Series 6 Cheat Sheet 2026

The night-before summary, built like the exam.

50 Questions	**1h 30m** Time limit	**70%** Passing score
$100 Exam fee	**FINRA** Governing body	

If the question says … the answer is …

- If the stem shows performance for a chosen period, or a single historical yield, then it is misleading even when every figure is accurate.
- If anyone guarantees a fund against loss, in writing or not, then it is prohibited.
- If a customer wants a recommendation without answering profile questions, then decline to recommend until the profile exists.
- If the stem is about where the money came from, then the rule is know-your-customer and anti-money-laundering, not suitability.
- If the stem gives NAV and offering price and asks for the sales charge, then divide by the offering price.
- If the stem gives shares, NAV, and a front-end load and asks for the deposit, then divide by one minus the load; never add the load to NAV.
- If subaccount performance equals the assumed interest rate, then the next payment is unchanged.
- If a non-qualified annuity is withdrawn or surrendered, then earnings come out first as ordinary income.
- If a customer exchanges funds within one family, then the sales charge is waived and the tax is not.
- If an order was verbal and customer-initiated, then a confirmation still goes out.

Numbers that decide questions

Figure	What it governs
50	Scored questions on the exam
25	Scored questions in the largest function
90 minutes	Time allowed, scored and pretest items together
70	Passing score, as a percentage
$100	Exam fee paid at enrollment
30 minutes	Arrive this early for the appointment tutorial
75 questions, 105 minutes	The SIE, your corequisite exam
4 years	How long a passing SIE result stays valid
Two or more years	Time out of registration after which you requalify by examination
Four or more years	Time out of registration after which both the SIE and this exam are retaken
December 31	Annual deadline for the Regulatory Element of continuing education

Outline weights

- Providing information about investments, making suitable recommendations, transferring assets, and maintaining records (50%): 25 of the 50 scored questions, and our bank's deepest pool.
- Seeking business for the broker-dealer: communications, product claims, prohibited practices. Item count: confirm on FINRA's page.
- Opening accounts after obtaining and evaluating the customer's profile and objectives. Item count: confirm on FINRA's page.
- Obtaining and verifying instructions; processing, completing, and confirming transactions. Item count: confirm on FINRA's page.

Night-before checklist

- Reproduce the numbers table from memory, including the denominator rule for sales charges.
- Say aloud who bears investment risk in a fixed annuity, a variable annuity, whole life, and variable life.
- Redo the withdrawal-tax item and the assumed-interest-rate item from our bank without looking at the choices.
- Confirm your appointment time and that your sponsoring firm's enrollment is open; you cannot sit without a member-firm sponsor.
- Plan to arrive 30 minutes early and to answer every item, since a blank scores the same as a wrong answer.

Official sources

- FINRA — Series 7 — General Securities Representative Exam (exam specifications): https://www.finra.org/registration-exams-ce/qualification-exams/series7
- FINRA — Series 6 Exam Overview: https://www.finra.org/registration-exams-ce/qualification-exams/series6
- FINRA — FINRA Rule 1210 – Registration Requirements: https://www.finra.org/rules-guidance/rulebooks/finra-rules/1210

Free practice questions for this exam: www.everyexamprep.com/exams/series-6/practice-test