

# CMCA<sup>®</sup>

CERTIFIED MANAGER OF  
COMMUNITY ASSOCIATIONS<sup>®</sup>

## STUDY GUIDE

SETTING THE STANDARD FOR COMMUNITY  
ASSOCIATION MANAGERS WORLDWIDE

# CMCA<sup>®</sup>

## STUDY GUIDE

### DISCLAIMER

This study guide is a compilation of CAMICB's identified knowledge areas and tasks for the CMCA examination. Its purpose is not to teach the competencies tested in the CMCA examination but to provide a clear understanding of test content, structure, and procedure. This approach is intended to equip candidates with the understanding necessary to confidently navigate the preparation and examination process.

It is important to note that eligibility to sit for the Certified Manager of Community Associations (CMCA) examination is independent of the purchase or use of any preparation materials, including this study guide. While all resources made available by CAMICB are aimed at aiding your exam preparation, it should be recognized that use of any particular resource does not guarantee a passing score on the examination.

**If you are looking for additional information about policies and process related to taking the CMCA examination, please visit [www.camicb.org](http://www.camicb.org) and download the CMCA Handbook.**

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## LETTER FROM THE EXECUTIVE DIRECTOR

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Dear CMCA Candidate,

Welcome to your journey towards becoming a Certified Manager of Community Associations (CMCA®)!

At the Community Association Managers International Certification Board, we understand the importance of being well-prepared for the CMCA examination. This Study Guide is crafted to provide a clear understanding of the exam's content, structure, and procedures, rather than teaching the competencies themselves. This approach is intended to equip you with the necessary understanding to confidently navigate the examination, knowing what to expect.

As you delve into this guide, you will find the CMCA exam content outline, including detailed descriptions of the knowledge areas crucial for the exam. Each section of the content outline is designed to clarify the responsibilities and tasks you will be tested on, serving as your roadmap to a comprehensive study plan. By integrating the insights from this guide with your own professional experience, you can tailor an effective exam preparation strategy that best suits your needs.

Remember, success in the CMCA examination requires not just familiarity with the content but also a well-structured approach to preparation. This process is about more than just achieving certification; it lays the groundwork for a thriving career in community association management. Embrace the richness of this learning opportunity, absorbing the knowledge that will empower your professional growth.

We at CAMICB are committed to supporting you every step of the way on your path to certification. Our team is here to assist if you have any questions or need further guidance. Best of luck in your studies and your future endeavors in community association management.

Very truly yours,

A handwritten signature in blue ink that reads "Matthew Green". The signature is fluid and cursive, with the first name "Matthew" and last name "Green" clearly distinguishable.

Matthew Green, CAE  
Executive Director

## SECTION 1: CAMICB AND THE CMCA

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Begin your journey of advancement with the Community Association Managers International Certification Board.

Our journey began with a vision to not just set standards but to elevate them, creating a certification to stand as a beacon of proficiency and dedication in community association management. In October 1995, CAMICB was incorporated by the Community Associations Institute (CAI) to administer the Certified Manager of Community Associations (CMCA). The result was a comprehensive credentialing program that recognizes individuals who demonstrate proficiency in a rigorous body of knowledge as well as dedication to upholding the highest standards of professional conduct.

As we raise the bar for aspiring CMCA credential holders, CAMICB mirrors that commitment in our own pursuit of excellence through third-party accreditation. Since earning accreditation from the National Commission for Certifying Agencies (NCCA) in 2010 and the American National Standards Institute (ANSI) under ISO 17024 in 2021, CAMICB has proudly maintained dual accreditation—a distinction achieved by only a select few credentialing bodies worldwide. This accomplishment underscores CAMICB's dedication to quality, integrity, and global recognition of the CMCA.

For those holding the CMCA credential, this dual accreditation provides tangible assurance of the certification's credibility. It also instills confidence among employers, clients, and stakeholders that a manager who holds the CMCA has met the rigorous requirements set by an internationally accredited credentialing program.

After 30 years, CAMICB's mission now goes beyond certification — it's about enhancing the entire community association management profession. Join us in this pursuit of excellence, where knowledge meets dedication, and professionals are celebrated for their exceptional contributions to the field.

### THE CMCA CREDENTIAL

The Certified Manager of Community Associations (CMCA) is the Essential Credential™ for community association managers. It stands as an invaluable asset for community managers looking to advance their careers.

Successfully passing the rigorous CMCA exam demonstrates a solid understanding of diverse business operations in community association management. Adherence to the CMCA Standards of Professional Conduct is evidence that the manager is ethical and professional. Compliance with continuing education and recertification requirements proves the manager's commitment to continuous learning and self-improvement. Further, this internationally recognized and dually accredited credential provides a portable career advantage, allowing managers to demonstrate their qualifications and operate in various markets globally.

Community association boards and management companies can trust that a CMCA-credentialed manager has the expertise and qualifications required to safeguard community assets, ensuring homeowners' peace of mind and preserving property values. Moreover, the CMCA serves as a valuable benchmark for employers, offering a reliable standard to assess potential employees. Employers can trust that the knowledge and skills required to obtain the CMCA are rooted in extensive research and practical experience within the community association management field.

### EXAM DEVELOPMENT

CAMICB develops and maintains the CMCA exam in working partnership with the Human Resources Research Organization (HumRRO), an industry leader in developing high-stakes operational assessments. HumRRO's psychometricians and test development specialists bring objective expertise and proven assessment methodologies that help ensure the exam is built on solid psychometric principles. CAMICB partners with HumRRO to guarantee that the CMCA exam is developed and maintained in full adherence to the core principles of psychometrics – the science of measuring knowledge through assessment.

