

Series 99 Cheat Sheet 2026

The night-before summary, built like the exam.

50 Questions	1h 30m Time limit	68% Passing score
\$100 Exam fee	FINRA Governing body	

Exam At-a-Glance

- 50 scored questions
- Time limit: 90 minutes (1 hr 30 min)
- Passing score: 68%
- Exam fee: \$100

Fast Math to Memorize

- 68% of 50 scored questions ~ 34 correct needed to pass (round up — you cannot get a partial question right).
- 90 minutes ÷ 50 questions = ~1.8 minutes per question. Budget under 2 minutes each and flag-and-return on any that stall you.
- Margin for error: at a 34-correct threshold, you can miss roughly 16 questions and still pass — but don't plan to; aim well above the line.

Test-Day Rules of Thumb

- Pace check: at the halfway mark (45 minutes) you should be at or past question 25.
- No penalty framing is standard on FINRA multiple-choice — answer every question; never leave a blank.
- Reserve the last few minutes to revisit flagged items rather than second-guessing settled answers.

Must-Remember Numbers

Item	Value
Scored questions	50
Duration	90 minutes
Passing score	68%
Fee	\$100
Approx. correct to pass	~34
Time per question	~1.8 min

Official sources

- FINRA — Securities Industry Essentials (SIE) Exam Overview: <https://www.finra.org/registration-exams-ce/qualification-exams/securities-industry-essentials-exam-sie>
- FINRA — Series 99 Exam Overview: <https://www.finra.org/registration-exams-ce/qualification-exams/series99>
- FINRA — Prepare for Your Test Center Appointment:

<https://www.finra.org/registration-exams-ce/qualification-exam/testcenter>

Free practice questions for this exam: www.everyexamprep.com/exams/series-99/practice-test