

CERTIFIED CREDIT RESTORATION SPECIALIST (CCRS)

OFFICIAL STUDY GUIDE

Issued by Credit Restoration Institute (CRI)

Exam Format: Multiple Choice Examination

Total Questions: 118

Time Allowed: 3 Hours (180 Minutes)

Passing Score: 70%

Delivery: Secure, Proctored (Online or In-Person)

License Pathway: CCRS Credential + State Licensing Eligibility (where applicable)

Purpose:

This Study Guide prepares candidates to successfully sit for the Certified Credit Repair Specialist (CCRS) Examination. The CCRS exam verifies that individuals handling credit-related responsibilities possess the legal knowledge, ethical judgment, and procedural competency required to operate in compliance with consumer credit laws.

1. Understanding the CCRS Exam

The CCRS examination consists of 118 multiple-choice questions. Each question has one correct answer. Questions are scenario-based and designed to test applied knowledge rather than memorization. Candidates must demonstrate the ability to select the most compliant, ethical, and legally defensible response.

The exam is time-bound. Candidates are given a total of three (3) hours to complete the examination. Time management is critical. Candidates should expect moderate to complex questions that require careful reading.

2. Licensing & Credentialing Pathway

Successful completion of the CCRS exam results in the CCRS credential issued by Credit Restoration Institute. This credential serves as verification of competency and may be used as part of eligibility requirements for state licensing or professional approval, depending on jurisdiction.

The CCRS credential is not a franchise, employment relationship, or guarantee of clients. It is a professional standard designed to protect consumers, organizations, and practitioners.

3. Laws Covered on the CCRS Exam

The CCRS exam places heavy emphasis on federal consumer credit laws. Candidates are expected to understand both the intent and practical application of the following:

- Fair Credit Reporting Act (FCRA): consumer rights, permissible purposes, accuracy standards, dispute timelines, furnisher vs. bureau responsibilities, obsolete information, and

reinvestigation procedures.

- Credit Repair Organizations Act (CROA): prohibited practices, disclosure requirements, advance fee restrictions, consumer cancellation rights, and organizational liability.
- Fair Debt Collection Practices Act (FDCPA): debt collector definitions, prohibited conduct, validation notices, consumer dispute rights, and communication rules.
- Gramm-Leach-Bliley Act (GLBA): safeguarding consumer information and data privacy expectations.
- Identity Theft & Fraud Protections: FTC identity theft reports, affidavits, blocking procedures, and documentation standards.

4. Credit Reporting & Scoring Knowledge

Candidates must understand how credit reports are structured and how information impacts credit scoring. The exam tests conceptual understanding of scoring factors rather than proprietary formulas.

Topics include: payment history, utilization, length of credit history, new credit, credit mix, inquiries, authorized user accounts, collections, charge-offs, and public records.

5. Dispute Process & Compliance

The CCRS exam evaluates whether candidates understand when disputes are appropriate and how they must be conducted. Improper dispute advice, mass disputing, or misrepresentation of outcomes are considered compliance failures.

Candidates must understand documentation requirements, sequencing, follow-up timelines, and consumer notification obligations.

6. Ethics & Professional Responsibility

Ethics are heavily tested throughout the exam. Candidates must avoid guarantees, misleading claims, unauthorized legal advice, and any actions that place consumers or organizations at risk.

7. Exam Strategy & Preparation Tips

Read each question carefully. Many questions are designed to test judgment under realistic scenarios. When in doubt, select the answer that reflects the highest level of consumer protection and legal compliance.

Candidates should allocate time evenly, avoid rushing, and review flagged questions if time permits.

Core CCRS Principle:

If you touch credit, you carry responsibility. The CCRS credential exists to confirm that responsibility is understood and upheld.