Equally essential to the exam's ongoing development is the CMCA Exam Development Committee. This group of over 70 volunteer subject matter experts (SMEs) brings firsthand industry knowledge and practical experience, contributing to tasks such as shaping exam content, refining questions, and pinpointing emerging topics. This highly diverse committee includes managers at various stages of their careers, with varied professional backgrounds and representation from multiple countries. This breadth of real-world perspectives ensures the exam remains balanced, relevant, and aligned with the professional standards of community association management.

The combined expertise of CAMICB staff, HumRRO's assessment specialists, and the volunteer SMEs creates a robust and credible exam. CAMICB's oversight guarantees alignment with its mission, HumRRO's scientific methodologies uphold the exam's technical quality, and the SMEs' industry-specific insights keep the content responsive to evolving needs. The combined efforts of these groups form the foundation for a trusted and high-caliber certification.

Exam development work falls into two broad categories: ongoing maintenance and updates based on job analysis.

## EXAM MAINTENANCE

Maintenance involves a continuous, year-round process to ensure the CMCA exam accurately measures the knowledge and skills required of community association managers. Under the guidance of HumRRO's test development specialists, a team of volunteer subject matter experts (SMEs) regularly reviews new and existing questions to confirm clarity, relevance, and technical accuracy. Individually and in groups, these experts refine or replace items as needed, ensuring every question meets exacting standards before being included on an exam form. New exam forms are regularly assembled and carefully evaluated prior to their release, helping maintain the exam's overall integrity and alignment with current industry practices.

## JOB ANALYSIS

Periodic job analyses provide a foundation for more substantial updates that keep the exam current and reflective of actual industry demands. Job analysis is a systematic process used to identify both the essential tasks involved in a profession and the knowledge, skills, and abilities needed to perform them effectively. The process concludes with the development of exam specifications (also known as a content outline), which define the topics covered on the exam. Completing a thorough job analysis is the cornerstone of any legally defensible credentialing program.

CAMICB's most recent job analysis study took place from June 2021 to December 2022. The study comprised several phases of extensive research, including a validation survey that returned over 3,000 responses, offering diverse perspectives from the community association management field. Members of the Exam Development Committee then contributed to creating a job task list and interpreting these findings. The result was an updated content outline reflecting shifts in the profession—adaptations to evolving environmental, social, political, and regulatory conditions that early-career managers must navigate. These changes took effect in December 2024. Learn more about the updates to the exam in Section 2.

## STUDY GUIDE AND HANDBOOK

This study guide provides information on the content and structure of the CMCA exam, as well as available exam preparation resources and guidance. For information on the application process, testing accommodations, exam delivery, and all other CMCA program policies, refer to the [CMCA Handbook](#).

## SECTION 2: THE CMCA EXAM

The Certified Manager of Community Associations (CMCA) is a standardized multiple-choice examination designed to assess the foundational knowledge of community association management expected from an early-career manager.

The 2.5-hour exam comprises 120 questions: 100 scored and 20 unscored pilot-test items. Pilot items have no bearing on the candidate's score; CAMICB includes them to gather statistical data on their effectiveness before potentially incorporating them as scored items in future exams. Each question contains four response options, only one of which is the correct or best answer. Candidates must select the correct or best answer from these options.

### UNDERSTANDING THE CONTENT OUTLINE

The content outline serves as a blueprint for the CMCA exam, encompassing the entire body of knowledge assessed by the exam. It provides a structured breakdown of all the topics the exam is designed to cover. The content outline is organized into six domains, which are further divided into knowledge statements and task statements.

**Domains:** The entire body of knowledge for the CMCA is divided into six broad categories, or domains, each representing a key area of professional competence.

Each domain is assigned a specific percentage, or weight, to reflect how critical each domain is to the role of a community association manager and how frequently the associated tasks and skills are utilized in the profession.

The assigned percentages directly influence the number of exam questions dedicated to each domain. A higher percentage means that more questions will be related to that particular domain, ensuring that candidates are thoroughly tested on the most important and frequently applied areas of knowledge.

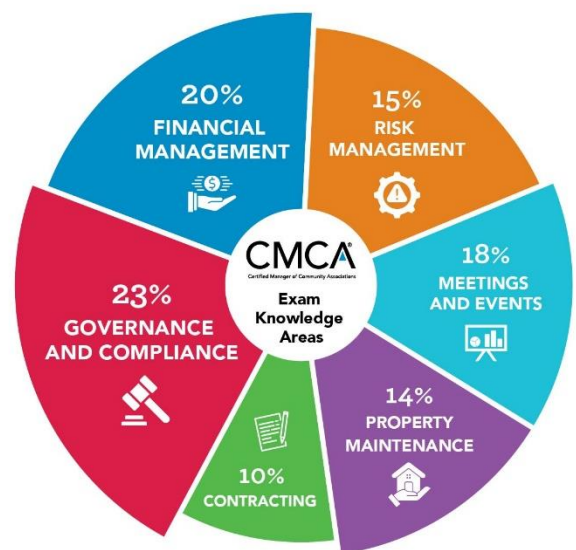
Within the content outline, domain sections begin with a summary of the overall competencies covered, followed by knowledge statements and task statements.

