



PSI Services LLC  
<https://test-takers.psiexams.com/virisdca>

# U.S. VIRGIN ISLANDS DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS



## CANDIDATE INFORMATION BULLETIN FOR TRADE EXAMINATIONS

Examinations by PSI Services LLC .....	1	Examination Site Location .....	2
Guidelines for Licensure .....	1	Reporting to the Examination Site .....	2
Examination Registration and Scheduling Procedures ....	1	Required Identification .....	2
Internet Registration .....	1	Security Procedures .....	2
Telephone Registration .....	1	Taking the Examination by Computer .....	3
Scheduling an Examination .....	1	Tutorial .....	3
Rescheduling an Examination .....	1	Test Question Screen .....	3
Canceling an Examination .....	1	Examination Review .....	3
Missed Appointment or Late Cancellation .....	2	Score Reporting .....	3
Exam Accommodations .....	2	Duplicate Score Reports .....	3
Emergency Examination Center Closing .....	2	Examination Content Outlines .....	4
Social Security Confidentiality .....	2		

Please refer to our website to check for the most updated information at <https://test-takers.psiexams.com/virisdca>

## EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination and application process for becoming licensed in U.S. Virgin Islands for the following. The Board has contracted with PSI Services LLC (PSI) to conduct its examination program. PSI provides examinations through a network of computer examination centers in the Virgin Islands.

### Barber & Cosmetology Exams

Barber Examination - English  
Barber Examination - Spanish  
Cosmetologist Examination - English  
Cosmetologist Examination - Spanish  
Esthetician Examination - English  
Esthetician Examination - Spanish  
Manicurist Examination - English  
Manicurist Examination - Spanish  
Manicurist Examination - Vietnamese  
Hair braiding - English

**Important notice for Cosmetology candidates:** If you fail any part of the Cosmetology examination three times, you must reapply with the VI Board of Barbers, Beauticians and Manicurist.

### Construction Exam

General Construction Exam (National & State portions)

### Certified Public Accountant Exams

CPA (State portion)

There is no limit to the number of times you may take the examination if you fail (except Cosmetology candidates). If the examination has 2 portions, you must pass both portions before applying for licensure.

### Real Estate Exams

Broker (National & State portions)  
Salesperson (National & State portions)

**For Real Estate Broker and Salesperson candidates:** If you fail an examination portion twice, you must wait 6 months from the last fail date before you can retest.

## GUIDELINES FOR LICENSURE

Upon passing the examination, you will need to apply for your license. Please visit the department's website at [www.dlca.vi.gov](http://www.dlca.vi.gov) and apply online. If you are a first-time user with DLCA's online system you are considered a "New User" and will have to REGISTER to create an account and enter all required information.

### Become eligible to take the examination:

- File a license application with the Board.
- Upon approval from the Board you will receive a notification letter via mail. You will then be responsible for contacting PSI to pay and schedule for the examination.

## Government of the Virgin Islands of the United States Department of Licensing and Consumer Affairs

Golden Rock Shopping Center  
3000 Estate Golden Rock, Suite 9  
St. Croix, VI 00820-4311  
Telephone: 340.773.2226

Administrative Complex  
"The Battery"  
St. John, VI 00830  
Telephone: 340.693.8036

Property & Procurement Building  
8201 Subbase, Suite 1  
St. Thomas, VI 00802-5826  
Telephone: 340.774.3130

## EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

Upon approval from the Board, you will receive a notification letter via mail. You will then be responsible for contacting PSI to pay and schedule for the examination.

### Barber and Cosmetology Examination Fees

- Each Examination (\$200)

### Real Estate Examination Fees

- Broker (National & State portions) (\$300)
- Salesperson (National & State portions) (\$300)
- Salesperson (National portion only) (\$200)
- Broker (National portion only) (\$200)
- Broker (State portion only) (\$200)
- Salesperson (State portion only) (\$200)

### Construction Examination Fees

- General Construction (National & State portions) (\$300)
- General Construction (National portion only) (\$200)
- General Construction (State portion only) (\$200)

### Certified Public Accountant Examination Fee

- CPA (State portion) (\$200)

**NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.**

### INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. Candidates register online by accessing PSI's registration website at <https://test-takers.psiexams.com/virisdca>. Internet registration is available 24 hours a day.

Log onto PSI's website and select Sign in / Create Account. Select Create Account. You are now ready to pay and schedule for the exam. Enter your zip code and a list of the

testing sites closest to you will appear. Once you select the desired test site, available dates will appear.

### TELEPHONE

For telephone registration, you will need a valid credit card (Visa, MasterCard, American Express or Discover).

