>b) review all questions in the q&a that you got incorrect on your first try</p>	This is another day of review. Review helps you to remember and learn.
23	<p>a) read <i>An Overview of Canadian Investments</i></p> <p>b) read "Why should I invest"</p> <p>c) read "Why should I buy investments from a life agent"</p> <p>d) read "How much should I invest"</p> <p>Then:</p> <p>e) answer the questions for <i>Reasons to Invest</i> either in your exam prep book or online</p> <p>f) answer the questions for <i>Qualifications to Sell</i> either in your exam prep book or online</p> <p>g) answer the questions for <i>Need to Invest</i> either in your exam prep book or online (50 Q's)</p> <p>Finally:</p> <p>h) review your answers to the questions until you get all answers correct</p>	With this day you are beginning the Investment studies part of the course. There are no online seminars for this information. This section is less important than the Insurance section except for the information on IVICs and annuities that you will learn about tomorrow.
24	<p>a) read "What are the different types of investments?" up to where Annuities begin. Stop at that point.</p> <p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "IVIC Principal Guarantee": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>c) click on the PDF symbol beside "IVIC Maturity Guarantee": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "IVIC Loads and Fees": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>e) click on the PDF symbol beside "IVIC Resets": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record</p>	We're going to split up this chapter and study annuities tomorrow. Today: <ul style="list-style-type: none"> ▶ focus on comparison chart of mutual funds and seg funds ▶ focus on risks of funds ▶ focus on sales loads ▶ focus on guarantees ▶ focus on proportional and linear withdrawals from an IVIC: use a calculator to work through the math on this subject

	<p>your personal notes.</p> <p>*If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	
25	<p>a) read "What are the different types of investments?" starting at Annuities.</p> <p>b) read "Risk of Investing"</p> <p>Now: Click on LLQP Online Seminars.</p> <p>c) click on the PDF symbol beside "Annuities: Deferred Annuities": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Annuities: Immediate Annuities": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>e) click on the PDF symbol beside "Annuities: Term Certain Annuities": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>f) click on the PDF symbol beside "Annuities: Life Annuities": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>*If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	
26	<p>a) answer the questions for <i>Types of Investments</i> either in your exam prep book or online.</p> <p>b) answer the questions for <i>Risk of Investing</i> either in your exam prep book or online</p> <p>Finally:</p> <p>c) review your answers to the questions until you get all answers correct</p>	
27	No studies today	Do not read, watch, or study today.
28	<p>a) reread the entire <i>Investments</i> section</p> <p>b) reread the + FILES that are associated with this section</p>	
29	<p>Click on LLQP Online Seminars.</p> <p>a) watch again any or all of the online seminars for investment subjects that you find difficult</p> <p>Then:</p> <p>b) review all questions in the q&a on investments that you got incorrect on your first try</p>	
30	<p>a) read <i>An Overview of Retirement in Canada</i> in the Coursebook</p> <p>b) read "When can I retire?" in the Coursebook</p> <p>c) read "Where will the money come from?"</p> <p>d) read "How can I keep more of my retirement income?"</p>	<p>This day begins retirement studies. It is also less important than insurance but you must understand retirement income sources.</p> <ul style="list-style-type: none"> ▶ focus on spousal RRSPs ▶ focus on rollover of RRSP at death

	<p>Now: Click on LLQP Online Seminars.</p> <p>b) click on the PDF symbol beside "Registered Pension Plans": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>c) click on the PDF symbol beside "Registered Retirement Savings Plans": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>d) click on the PDF symbol beside "Canada Pension Plan for Retirement": print out the Fact Sheet* then click on the name of the seminar to watch the presentation. Read the Fact Sheet before the seminar and again after. Use the space on the Fact Sheet to record your personal notes.</p> <p>* If you are unable to print out the Fact Sheet, read it on your computer screen before watching the seminar, and at the end of the seminar, add any notes to your notebook (see Instructor Comments for Online students).</p>	<ul style="list-style-type: none"> ▶ focus on RRIFs and the use of the younger-age spouse ▶ focus on income splitting
31	<p>a) answer the questions for <i>When to Retire</i> either in your exam prep book or online</p> <p>b) answer the questions for <i>Sources of Income</i> either in your exam prep book or online</p> <p>c) answer the questions for <i>Tax Strategies for Retirement</i> either in your exam prep book or online</p> <p>Finally:</p> <p>d) review your answers to the questions until you get all answers correct</p>	
32	<p>a) reread "<i>What type of insurance should I have?</i>" in the Coursebook</p> <p>b) reread "<i>How much insurance should I have?</i>" in the Coursebook LLQP</p> <p>c) reread "<i>What are the different types of investments?</i>" in the Coursebook</p> <p>d) watch any of the online seminars again in your weakest subject areas</p>	Begin another day of review to hammer home the most important sections of the entire course. Thorough knowledge of these subjects is a must-have for exam success
33	<p>Click on LLQP Online Seminars.</p> <p>a) Click on How to Pass the Provincial Exam and watch this presentation.</p> <p>Then:</p> <p>b) answer all the <i>Test Your Knowledge</i> questions either in your exam prep book or online</p> <p>c) review your answers to the questions until you get all answers correct</p>	Do not skip today and the following two days of Q&A. Q&A practice is essential and will build your confidence and knowledge.
34	<p>a) answer the first 32 case study questions in the Case Study book or online</p> <p>b) review your answers to the questions until you get all answers correct</p>	These are the types of questions to expect on the provincial exam
35	<p>a) answer the next 33 case study questions in the Case Study book or online</p> <p>b) review your answers to the questions until you get all answers correct</p> <p>c) book your Certification Exam and ensure your Proctor Form is completed and submitted</p>	These are the types of questions to expect on the provincial exam
36	<p>a) review any material that you feel uncertain about</p> <p>b) read the LLQP: QuickFact Formulas sheet and use your calculator to work through the examples</p>	

37	<p>a) take the LLQP Mock Exam in your book or online as if it was the Certification Exam. Give yourself four hours and do not consult your book or any study materials. This will be a true indication of whether you are ready.</p> <p>b) review your answers to the questions until you get all answers correct</p>	Take this as if it was the real exam to ramp up your exam-writing skills.
38	<p>a) review all questions that you have answered incorrectly since the beginning of your studies</p> <p>b) reread the material that corresponds to these questions to understand why you were incorrect</p>	Do not waste time reviewing questions that you answered correctly. This is a common mistake that does not contribute to passing the exam.
39	No studies today	Take a break today and get a good sleep tonight.
40	a) write your Certification Exam	<ul style="list-style-type: none"> ▶ Begin by reading the question part of the case study-type questions. Then read the case study details and the question again. Then choose your answer. ▶ Read every question carefully. Read every answer before you pick one. ▶ Do all the questions you are sure of first; then go back and attempt the others. ▶ When a question uses the words "all of the following are true except" the correct answer is the false answer.