

Series 82 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	

The numbers to remember

- 50 scored questions on the Series 82 itself
- 1 hour and 30 minutes total time allotted
- 70% passing score — there is no partial credit and no separate cut score by domain
- \$100 exam fee, paid when your sponsoring firm schedules your appointment
- SIE exam is a corequisite — you need both the SIE and the Series 82 to register, and the SIE alone does not qualify you for registration with a FINRA member firm
- SIE itself: 75 questions in 1 hour and 45 minutes — treat it as a separate study block, not an afterthought
- Series 82 has been effective since May 2001, so the exam's core structure has had decades to stabilize

Content domains and weights

- Seeks business from customers/potential customers — 25 questions (exactly half the exam; prospecting, outreach, and communications-with-the-public rules for private placements)
- Provides information, makes recommendations, transfers assets, and maintains records — 13 questions (disclosure documents, subscription agreements, recordkeeping)
- Opens accounts after evaluating financial profile — 9 questions (suitability and accredited-investor eligibility)
- Obtains/verifies purchase instructions, completes transactions — 3 questions (order handling and confirmations; small but full-value)

High-yield review areas

- Rules around prospecting and communications with the public for private placements — the single biggest scoring domain, worth targeting first and reviewing last.
- Suitability and accredited-investor matching during account opening — know what qualifies an investor before a placement is offered.
- Which disclosure documents must be delivered, when, and what records must be retained afterward — sequencing questions are common here.
- Confirming purchase instructions against the subscription agreement before a transaction is completed.

Top traps

- Treating the SIE as a substitute for the Series 82, or vice versa — both are required, and the SIE alone does not register you.
- Spending equal study time across all four domains instead of weighting toward the 25-question prospecting function.
- Losing track of pace: at 50 questions in 90 minutes, dwelling too long on one scenario question eats time you need for the rest.
- Assuming near-perfect accuracy is required — the passing bar is 70%, not 100%, so build in a margin rather than chasing every point.

Run one full timed practice test the night before mainly to check pacing, not to cram new material — content review should already be done by then.

Official sources

- FINRA — Series 82 - Private Securities Offerings Representative Exam | FINRA.org:
<https://www.finra.org/registration-exams-ce/qualification-exams/series82>
- FINRA — Securities Industry Essentials (SIE) Exam | FINRA.org:
<https://www.finra.org/registration-exams-ce/qualification-exams/securities-industry-essentials-exam-sie>
- FINRA — Qualification Exams | FINRA.org: <https://www.finra.org/registration-exams-ce/qualification-exams>

Free practice questions for this exam: www.everyexamprep.com/exams/series-82/practice-test