PSI registrars are available at (855) 746-8173, Monday through Friday between 7:30 AM and 10:00 PM, or Saturday-Sunday between 9 AM and 5:30 PM, Eastern Time, to schedule your appointment for the test.

### SCHEDULING AN APPOINTMENT TO TAKE THE EXAMINATION

Once you have made payment for your examination services, you are ready to schedule your examination. It is important to remember that you are responsible for contacting PSI to schedule your examination. PSI will make every effort to schedule the examination site and time that is most convenient for you. To schedule your exam, call PSI Customer Service, Monday through Friday between 7:30 AM and 10:00 PM, or Saturday-Sunday between 9 AM and 5:30 PM, Eastern Time. If space is available in the examination site of your choice, you may schedule an examination 1 day prior to the examination date of your choice, up to 4:00 PM PT. Please be prepared to offer alternate examination appointment choices.

### CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 746-8173.

**Note:** A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak directly to a Customer Service Representative.

### SCHEDULING A RE-EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting scores. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. In order to retest, you must re-register follow the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

### MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

### EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

### EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 746-8173. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at <https://test-takers.psiexams.com/virisdca>.

### SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores to the state. A Federal law requires state agencies to collect and record the social security numbers of all licensees of the professions licensed by the state.

### EXAMINATION SITE LOCATION

**St. Thomas - University of the Virgin Islands**  
2 John Brewers Bay, Cell Bldg.  
St. Thomas, Virgin Islands 00802

**St. Croix - University of the Virgin Islands**  
RR1 Box 10000  
Kingshill, Virgin Islands 00850

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear

### REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

## REQUIRED IDENTIFICATION AT EXAMINATION SITE

### Candidates need to provide one (1) form of identification.

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.

### REQUIRED IDENTIFICATION (with photo) - Choose One

- State issued driver's license
  - State issued identification card
  - US Government Issued Passport
  - US Government Issued Military Identification Card
  - US Government Issued Alien Registration Card
  - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

## SECURITY PROCEDURES

The following security procedures will apply during the examination:

- You will have access to an online calculator.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
  - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
  - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
  - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of or donated, at PSI's sole discretion.

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

## **TAKING THE EXAMINATION BY COMPUTER**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

### TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

### TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

### EXAMINATION REVIEW

PSI, in cooperation with the Board, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by clicking the Comments button on the function bar of the exam question screen. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

### SCORE REPORTING

Your result will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your result will appear immediately on the computer screen.
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination type.

You may print the score report from your online account.

### EXPERIMENTAL QUESTIONS

In addition to the number of questions per examination, a small number of one to ten experimental items, generally, approximately 10% of the number of questions, may be administered to candidates during the examination. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

### EXAMINATION CONTENT OUTLINES

#### **BARBER AND COSMETOLOGY EXAMINATIONS**

The National Cosmetology examination is the national licensure examination for Cosmetology, which is developed and administered by the National-Interstate Council of State Boards of Cosmetology (NIC). For more information on the examination content outlines and references go to [www.nictesting.org](http://www.nictesting.org).

#### **NASCLA-ACCREDITED EXAMINATION - COMMERCIAL GENERAL BUILDING CONTRACTOR**

The NASCLA Accredited Examination Program was designed to assist contractors who wish to be licensed in multiple

jurisdictions by offering a streamlined test taking option for the trade portion of the contractor examination. The **NASCLA Accredited Examination for Commercial General Building Contractors** was designed to assist candidates applying within individual state agencies for the general commercial building contractor classification or similar to.

Candidates who take and pass the NASCLA Accredited Examination can access NASCLA's National Examination Database (NED) located on <https://ned.nascla.org> to electronically send their transcripts to jurisdictions that accept the examination in lieu of their state specific trade portion, thereby reducing redundant licensing requirements. Candidates are expected to follow individual state agency applications to become licensed, in addition to taking a business and law examination, etc. If you are unsure if this examination will meet your specific license requirements in a participating state agency, please contact the state agency directly to confirm. A complete list of participating state agencies can be found on NASCLA's website by visiting: [www.nascla.org/](http://www.nascla.org/)

For questions regarding the examination, please contact NASCLA via email to [info@nascla.org](mailto:info@nascla.org) or by phone at (623) 587-9354.