**Knowledge Statements:** Within each domain are more specific statements that describe precisely what a candidate should know or understand in order to be competent in that area. Each exam question is linked to one of the knowledge statements, ensuring that every question reflects a specific, validated component of the established content outline.

**Task Statements:** Each domain also includes task statements, structured into sub-domains. These statements articulate what a qualified candidate should be able to do. If a candidate understands the knowledge outlined in the knowledge statements, they should be capable of applying that knowledge to perform the tasks described in the task statements. It's another way of viewing the same competencies.

### HOW TO USE THE CONTENT OUTLINE

CMCA candidates are recommended to use the content outline as a roadmap for their exam preparation strategy. By reviewing the domains and the related knowledge and task statements, candidates can identify the key topics they need to understand.



Some candidates may choose to focus first on the knowledge statements to build a foundational understanding before tackling the tasks; others may find it more beneficial to start with the task statements to identify the specific skills they need. There is no single right approach—candidates can use whichever method best fits their learning style and needs, as both sets of statements ultimately represent the same core competencies.

Candidates might also choose to prioritize their study efforts according to the percentage, or weight, assigned to each domain, allowing them to allocate more time to areas that will appear more frequently on the exam.

Ultimately, the content outline serves as a guide for focused, efficient studying, helping candidates avoid guesswork by showing exactly what the exam is designed to measure and where to invest their preparation time.

**STUDY TIP:** Use the content outline as a self-assessment tool by employing a simple 1–3 rating scale for each knowledge and task statement. For example, assign a **1** if the concept is entirely unfamiliar, a **2** if it's somewhat understood but needs review, and a **3** if it's well understood. This quick exercise helps pinpoint gaps in understanding and highlight areas that need more study time. From there, focus preparation efforts on the less familiar topics and/or the domains with higher weighting. This targeted approach ensures that time and energy are spent strengthening areas that will have the greatest impact on exam performance. Later in the study process, repeating this self-assessment can help measure progress and reveal any remaining gaps that need further attention. Download the CMCA Self-Assessment to assist in this process.

More study recommendations are available in Section 3.

## RECENT CHANGES TO THE CONTENT OUTLINE

The CMCA exam content outline was updated in December 2024 as part of a routine, five-year cycle of review and improvement. This revision, based on a comprehensive job analysis study, ensures the content outline remains current and reflects the competencies most relevant to early-career community association managers. The updated content outline reflects changes to the weights, or percentage allocations, of most domains. Domains like *Meetings and Events*, *Property Maintenance*, and *Risk Management* are more heavily featured, while *Contracting* is less emphasized. The *Human Resources* domain has been removed entirely.

On a more granular level, many knowledge and task statements have been updated for clarity and precision. Much of the underlying knowledge remains largely unchanged. However, several new knowledge statements will introduce questions on emerging topics such as environmental sustainability, facility energy management, and disaster management plans. Candidates are recommended to thoroughly review the content outline to gain a clear understanding of the areas critical for success on the CMCA exam and, by extension, in their roles as community association managers.



## THE CMCA EXAM CONTENT OUTLINE

Updated December 2024

### GOVERNANCE AND COMPLIANCE (23%)

An association manager must demonstrate competence in the administration of organizational accountability, decision transparency, and legal accountability, including policy development, rule enforcement, communication, and delineation of roles and responsibilities, to (a) ensure the association is in compliance with all governing documents and legal requirements, (b) ensure rules and policies are applied in a fair and consistent manner, (c) cultivate and promote a positive and peaceful community environment, and (d) ensure the board, association members, and other parties have a clear understanding of the governing documents, relevant laws, and when to seek legal clarification or interpretation.

#### KNOWLEDGE STATEMENTS

Knowledge of the procedures for managing unrecoverable debts

Knowledge of the purposes and components of disclosure statements

Knowledge of the principles of assessment/debt collection

Knowledge of the principles and components of collection policies

Knowledge of the types and purposes of community association governing documents

Knowledge of due process principles and procedures

Knowledge of the principles and procedures for establishing association rules and architectural and/or aesthetic guidelines

Knowledge of the principles of legislation and policy development

Knowledge of the types and purposes of restrictions

Knowledge of the types and purposes of board resolutions

Knowledge of governance issues that require legal review

Knowledge of the procedures for transitioning governance of the association from developers to owners

Knowledge of the types and purposes of committees established by the board

Knowledge of the roles, rights, and responsibilities of board members and officers

Knowledge of the roles, rights, and responsibilities of community association managers

Knowledge of the roles, rights, and responsibilities of members of the community association

Knowledge of the types of community associations

Knowledge of conflict resolution strategies and techniques

#### JOB TASK STATEMENTS

##### ***Enforce association rules and regulations.***

Review association governing documents.

Assess association operations to determine if they are in compliance with the association's governing documents.

Prepare and/or update procedures for promoting compliance with association rules, policies, and guidelines.

Enforce association rules, policies, and guidelines.

Document violations of association governing documents, rules, policies, and/or guidelines.

Implement the collection policy adopted by the board (e.g., preparing and/or issuing notices for assessment payments, imposing late fees, suspending privileges and/or voting rights).

##### ***Provide information and/or guidance on association rules, policies, and procedures.***

Provide information and/or guidance to the board on the development and enforcement of association rules, policies, and/or procedures.

Coordinate with qualified parties (e.g., attorney, legal representative) to provide information and/or guidance to the board on laws, statutes, ordinances, and other legal requirements that impact the association.

