

PASS FLORIDA

The 30-Day Study Plan

Florida Real Estate Sales Associate Exam

Built around the real exam's topic weights and Florida-specific content — so every hour you study is an hour that actually moves your score.

01

Diagnose & Build

02

Math Mastery

03

Florida Deep Dive

04

Simulate & Pass

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Before You Start: Read This First

One rule before Day 1: don't start this plan mid-course. Finish your 63-hour pre-licensing course first. The plan only works when you have the content foundation underneath it — this is the structure that turns that foundation into a passing score.

Most students who fail the Florida real estate exam don't fail because the material is too hard. They fail because they studied the wrong things in the wrong order, skipped the math, and walked in without ever simulating what 3.5 hours in a testing room actually feels like. This plan fixes all three.

Most days need 60–90 minutes. A few are heavier — the full simulation days in Week 4 take 3.5 hours each, and that's non-negotiable. A few are intentionally light. Your brain consolidates what you've learned during rest, not during cramming. Day 29 exists for a reason. Respect it.

Five Rules That Make This Plan Work

1. Take the Day 1 diagnostic before studying anything

You cannot study efficiently without knowing your gaps. The diagnostic tells you exactly where you stand on all 19 exam topics before you spend a single hour on content.

2. Do practice questions every session — no exceptions

Reading feels like studying. It isn't. The only way to learn exam material is to be tested on it, get things wrong, and understand why. Every session ends with questions.

3. Do not skip Math Week

Ten questions on the exam. Ten formulas. All learnable. Students who skip this week fail by 3–5 points. You will not be one of them.

4. Book the exam when your scores say to — not the calendar

The 30-day timeline is a guide, not a contract. If you're scoring consistently above 80% on practice exams at day 26, book it. If not, take the extra time. The \$36.75 retake fee is not the cost — the time and stress of failing is.

5. Simulate the exam before you sit it

Week 4 includes two full 100-question, 210-minute practice exams under real conditions. This is non-negotiable. The first time you experience a 3.5-hour exam should not be at Pearson VUE with your license on the line.

One more thing: when you fail a practice question, don't just note the correct answer — understand why you got it wrong. That's where the actual learning happens. It's slower. It's less comfortable. It's also why people who do it pass and people who don't, don't.

WEEK 1

DIAGNOSE & BUILD FOUNDATIONS

Days 1–7 · 60–90 min/day · Focus: highest-weight topics first

"You can't study efficiently until you know where your gaps are. Day 1 shows you."

1
DIAG

Diagnostic Exam — No Studying Yet

- Take a full 100-question cold practice exam — no prep, no notes
 - Use the Pass Florida app or any full-length practice exam
 - Record your score for all 19 topic areas — this becomes your study roadmap
 - Do not look up answers during the exam. The data is only useful if it's honest
- Est. 3.5 hrs · This is the most important day in the entire plan

2
MON

Brokerage Activities & Procedures (12% of exam)

- Study your notes or study guide on brokerage activities — this is the biggest single topic
 - Cover: office requirements, advertising rules, team names, FREC compliance
 - Do 20 practice questions on brokerage activities — review every wrong answer
- **Common trap:** advertising questions test whether the broker's name is properly included. Read every option carefully.
- Est. 75 min

3
TUE

Property Rights, Estates & Tenancies (8%)

- Cover freehold vs leasehold estates, fee simple, life estate, leasehold types
 - Study condominiums, cooperatives, HOAs, and timesharing — all in this topic
 - Do 20 practice questions — focus on ownership type differences
- **Common trap:** joint tenancy vs tenancy in common questions hinge on the right of survivorship. Know it cold.
- Est. 75 min

4
WED

Real Estate Contracts (7%)

- Cover contract validity requirements: offer, acceptance, consideration, legal purpose, competent parties
 - Know the difference between void, voidable, and unenforceable contracts
 - Study rescission, novation, and assignment — these appear in scenario questions
 - Do 20 practice questions on contracts
- **Common trap:** 'voidable' means one party CAN cancel — not that it's automatically cancelled. Scenario questions exploit this.
- Est. 75 min

5

THU

Real Estate Appraisal (7%)

- Cover the 3 approaches: Sales Comparison, Cost, and Income
 - Know which approach applies to which property type — this is always a scenario
 - Study: GRM, cap rate, depreciation types (physical, functional, external)
 - Do 20 practice questions on appraisal
- Common trap: the income approach is used for investment/income-producing properties — not single-family homes. The exam tests this constantly.
- Est. 75 min

6

FRI

Authorized Relationships, Duties & Disclosures (7%)

- Cover the 3 relationship types: single agent, transaction broker, no brokerage
 - Know the specific duties owed under each — fiduciary duties apply only to single agent
 - Study disclosure requirements: when required, what form, what deadline
 - Do 20 practice questions on agency relationships
- Common trap: transaction brokers owe 'limited confidentiality' — not full fiduciary duty. This distinction appears often.
- Est. 75 min

7

REVIEW

Week 1 Review Day

- Retake practice questions from all 5 topics covered this week
 - Focus only on questions you got wrong — not ones you got right
 - Check your accuracy per topic: should be 65%+ on everything
 - Any topic below 60%? Flag it — you'll revisit it on Day 20
- Est. 60 min · If two or more topics are below 60%, extend Week 1 by one day before moving on

TI
P

By the end of Week 1 you should be able to state — without notes — the difference between a transaction broker and a single agent, and name the 3 appraisal approaches. If you can't, Day 7 is your catch-up day.