# of Questions	Minimum Passing Score	Time Allowed
115	81	330 Minutes

### CONTENT OUTLINE

Subject Area	# of Items
General Requirements	25
Site Construction	15
Concrete	6
Masonry	4
Metals	6
Wood	5
Thermal and Moisture Protection	5
Doors, Windows, and Glazing	4
Finishes	5
Mechanical and Plumbing Systems	6
Electrical Systems	3
Procurement and Contracting Requirements	31

### REFERENCE LIST

The reference material listed below was used to prepare the questions for this examination. The examination may also contain questions based on trade knowledge or general industry practices. **Except for Code books**, you can base your answers on later editions of references as they become available. For Code questions, the examinations will be based **only** on the edition of the Code book that is listed.

Candidates may use a silent, nonprinting, non-programmable calculator in the examination center.

This examination is OPEN BOOK.

*The following reference materials are allowed in the examination center.*

- Mechanical and Electrical Systems for Construction Managers, 4th Edition, 2024, American Technical Publishers, 10100 Orland Parkway, Suite 200 Orland Park, IL 60467-5756; 800-323-3471 <https://www.atplearning.com/product/2317/mechanical-and-electrical-systems-for-construction-managers>
- ICC A117.1-2017 Standard for Accessible and Usable Buildings and Facilities; International Code Council; 500 New Jersey Avenue, NW 6th Floor, Washington, DC 20001; [P] 888-ICC-SAFE (888-422-7233); [F] (202) 783-2348; International: (202) 370-1800; [www.ansi.org](http://www.ansi.org); <https://shop.iccsafe.org/icc-a117-1-2017-standard-and-commentary-accessible-and-usable-buildings-and-facilities-1.html>
- BCSI: Guide to Good Practice for Handling, Installing, Restraining, and Bracing of Metal Plate Connected Wood Trusses, 2018 (Updated March 2020), OR 2025 edition. Structural Building Components Association and Truss Plate Institute, (608) 274-4849, <https://www.sbcindustry.com/building-component-safety-information-bcsi>
- Carpentry and Building Construction, 2016 edition, John L. Feirer and Mark D. Feirer, Publisher: McGraw-Hill, 828-277-3999, <https://www.psonlinestore.com/carpentry-and-building-construction-2016/>
- Code of Federal Regulations - 29 CFR Part 1926 (OSHA), 1926-2023 Edition, with latest available amendments, U.S. Government Printing Office, (866) 512-1800. Online version: <https://www.osha.gov/laws-regs/regulations/standardnumber/1926>; This may also be purchased from various vendors including Amazon. ---OR --  
PSI, OSHA Excerpts 2025 , Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250-7954- (888)293-6498, <http://bookstore.gpo.gov> ---OR--- -PSI, <https://www.psonlinestore.com/> or call (866) 589-3088.
- Construction Jobsite Management, 2017, 4th edition OR 2024, 5th edition. William R. Mincks, Hal Johnston, Delmar/Thomson Learning, PO Box 6904, Florence, KY 41022-6904, Phone (800) 347-7707, Fax (800) 487-8488, <https://www.amazon.com/Construction-Jobsite-Management-William-Mincks/dp/130508179X>
- Construction Project Management, 2014, 4th edition OR 2022, 5th edition. Frederick Gould, Nancy Joyce, Pearson Education, Inc. publishing as Prentice Hall, One Lake Street, Upper Saddle River NJ, 07458, 800-848-9500, <https://www.amazon.com/Construction-Project-Management-Frederick-Gould/dp/0132877244>
- NASCLA Contractors Guide to Business, Law and Project Management, Basic 14<sup>th</sup> Edition, National Association of State Contractors Licensing Agencies (NASCLA), Telephone: (623) 587-9354, [www.nascla.org](http://www.nascla.org)
- Erectors' Manual - Standards and Guidelines for the Erection of Pre-Cast Concrete Products, 1999, 2nd Edition, Publisher- Precast/Prestressed Concrete Institute (PCI), 209 W. Jackson Blvd, Chicago, IL 60606-6938, Phone (312) 786-0300, <https://www.amazon.com/Erectors-manual-Standards-guidelines-erection/dp/0937040568>
- Green Building Fundamentals, Michael Montoya, 2011, 2nd edition, Pearson Education Publishing, ISBN-10: 0-13-511108-0, Pearson Publishing, <https://www.amazon.com/Green-Building-Fundamentals-Mike-Montoya/dp/0135111080>