Compile and distribute information pertaining to the governance of the association (e.g., legal updates, decisions and actions taken at board meetings).

Provide information and/or guidance to the board on the roles and responsibilities of association members and stakeholders (e.g., directors, officers, committee members, owners, association managers).

Provide information and/or guidance to the board on the association's responsibilities for the maintenance of association assets.

#### ***Resolve complaints, disputes, grievances, and conflicts among individuals and/or groups.***

Document complaints, disputes, grievances, and/or conflicts submitted by association members, residents, employees, service providers, and/or board members.

Coordinate with qualified parties (e.g., the board, legal representative, specialists) to investigate and resolve complaints, disputes, grievances, and/or conflicts submitted by association members, residents, employees, service providers, and/or board members.

#### ***Process, store, and maintain business and administrative information, data, and records.***

Maintain directories of community information (e.g., preferred service providers, physical amenities, hours of operation, owner and association responsibilities).

Organize, store, and maintain association documents, files, and records (e.g., membership lists, contracts, owner files, meeting minutes, board nominations, corporate register, invoices, insurance policies, enforcement notices, information required by law).

Review and/or process the association's corporate registration.

Process owners' requests for architectural and/or aesthetic improvements, changes, or variances.

## **FINANCIAL MANAGEMENT (20%)**

An association manager must demonstrate competence in the administration and stewardship of association finances, including assessment collection, budgeting, investments, and reserve/sinking funds, to (a) ensure budgets and other financial documents are prepared accurately, (b) promote the financial well-being and stability of the association, (c) help the board and association understand the financial condition of the association, (d) build positive relationships that foster trust and confidence with the board and association members, (e) maintain awareness of financial trends that might impact the association, and (f) ensure funds are adequately protected and secured in accordance with board policy and insurance requirements.

### **KNOWLEDGE STATEMENTS**

Knowledge of metrics for evaluating the financial positions of community associations

Knowledge of the principles of accounting

Knowledge of accounting standards

Knowledge of the types and purposes of accounting methods

Knowledge of the causes and impact of unrecoverable debts

Knowledge of reporting requirements for association fund types

Knowledge of the types, contents, and purposes of financial reports and records

Knowledge of tax filing responsibilities and filing options for community associations

Knowledge of the principles of budget formulation

Knowledge of the types of threats to budget estimation

Knowledge of the types and purposes of association budgets

Knowledge of methods for conducting replacement reserve studies/long-term fund analysis/sinking fund studies

Knowledge of the types of financial assets and liabilities

Knowledge of the types of investment opportunities available to associations

Knowledge of investment principles and terminology

Knowledge of the types of income sources for community associations

Knowledge of methods for raising and collecting money for the association

Knowledge of the purposes and characteristics of audits, reviews, and compilations

## **JOB TASK STATEMENTS**

### ***Coordinate and/or monitor the implementation of board-approved financial plans, policies, and procedures.***

Coordinate with authorized parties (e.g., the board, specialists) to conduct and/or update reserve studies.

Provide information and/or guidance to the board on best practices related to reserve fund planning.

Provide information and/or guidance to the board on the implementation of the physical recommendations from the reserve study (e.g., identifying major capital improvements needed in the community).

Provide information and/or guidance to the board on the implementation of the financial recommendations from the reserve study (e.g., identifying and implementing funding sources, reallocating funds, identifying reserve expenditures required to preserve the community).

Monitor the implementation of the investment policies and/or procedures adopted by the board.

### ***Collect and analyze financial data and information.***

Coordinate with qualified parties (e.g., accountants, controllers, bookkeepers) to prepare and/or review financial statements and reports (e.g., balance sheets, statements of revenue and expenses, accounts payable aging report, general ledger detail, bank reconciliations).

Analyze financial data (e.g., revenue, expenditures).

Prepare estimates of projected revenue and expenses.

Investigate and document accounting errors, discrepancies, and variances.

Prepare variance reports for the board (e.g., actual versus budgeted).

### ***Monitor and control the use of financial resources.***

Prepare association budgets.

Submit association invoices and/or bills to the board for authorization of payment.

Review and approve payment of invoices and/or bills (e.g., ensuring contract amount matches amount billed).

Process reimbursement for association expenses (e.g., committee expenses, supplies for board meetings).

Provide information and/or guidance to the board on best practices for reviewing/utilizing financial statements and reports (e.g., balance sheets, statements of revenue and expenses, accounts payable aging report, general ledger detail, bank reconciliations).

Coordinate with professional accountants to process the association's audit/review and tax filing documentation.

## **MEETINGS AND EVENTS (18%)**

An association manager must demonstrate competence in the preparation, facilitation, and documentation of meetings and events, including board meetings, membership meetings, and elections, to (a) ensure the board maintains awareness of current issues that impact the community, (b) ensure meetings are organized, efficient, and effective, (c) build trust and confidence with the board, (d) promote timely decision-making on issues that impact the community, and (e) provide the board with information and guidance to render informed decisions on behalf of the association.