WEEK 2

MATH MASTERY WEEK

Days 8–14 · 60–75 min/day · Focus: own every calculation type

"Ten questions. Ten formulas. Every one is learnable. This week ends your math anxiety."

Do not skip this week or treat it as optional. The math section is 10% of your exam. Students who prepare for it specifically walk in and collect those 10 points. Students who don't, lose them — and often fail by exactly that margin.

8

MON

Commission Calculations

- Formula: $\text{Commission} = \text{Sale Price} \times \text{Rate}$
- Practice 15 problems at different price points and different split rates
- Work through both 'total commission' and 'agent's share' problems
- The question often asks for the broker's split or agent's net — not total commission. Re-read the question before calculating.
- Est. 60 min

9

TUE

Property Tax & Millage Rate

- Formula: $\text{Tax} = \text{Assessed Value} \times (\text{Millage Rate} \div 1,000)$
- Florida uses mills — not percentages. 10 mills = 1% = \$10 per \$1,000 of value
- Practice 15 problems — include homestead exemption reduction before calculating
- Always subtract the homestead exemption from assessed value before applying the millage rate. Missing this step = wrong answer.
- Est. 60 min

10

WED

Proration

- Formula: $\text{Daily Rate} = \text{Annual Amount} \div 365$ (or $\text{Monthly Amount} \div 30$)
- Practice both tax proration and rent proration scenarios
- Work through buyer-credit and seller-credit scenarios — they calculate differently
- Proration questions are intentionally wordy. Slow down, identify what's being split and the closing date, then calculate. Rushing = errors.
- Est. 65 min

11
THU

Loan-to-Value (LTV) & Documentary Stamp Tax

- LTV formula: $\text{Loan Amount} \div \text{Property Value}$
 - Doc Stamps on deeds: \$0.70 per \$100 (Miami-Dade: \$0.60 per \$100 for single-family)
 - Doc Stamps on mortgages: \$0.35 per \$100
 - Practice 8 problems on each — they often appear together in one question
- Doc stamp questions always divide by 100, then multiply by the rate. Missing the $\div 100$ step is the most common calculation error.
- Est. 70 min

12
FRI

GRM, Cap Rate & Net Operating Income

- GRM: $\text{Sale Price} \div \text{Gross Annual Rent}$
 - Cap Rate: $\text{NOI} \div \text{Value}$ (or $\text{Value} = \text{NOI} \div \text{Cap Rate}$ — practice both directions)
 - NOI: $\text{Gross Income} - \text{Operating Expenses}$ (debt service is NOT an operating expense)
 - Practice 10 problems each — these are often the trickiest math questions
- NOI does not include mortgage payments. If a question includes debt service in the expenses, remove it before calculating NOI.
- Est. 70 min

13
SAT

Area Calculations, Appreciation & Depreciation

- Area = $\text{Length} \times \text{Width}$ (rectangles) — always convert to the same units before calculating
 - Appreciation: $\text{New Value} = \text{Original} \times (1 + \text{Rate})$
 - Depreciation: $\text{New Value} = \text{Original} \times (1 - \text{Rate})$
 - Practice 15 problems mixing all three — these tend to be fast points if you know them
- Area questions sometimes involve irregular shapes — break them into rectangles and add the areas. Don't try to calculate the whole shape at once.
- Est. 60 min

14
REVIEW

Math Review Day — Close the Book and Test Yourself

- Without looking at your notes: write out all 10 formula types and their formulas
 - Then do one timed practice problem for each formula type
 - The goal: every formula solved in under 90 seconds
 - Any formula still taking 3+ minutes needs more drilling before you move on
- Est. 75 min · If you can't write all 10 formulas from memory, give this one more day before Week 3

TI
P

After Day 14: close everything and write out the 10 formula names from memory. If you can name them all and explain what each calculates, you're ready for Week 3. If you're blanking on GRM or NOI, one more practice session before moving on.

WEEK 3

FLORIDA-SPECIFIC DEEP DIVE

Days 15–21 · 60–80 min/day · Focus: the content generic prep tools miss

"45 of your 100 exam questions cover Florida and federal law. This is where national prep fails you."

