

Iowa Real Estate Cheat Sheet 2026

The night-before summary, built like the exam.

120 Questions	3h Time limit	70% on each portion (nat... Passing score
\$95 Exam fee	Iowa Real Estate Commi... Governing body	

The numbers to remember

- Total exam: 120 questions / 180 minutes
- National portion: 80 questions, 120 minutes, pass with 56 of 80 points
- State portion: 40 questions, 60 minutes, pass with 28 of 40 points
- Combined passing score: 84 of 120 points
- Exam fee: \$95 · License fee: \$125
- Minimum age: 18 · Pre-license education: 60 hours
- Vendor: PSI Services LLC (855-898-0712)
- 5-10 unscored experimental questions may appear
- Must test within 90 days of registering; must file for license within 6 months of testing

Content domains and weights (national portion)

- Contracts 19% · Agency 13% · Practice of Real Estate 12%
- Financing 10% · Property Ownership 10% · Valuation 8%
- Property Disclosures 7% · Real Estate Calculations 7% · Transfer of Title 6%
- Land Use Controls 5% · Property Management 3%

Iowa state-specific item counts

- Contracts (state-specific): 7 items
- Agency (state-specific): 6 items
- Property Disclosure Requirements: 5 items
- Disciplinary Actions — Suspension/Revocation/Voluntary Compliance: 4 items

High-yield review areas

- Contracts, Agency, and Practice of Real Estate — the three heaviest national domains
- Real estate math: prorations, commissions, loan calculations — practice on paper
- Iowa disciplinary actions and disclosure rules — small item counts, frequently missed
- Vocabulary you keep confusing (agency types, deed types) — drill in the final week

Top traps

- Treating the exam as one combined score — you must clear the passing score on each portion separately (56 of 80 nationally, 28 of 40 on the state portion)
- Rushing the state portion because it feels shorter — per-question pacing is nearly identical to the national portion
- Letting an odd, off-topic question rattle you — a handful of unscored experimental questions are mixed in
- Waiting too long after passing — you must file your license application within six months of your test date
- Forgetting the retest rule — you cannot retake a failed portion the very same day; you must wait for the next available

appointment

Test-day pacing

- National portion: 120 minutes for 80 questions
- State portion: 60 minutes for 40 questions — same per-question pace as the national portion, don't rush it
- Registration expires in 90 days if unused; renewal window for Dec 31 expirations opens November 16

Official sources

- Iowa Real Estate Commission — PSI Services LLC — Licensing Information Bulletin, Iowa Real Estate Commission (Effective 2/8/2024), hosted by Iowa DIAL: <https://dial.iowa.gov/media/4323/download?inline>
- Iowa Real Estate Commission — Real Estate Licensing by Exam & Education Information — Iowa DIAL / Iowa Real Estate Commission:
<https://dial.iowa.gov/licenses/other-professional-licensure/real-estate-licensees/re-licensing-education>
- Iowa Real Estate Commission — Real Estate Salesperson and Brokers License by Exam — Iowa DIAL (successor domain to plb.iowa.gov): <https://dial.iowa.gov/licenses/other-professional-licensure/real-estate-licensees>

Free practice questions for this exam: www.everyexamprep.com/exams/iowa-real-estate-salesperson/practice-test