## **KNOWLEDGE STATEMENTS**

Knowledge of the principles of group dynamics

Knowledge of the procedures for recalling/removing board members and officers of the board

Knowledge of the procedures for nominating board member candidates
Knowledge of the procedures for conducting board member elections
Knowledge of the types of election materials and tools
Knowledge of the principles and procedures for recording minutes at board meetings
Knowledge of the types, contents, and purposes of supporting documentation for association meetings
Knowledge of the contents and purposes of management reports
Knowledge of the procedures for calling association meetings
Knowledge of the principles and procedures for conducting association meetings
Knowledge of the principles and procedures for conducting executive/closed session meetings of the board
Knowledge of meeting facilitation techniques
Knowledge of the types and purposes of association meetings
Knowledge of the types of community events offered by community associations
Knowledge of presentation techniques
<b>JOB TASK STATEMENTS</b>
<b><i>Prepare for association elections.</i></b>
Verify association members' eligibility to participate in elections.
Assign/Appoint registrars, inspectors of election, or ballot counters for association elections.
Collect and process election ballots.
<b><i>Prepare for association meetings and/or community events.</i></b>
Prepare and/or update calendars for meetings and/or events (e.g., board meetings, membership meetings, parties, fundraisers, networking events).
Reserve and/or confirm venues and spaces for community events (e.g., contacting venue staff, confirming attendee registration).
Prepare and distribute meeting notices, agendas, and/or schedules.
Prepare and distribute packets for board meetings (e.g., agenda, management report, prior meeting minutes, financial report, memos, correspondence, action item lists).
Coordinate the attendance of qualified parties (e.g., reserve specialists, lawyers, insurance agent, auditors, vendors) at board and/or membership meetings.
Prepare venues and spaces for meetings and/or events (e.g., purchasing materials, arranging furniture, setting up audio and/or video equipment).
Prepare registration materials for meetings, elections, and/or events (e.g., rosters, sign-in sheets, signature cards).
Calculate and/or confirm quorums for board and/or membership meetings.
Conduct/Facilitate orientation programs for new board members.
<b><i>Facilitate or conduct board and/or membership meetings.</i></b>
Direct or conduct board and/or membership meetings (e.g., obtaining and assigning the floor, facilitating homeowner forum, calling for motions).
Assist the board in directing and/or conducting board and/or membership meetings (e.g., providing information about past decisions, monitoring time spent on each topic, adhering to meeting rules, responding to disruptions).
Document meeting minutes.
Prepare and/or update lists of action items based on decisions made by the board.
Deliver presentations at board and/or membership meetings on topics that impact the association.
Provide information and/or guidance to the board and/or association membership on meetings, elections, and/or events (e.g., requirements, procedures).

## RISK MANAGEMENT (15%)

An association manager must demonstrate competence in the coordination and/or implementation of internal controls, including risk assessment and analysis, auditing, reporting, emergency response, and insurance, to (a) promote the financial well-being and stability of the association, (b) mitigate the association's risk exposure and liability, (c) protect assets, people, and property, and (d) identify when to rely on external experts and specialists (e.g., insurance agents, risk specialists).

### KNOWLEDGE STATEMENTS

Knowledge of the principles of insurance

Knowledge of the types and purposes of insurance coverages, endorsements, exclusions, and clauses

Knowledge of insurance requirements for community associations

Knowledge of procedures for filing insurance applications and claims

Knowledge of risk management principles and practices

Knowledge of the types and purposes of financial and accounting controls

Knowledge of the types and purposes of internal controls for protecting physical assets

Knowledge of the principles and procedures for maintaining the security and confidentiality of sensitive information

Knowledge of the purposes and components of disaster management plans

Knowledge of the types of environmental issues that impact community associations

Knowledge of the types of exposure to loss that impact community associations

### JOB TASK STATEMENTS

#### ***Coordinate risk management activities, projects, or services.***

Coordinate with authorized parties (e.g., the board, insurance companies, adjusters, other agents of the association) to submit and/or settle insurance claims.

Coordinate with authorized parties (e.g., the board, consultants/specialists) to conduct security/safety assessments (e.g., evaluating camera placement/operation, identifying security system need, identifying access control weaknesses, verifying that lighting is operational and adequate).

Coordinate with authorized parties (e.g., the board, consultants/specialists) to implement and/or monitor safeguards/internal controls for mitigating risks and/or threats to the association (e.g., theft, embezzlement, vandalism).

Procure and/or stock emergency supplies and equipment (e.g., first aid kits, fire extinguishers, radios, defibrillators, wheelchairs).

#### ***Coordinate the development, updating, and implementation of risk management policies and procedures.***

Coordinate with authorized parties (e.g., the board, consultants/specialists) to prepare and/or update risk management policies and procedures.

Coordinate with authorized parties (e.g., the board, consultants/specialists) to prepare and/or update emergency/disaster management plans.

Coordinate with authorized parties (e.g., the board, consultants/specialists) to prepare and/or update information security policies and procedures (e.g., data privacy, file retention and destruction, surveillance data).

Coordinate with authorized parties (e.g., the board, consultants/specialists) to prepare and/or update facility security policies and procedures.

#### ***Coordinate risk assessments to identify risks, threats, weaknesses, and other hazards.***

Coordinate with qualified parties (e.g., specialists, service providers) to conduct and document risk and/or threat assessments.

Coordinate with insurance providers to conduct insurance appraisals.

Review insurance policies to ensure they provide coverage that meets requirements set forth in the governing documents.

***Provide information and/or guidance on risk management principles, practices, and issues.***

Distribute information about insurance policies and limitations of coverage to the board and/or association members.

Provide information to association members on their responsibilities for obtaining and maintaining insurance coverage (e.g., liability, property, content, improvements).

Coordinate with qualified parties (e.g., specialists, service providers) to respond to emergency incidents (e.g., contacting first responders, photographing evidence, contacting restoration services).