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MON

Mortgages & Financing (6%)

- Cover mortgage types: FHA, VA, conventional, ARM, balloon
 - Know the difference between a mortgage lien and promissory note
 - Cover: points, APR, truth-in-lending, RESPA
 - Do 20 practice questions on mortgages
- The mortgage is the lien on the property. The promissory note is the promise to repay. Students confuse these constantly — and the exam exploits it.

■ Est. 70 min

16

TUE

FREC Rules & License Law (6% + 3%)

- FREC composition: 7 members — 4 licensed brokers/associates (5+ yrs exp), 3 consumer members
 - Know FREC's disciplinary powers: fines, suspension, revocation, probation
 - Voluntary vs involuntary inactive license status — this is tested specifically
 - Do 25 practice questions — FREC questions reward memorization of specifics
- The exam asks about specific fine amounts and the number of FREC members. These are memorisation questions — don't just understand the concept, know the numbers.

■ Est. 75 min

17

WED

Florida Escrow Rules

- Deposit deadline: end of 3rd business day following receipt — this is specific and tested
 - 4 dispute resolution options: Mediation, Arbitration, Interpleader, EDO from FREC
 - Know what happens if a broker fails to resolve a dispute — FREC involvement
 - Do 20 practice questions — escrow questions are almost always scenario-based
- The exam gives you a scenario and asks which dispute resolution method applies. Know the conditions that trigger each option, not just their names.

■ Est. 70 min

18

THU

Titles, Deeds & Closing Costs (5% + 5%)

- Deed types: general warranty, special warranty, quitclaim — know what each guarantees
- Homestead exemption: \$50,000 total (\$25K all taxes, \$25K non-school taxes only)
- Save Our Homes cap: limits annual assessment increases to 3% or CPI, whichever is lower
- Closing costs: know which party typically pays which cost in Florida
- Do 20 practice questions on titles and closing

■ Est. 75 min

19

FRI

Fair Housing, Federal Laws & Remaining Topics

- 7 federal protected classes + Florida additions — know them all by name
 - Cover ADA, RESPA, Truth in Lending, environmental issues, lead paint disclosures
 - Cover legal descriptions (metes and bounds, government survey, lot and block)
 - Do 25 mixed practice questions across these topics
- Florida adds additional protected classes beyond the 7 federal ones. The exam tests whether you know which protections are federal-only vs Florida-specific. Don't mix them up.
- Est. 75 min

20

SAT

Personal Weak Area Day — Your Diagnostic Drives This

- Pull up your Day 1 diagnostic results and your Week 1 notes
 - Identify your 2–3 lowest-accuracy topic areas
 - Study only those topics — nothing else today
 - Do 30 targeted practice questions on those specific areas only
- Est. 75 min · Be honest about what still feels shaky. This day exists specifically to fix it.

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REVIEW

Week 3 Review — Full Mixed Practice

- Take a 50-question mixed practice exam covering all topics studied so far
 - Target: scoring above 70% on every topic area
 - Below 70% on a topic? Flag it — it goes on the Week 4 drilling list
 - Above 80% overall? You're on track. Keep going.
- Est. 75 min · If you're consistently below 70% overall, give yourself an extra 2–3 days before entering Week 4

TI

P

If your overall score is below 70% at the end of Week 3, extend. Don't rush into Week 4 simulation days when your content knowledge still has gaps. The timeline is flexible. The exam is not.

WEEK 4

SIMULATE, REFINE & PASS

Days 22–30 · Variable hours · Focus: exam conditions, debrief, confidence

"The first time you experience a 3.5-hour exam should not be at Pearson VUE."

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SIM 1

Full Simulated Exam — Exam Conditions Only

- 100 questions, 210 minutes — computer only, no notes, no phone in the room
 - Use the Pass Florida exam simulator — it mirrors the real topic distribution
 - Flag questions you're unsure about and return to them, just like the real exam
 - Write down your score and your performance across all 19 topic areas
- 3.5 hrs · This is the hardest day in the plan. Do it. Everything after depends on it.

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DEBRIEF

Exam 1 Debrief — Understand Every Wrong Answer

- Go through every question you got wrong — not just the answer, the reasoning
 - Group wrong answers by topic — if 4 of your 8 wrong answers are escrow, that's your target
 - Identify whether your mistakes were content gaps or question misreading
 - Make a list: your top 2 weak topics from this exam
- Est. 90 min · Take your time here. This debrief is worth more than another hour of reading.

24

DRILL

Targeted Drilling on Exam 1 Weak Areas

- Do 30 practice questions on your top weak topic from Exam 1
 - Then 20 questions on your second weak topic
 - Focus on scenario-based questions — not definitions
- Est. 75 min

25

MATH

Math Refresher — Keep It Sharp

- Write out all 10 formula types and their formulas from memory
 - Do one timed problem per formula — should take under 60 minutes total
 - If any formula takes 3+ minutes, spend an extra 15 minutes drilling just that one
- Est. 60 min · Don't skip this just because Week 2 went well. Math retention needs reinforcement.