- Gypsum Construction Handbook, 7th edition, 2014, United States Gypsum Company (USG), RS Means Publishing, 700 Longwater Drive, Norwell, MA 02061, 800-334-3509, Fax: 800-632-6732, [https://www.rsmeans.com/products/books/reference-books/commercial-construction/the-gypsum-construction-handbook-7th-edition.aspx?gclid=EAlalQobChMih5Pn\\_byG6AIVlONkCh1Tz\\_gUQEAQYBCABEgLabvd\\_BwE](https://www.rsmeans.com/products/books/reference-books/commercial-construction/the-gypsum-construction-handbook-7th-edition.aspx?gclid=EAlalQobChMih5Pn_byG6AIVlONkCh1Tz_gUQEAQYBCABEgLabvd_BwE)
- Technical Digest No. 9 - Handling and Erection of Steel Joists and Joist Girders, 3rd Edition, 2008, Steel Joint Institute, 234 W. Cheves Street, Florence, SC 29501, Phone: (843) 407-4091, Fax (843) 407-4044, [www.steeljoist.org](http://www.steeljoist.org)
- International Building Code, 2021 or 2024, International Code Council, 5203 Leesburg Pike, Suite 600 Falls Church, VA 22041, 7039314533, [www.intlcode.org/](http://www.intlcode.org/)
- ACI 318-14 or ACI 318-19 (2022): Building Code Requirements for Structural Concrete and Commentary, American Concrete Institute, (248) 848-3700, <https://www.concrete.org/topics/inconcrete/topicdetail.aspx?search=aci%20318>
- Training and Certification of Field Personnel for Unbonded Post-Tensioning - Level 1 Field Fundamentals, 2003, 3rd Edition, Post-Tensioning Institute, 1717 W. Northern Avenue, Suite 114, Phoenix, AZ 85021, Phone (602) 870-7540, Fax (602) 870-7541, [www.post-tensioning.org](http://www.post-tensioning.org)
- Modern Masonry - Brick, Block, Stone, Clois E. Kicklighter, 9th edition (2020). The Goodheart-Willcox Company, (800) 323-0440, [www.g-w.com](http://www.g-w.com)
- Pipe and Excavation Contracting, 2011, Dave Roberts, Craftsman Book Company, P.O. Box 6500, Carlsbad, CA 92018, Phone (800) 829-8123, Fax (631) 924-6580, [www.craftsman-book.com](http://www.craftsman-book.com).
- Principles and Practices of Commercial Construction, 2024, 11th edition. Cameron K. Andres and Ronald C. Smith, Pearson Education, Inc., One Lake Street, Upper Saddle River, NJ 07458, Phone (201) 236-7000.
- Roofing Construction and Estimating, Daniel Atcheson, 1995, (Reprinted 2022), Craftsman Book Company, (800) 829-8123, [www.craftsman-book.com/products](http://www.craftsman-book.com/products)
- Placing Reinforcing Bars, Recommended Practices, 2019 or later printing, 10th edition, Concrete Reinforcing Steel Institute, Publisher- Concrete Reinforcing Steel Institute, 933 North Plum Grove Rd, Schaumburg, IL 60173, Phone (800) 328-6306, <http://www.crsi.org/>
- SDI (Steel Deck Institute) Manual of Construction with Steel Deck, 2016, Publisher-Steel Deck Institute, PO Box 25, Fox River Grove, IL 60021, Phone (847) 458-4647, Fax (847) 458-4648, <https://www.sdi.org/publications-2/publications/>
- The Contractor's Guide to Quality Concrete Construction, 2018, 4th Edition, American Concrete Institute, (248) 848-3700, <https://www.amazon.com/Contractors-Guide-Quality-Concrete-Construction/dp/1641950471>
- Developing Your Stormwater Pollution Prevention Plan - A Guide for Construction Sites, United States Environmental Protection Agency, 2007; EPA Document number 833R06004; EPA National Service Center for Environmental Publications, PO Box 42419 Cincinnati, OH 45242-3408; 800-490-9198  
This document can be downloaded as a pdf for free or it can be ordered as a hard copy through the EPA for free.

To order online for free, do a Google search for the EPA document number 833R06004. Enter into the search bar ONLY the document number 833R06004 and no other characters.

Then select the website option: nepis.epa.gov, then scroll down and choose the document title Developing Your Stormwater Pollution Prevention Plan - A Guide for Construction Sites, then choose the USPS icon and fill out the form with name and address.

ANSI/EIMA 99-A-2017: Standard for Exterior Insulation and Finish Systems (EIFS) and EIFS with Drainage, 2017, ANSI/EIMA,  
<https://www.mycontractorslicense.com/ANSI-EIMA-99-A-2017-p/ansi-eima-1book.htm>

Reference material may be highlighted, underlined, and/or indexed. They must be otherwise unmarked (not written in) and may not contain additional papers (loose or attached). THESE REFERENCES WILL NOT BE AVAILABLE IN THE EXAMINATION CENTER. References may be tabbed/indexed with permanent tabs only. Temporary tabs, such as Post-It notes, are not allowed and must be removed from the reference before the exam will begin.