## **PROPERTY MAINTENANCE (14%)**

An association manager must demonstrate competence in the administration of programs and activities that preserve the operational and physical condition of association property, including site inspections, preventative maintenance, oversight, and timely reporting, to (a) ensure parties entrusted with the care and operation of association assets are held accountable, (b) ensure the board maintains awareness of current issues that impact association assets, (c) promote, protect, and increase property values, (d) mitigate risks from physical hazards, and (e) prevent losses due to deferred maintenance.

### **KNOWLEDGE STATEMENTS**

Knowledge of the types of materials and equipment used for constructing and repairing residential facilities

Knowledge of the types, contents, and purposes of property maintenance reports

Knowledge of the purposes and components of property maintenance plans

Knowledge of the types of hazardous and non-hazardous goods used by community associations

Knowledge of the principles of facility energy management

Knowledge of the principles of environmental sustainability

Knowledge of the types and purposes of maintenance programs

Knowledge of the types and purposes of maintenance management systems and tools

Knowledge of the types of property maintenance activities

### **JOB TASK STATEMENTS**

***Conduct and/or coordinate site visits or property inspections.***

Conduct site visits and/or surveys to identify and list the association's physical assets (e.g., recreation/fitness facilities, swimming pools, maintenance equipment and tools, boilers, parking areas, perimeter walls).

Conduct site visits and/or property inspections to identify violations of association governing documents (e.g., landscaping alterations, deviations from community standards, unapproved exterior modifications).

Conduct site visits and/or property inspections to identify property maintenance needs (e.g., cracked sidewalks, peeling paint, wood rot, broken fences, malfunctioning elevators, rust, cracks in the foundation, leaks, standing water).

Coordinate site visits and/or property inspections with qualified parties (e.g., service providers, the board, committees).

Conduct site visits to evaluate the progress and/or completion of maintenance activities/projects.

***Direct and/or coordinate property maintenance activities, projects, or services.***

Prepare and/or update property maintenance plans, schedules, calendars, and/or responsibility charts.

Prepare and/or update maintenance and operational processes and procedures.

Coordinate with qualified parties (e.g., service providers, specialists) to develop specifications for maintenance projects and tasks.

Direct and/or coordinate with service providers to perform maintenance activities (e.g., routine, preventative, emergency, breakdown).

Schedule service providers to perform maintenance and repairs.

Investigate maintenance inquiries and requests submitted by association members and/or residents.

Prepare work orders for maintenance and/or repair services.

***Prepare, compile, and/or or update maintenance documentation.***

Prepare property inspection reports and/or site visit reports.

Compile and/or review property inspection reports developed by service providers.

Document maintenance inquiries and requests submitted by association members and/or residents.

Track maintenance needs, requests, and responses using maintenance management systems.

Monitor and document service providers' progress, performance, and/or compliance with contractual obligations.

## **CONTRACTING (10%)**

An association manager must demonstrate competence in the administration of service or repair contracts, to (a) ensure the most qualified service providers are selected to perform work on behalf of the association, (b) ensure service providers perform effective, efficient, and high quality work, (c) build positive, professional relationships that foster trust and confidence with the board, association members, employees, and service providers, and (d) ensure and maintain accountability and oversight of service providers.

### **KNOWLEDGE STATEMENTS**

Knowledge of the contents and components of requests for proposals, bids, or quotes

Knowledge of the procedures for evaluating and selecting proposals, bids, or quotes

Knowledge of contract types

Knowledge of contract provisions

Knowledge of contract management procedures

Knowledge of the purposes and contents of management agreements

Knowledge of insurance requirements for vendors/contractors

### **JOB TASK STATEMENTS**

***Identify service providers to fulfill service or repair contracts.***

Prepare requests for proposals (RFPs) to obtain bids from service providers.

Prepare bid analyses for review by authorized parties (e.g., the board, legal counsel, management company president/CEO).

Coordinate with authorized parties (e.g., the board, legal counsel, CFO, company president/CEO) to review, evaluate, and select bids/quotes.

Obtain and/or verify information about service providers (e.g., qualifications, licenses, credentials, services, pricing).

Conduct interviews with service providers.

***Coordinate the ratification and/or amendment of service or repair contracts.***

Coordinate with authorized parties (e.g., the board, legal counsel, CFO, company president/CEO) to conduct contract negotiations with service providers.

Conduct contract negotiations with service providers.

Coordinate the ratification of service or repair contracts (e.g., obtaining board approval, notifying service providers of contract award).

Coordinate with authorized parties (e.g., the board, legal counsel) to amend service or repair contracts (e.g., increasing service expectations, adjusting cost/timeline, negotiating/executing changes to terms and conditions).



## SECTION 3: EXAM PREPARATION AND STUDY PATHWAY

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This section is designed to support candidates in preparing for the CMCA examination. It begins with a list of exam preparation resources recommended by CAMICB, followed by an optional 8-week study pathway that can be used to organize and plan an exam preparation journey. The section also includes practical test-taking strategies, a set of sample exam questions, and an international glossary of terms. Together, these resources are intended to build confidence and readiness for the examination.

### EXAM PREPARATION RESOURCES

Below is a list of exam preparation resources recommended by CAMICB, with guidance on how to use each resource effectively.

CMCA candidates are encouraged to devote at least 6-8 weeks of dedicated study time prior to taking the exam. For candidates seeking a structured approach, CAMICB has developed a recommended 8-week study plan beginning on page 19. For candidates who prefer to design their own study plan, the resources described below will still be essential.