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SIM 2

Full Simulated Exam — Target 80%+

- Same conditions as Day 22: 100 questions, 210 minutes, no aids
 - This is your readiness test. Score above 80% = ready to book the exam
 - Score 75–80% = you'll likely pass, but one more weak-area session helps
 - Score below 75% = add 2–3 more days before booking. You're close.
- 3.5 hrs · Be honest with yourself about the score. The goal is passing the real exam, not feeling ready.

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DEBRIEF

Exam 2 Debrief — Find the Pattern

- Review every wrong answer from Exam 2
- Compare to Exam 1 — are the same topics showing up again?
- Persistent weak areas in both exams need one more targeted session
- Consistent patterns = content gaps, not bad luck

■ Est. 60–75 min

28

FINAL

Last Drilling Session

- 30 targeted questions on your most persistent weak topic
- Then a 20-question mixed session to confirm overall confidence
- Check your Readiness Score if you're using Pass Florida
- If you're above 80% across the board — stop studying tonight

■ Est. 60 min · There's a point where more studying starts increasing anxiety more than knowledge. Know when to stop.

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REST

Light Day — Prepare, Don't Cram

- Read through the Quick Reference table on the last page of this document
- Read through your FREC rules notes — just read, don't drill
- Prepare your exam day kit: two forms of ID, basic calculator, test center address
- Eat a proper dinner. Go to bed at your normal time. Do not cram tonight.

■ Est. 30 min · Cramming the night before has never helped anyone. Rest has.

30

EXAM

Exam Day — You Are Ready

- Arrive 30 minutes early at your Pearson VUE testing center
- Bring two valid, government-issued forms of ID — names must match your application
- You'll get a dry-erase board and marker — use it for math scratch work
- Answer every question you know first. Flag hard ones and come back.
- You've prepared for this. Trust the work you've put in.

Readiness Checklist — Don't Book the Exam Until You Can Check Every Box

Practice exam scores

- Scored above 80% on at least two full timed practice exams
- No single topic area consistently below 65% across multiple practice sessions

Math

- Can write out all 10 formula types from memory without notes
- Can solve any formula type in under 90 seconds
- Know Florida doc stamp rates on deeds (\$0.70/\$100) and mortgages (\$0.35/\$100)

Florida-specific rules

- Know FREC composition: 7 members (4 licensed with 5+ yrs, 3 consumer)
- Know the 4 escrow dispute resolution options in order
- Know the homestead exemption: \$50K total — \$25K all taxes, \$25K non-school only
- Know the Save Our Homes cap: 3% or CPI, whichever is lower

Exam knowledge

- Can name the 3 appraisal approaches and match each to its property type
- Know the difference between single agent, transaction broker, and no-brokerage
- Know the 7 federal protected classes under fair housing

Exam day prep

- Have two valid government-issued IDs ready
- Have a non-scientific calculator
- Know the address and parking situation for your Pearson VUE center

Quick Reference — Key Numbers & Rules

Item	Detail
Exam format	100 multiple-choice questions · 3.5 hours · 75 correct to pass
Exam fee	\$36.75 per attempt · retake after 24 hours · unlimited attempts within 2-year window
FREC composition	7 members: 4 licensed brokers/associates (5+ yrs experience) + 3 consumer members (never licensed)
Escrow deposit deadline	End of 3rd business day following receipt of funds
Escrow dispute options	1. Mediation · 2. Arbitration · 3. Interpleader action · 4. Escrow Disbursement Order (EDO) from FREC
Doc stamp — deed	\$0.70 per \$100 of consideration · Miami-Dade: \$0.60 for single-family homes
Doc stamp — mortgage	\$0.35 per \$100 of the mortgage amount
Homestead exemption	\$50,000 total: first \$25K applies to all taxes, second \$25K applies to non-school taxes only
Save Our Homes cap	Annual assessed value increase capped at 3% or CPI change — whichever is lower
Brokerage activities	12% of exam — the highest-weighted single topic area
Math questions	~10 of 100 questions across 10 formula types — all predictable, all learnable
3 appraisal approaches	Sales Comparison (residential) · Cost (unique/special-use) · Income (investment/commercial)
Agency relationships	Single agent: full fiduciary duties · Transaction broker: limited confidentiality · No brokerage: none
Fair housing — federal	Race, color, national origin, religion, sex, disability, familial status — 7 classes

This study plan was created by Pass Florida — the only exam prep app built exclusively for the Florida Real Estate Sales Associate Exam. Florida-specific questions · Adaptive study sessions · Full math coaching · Readiness tracking · passfloridarealestate.com