Regardless of study method, all candidates should begin by reviewing the CMCA exam content outline in Section 2. This review will provide a clear understanding of the knowledge areas and skills evaluated on the exam and will help guide use of the study resources to target individual strengths and areas for improvement.

Each resource described here should be seen as one component of a comprehensive study plan. The most effective preparation strategies incorporate a diverse range of study tools and reference materials to reinforce learning, address different learning styles, and ensure a well-rounded understanding of the exam content. Whether following the suggested study plan or a self-designed schedule, using these resources within a structured approach will maximize preparation efforts.

Links to all resources described below can be found by visiting [camicb.org](https://camicb.org) and clicking on the **Exam Preparation** tab, or by navigating directly to [camicb.org/get-certified/cmca-examination-preparation](https://camicb.org/get-certified/cmca-examination-preparation). *Use and/or purchase of preparation materials is not required to become eligible to sit for the examination and does not guarantee a passing score.*

### COURSE PARTICIPANT GUIDES

*Available from CAI and other providers with course registration*

Candidates who establish eligibility for the CMCA by completing a prerequisite course are encouraged to use their course Participant Guide as a resource during exam preparation. Manuals from courses such as CAI's *M-100*, Tinnelly Law's *Building Community*, and Lazega & Johansen's *Love Thy Neighbor* cover many of the fundamental terms, concepts, and practices tested on the CMCA exam and can serve as a strong foundation for study.

While participant guides are highly valuable, no single course or manual covers all the information on the CMCA exam content outline. These manuals should not be viewed as the sole resources needed to pass the CMCA. CAMICB recommends a well-rounded study approach to gain a broad knowledge base.

**Purpose:** Participant Guides provide thorough (though not exhaustive) coverage of community association management principles and are often some of the most detailed resources available for exam preparation. They reinforce concepts introduced in coursework and serve as reference tools for reviewing core knowledge areas.



**How to Use:**

- Revisit the Participant Guide from the prerequisite course completed to refresh familiarity with key terms and concepts.
- Focus study on sections that align with areas identified for improvement when reviewing the exam content outline.
- Use the guide alongside other recommended study resources to ensure exposure to all knowledge areas tested on the exam.
- Candidates who completed a state-specific prerequisite course should note that the CMCA exam is international in scope and not tailored to state laws or requirements.

## CMCA QUIZLET

*Free online resource from CAMICB*

The [CMCA Quizlet](#) is a set of digital flashcards created by CAMICB to help candidates review key terms and definitions from the exam content outline. This resource is best used as a quick-reference tool for reinforcing vocabulary rather than for gaining in-depth understanding of exam concepts.

**Purpose:** Quizlet supports memorization and recall of essential terminology that may appear on the CMCA exam.

**How to Use:**

- Work through flashcards by exam domain to practice definitions.
- Use short, frequent sessions to strengthen memory through repetition.
- Rather than just memorizing, connect terms to real-world scenarios whenever possible. Ask, “Where have I seen this term in real practice?”

## CMCA PRACTICE EXAM

*Online resource available for purchase from CAMICB*

CAMICB offers an online [CMCA Practice Exam](#) for candidates seeking familiarity with the type and format of questions used on the CMCA examination. The Practice Exam includes questions that previously appeared on past forms of the CMCA exam but no longer appear on current versions.

Candidates may purchase one attempt at the Practice Exam for \$25 or two attempts for \$40. As with all CMCA exam preparation materials recommended by CAMICB, purchase and/or use of this resource is entirely optional.

**Note:** *The Practice Exam is not designed to predict pass/fail outcomes and should not be used as a definitive measure of exam readiness. It contains a limited number of questions and does not cover the full breadth of exam content, nor does the testing experience replicate testing center conditions.*

**Purpose:** The Practice Exam is intended to familiarize candidates with the wording, structure, and format of CMCA exam questions, as well as simulating the functionality of an online testing environment. At the end of the practice exam, it also provides answer to each question and a test summary to support targeted review.

### How to Use:

- Use the Practice Exam to become familiar with the style, structure, and pacing of CMCA questions.
- Treat the questions as practice in recognizing phrasing and format, not as material to memorize. Remember that the Practice Exam items will *not* appear on active forms of the CMCA exam.
- Revisit related study resources to strengthen understanding of concepts highlighted by missed questions.

## BEST PRACTICES REPORTS

*Available as free electronic downloads from FCAR*

This series of reports published by the Foundation for Community Association Research (FCAR) aims to identify and encourage best practices in specific topic areas. These publications document criteria for best practices and then apply those principles using real-life case studies. Candidates can utilize the [Best Practices Reports](#) to focus their study on particular knowledge areas that they want to improve upon.

Best Practices Report Subjects	
Community Harmony and Spirit	Community Security
Energy Efficiency	Ethics
Financial Operations	Governance
Green Communities	Maintenance
Natural Disasters	Reserve Studies
Strategic Planning	Transition

**Purpose:** Best Practices Reports provide industry-documented standards and practical examples that highlight how community associations address common challenges and achieve excellence in management.

### How to Use:

- Review volumes that cover knowledge areas where further study or reinforcement is needed.
- Use the case studies to connect concepts from the exam content outline to real-world applications of best practices.
- Supplement other study resources with practical examples and expert recommendations.

## CMCA EXAM PREPARATION E-LEARNING COURSE

*Free online resource from CAMICB*

This [interactive course](#) is available to CMCA candidates as a self-paced, on-demand resource. The course is divided into eight modules across two parts. The first half focuses on planning an effective study approach, developing study skills, and applying test-taking strategies. The second half provides content review in three knowledge areas often considered more challenging: *Risk Management*, *Financial Management*, and *Governance and Compliance*.

Please note that the course was developed using a previous version of the CMCA Content Outline. As a result, certain modules or sections may not directly align with the current examination specifications. These areas can still serve as supplemental learning resources, but they are **not essential for exam preparation**. Candidates are strongly encouraged to focus on the first four modules, which cover study strategies and exam preparation tips, as they remain fully relevant.

**Purpose:** This course supplements exam preparation by offering structured, interactive modules that combine video, reading, and activities. It is especially helpful for candidates who benefit from guided, visual learning.

**How to Use:**

- Use the initial modules to build effective preparation habits and learn test-taking strategies.
- Use the content-focused modules to reinforce understanding in complex areas.
- Treat the course as a supplemental tool designed to complement, not replace, other study resources.

**GUIDES FOR ASSOCIATION PRACTITIONERS**

*Printed and digital copies available for purchase from CAI*

The Community Associations Institute (CAI) publishes the [Guides for Association Practitioners \(GAP\)](#) series as reference material for community association managers. Each volume addresses a specific aspect of community association management, beginning with an overview and progressing to a more detailed discussion of principles, practices, and applications.

There are more than two dozen GAP volumes available; however, CAMICB specifically recommends the following six as part of a comprehensive CMCA exam preparation plan. These volumes are available from CAI for individual purchase or as a bundle (called the **CMCA Study Kit**) at a discounted rate.

GAP Volume Title	Page Count
<b>Bids &amp; Contracts: How to Find the Right Community Association Professional</b>	<b>22</b>
<b>Drafting Rules: How Community Associations Maintain Peace &amp; Harmony</b>	<b>34</b>
<b>Insurance: How Community Associations Protect Themselves</b>	<b>56</b>
<b>Meetings &amp; Elections: How Community Associations Exercise Democracy</b>	<b>62</b>
<b>Reserve Studies and Funds: How &amp; Why Community Associations Invest Their Assets (Third Edition)</b>	<b>68</b>
<b>Risk Management: How Community Associations Protect Themselves</b>	<b>66</b>

**Purpose:** The GAP series provides in-depth explanations of core management practices, reinforced with real-world examples and professional standards. These resources are particularly valuable for clarifying complex or unfamiliar topics and for building context around the exam content outline.

**How to Use:**

- Purchase the complete **CMCA Study Kit** for comprehensive coverage or select individual volumes that address specific areas needing reinforcement.
- Use them to supplement the CMCA Study Guide, sample questions, and other exam resources.
- Ideal for candidates who want more context or industry examples

## CMCA STUDY PATHWAY PLAN

The CMCA Study Pathway Plan is a structured, eight-week preparation program designed to help candidates navigate the exam process with clarity and confidence. The plan begins with a two-week *Pre-Study Phase*, focused on orientation and self-assessment. During this stage, candidates review the CMCA Handbook, become familiar with exam policies and logistics, and complete the CMCA Self-Assessment to identify knowledge gaps and establish study priorities. This is followed by a six-week *Active Study Phase*, which provides a structured framework for targeted study, reinforcement, and practice across all exam domains. Together, these phases ensure candidates are fully prepared and strategically focused from day one. This guide outlines a structured eight-week approach that introduces key resources, study strategies, and tools to help build both knowledge and confidence. While this plan can serve as a helpful roadmap, *it is not a required sequence and does not guarantee a passing score on the CMCA exam*. Every candidate enters the exam preparation process with different experience levels, learning styles, and time commitments. This plan may be especially useful for candidates that are new to the community association management field, have never taken a professional certification exam before, prefer to follow a structured approach to studying, or want to leverage existing experience while systematically addressing knowledge gaps.

This plan is designed to require approximately 5-10 hours of study per week during the active phase (weeks 1-6), though the pace and timing can be adjusted based on schedule, learning needs, and confidence level with each knowledge domain. For example, candidates with strong experience in Financial Management may spend less time on that domain and allocate more hours to another area where they feel less confident.

When preparing for the CMCA examination, it is important to recognize that each of the six knowledge domains are weighted differently. These weightings reflect both the critical importance of each domain to the role of a community association manager and the frequency with which the associated tasks and skills are performed in the profession. The exam evaluates candidates on specific *knowledge statements* (also referred to as Knowledge, Skills and Abilities or KSAs) that define the essential information a candidate must know or understand.

To prepare effectively, study time should be allocated in line with these domain weightings: Governance and Compliance (23%), Financial Management (20%), Meetings and Events (18%), Risk Management (15%), Property Maintenance (14%), and Contracting (10%).

### PRE-STUDY PHASE (WEEKS -2 TO -1)

A successful study plan begins with a clear understanding of what to expect from the CMCA exam and how to direct preparation. To help candidates get started, CAMICB provides several core resources. The CMCA Handbook explains the certification process, exam structure, and essential logistics. This CMCA Study Guide offers a topic-by-topic breakdown aligned with the exam content outline. In addition, a self-assessment tool enables candidates to evaluate their baseline knowledge. Together, these resources create a strong foundation for developing an informed and efficient study strategy.

Two weeks before beginning concentrated study, candidates are encouraged to review the CMCA Handbook. This official guide provides a comprehensive overview of eligibility requirements and the application process. It also explains how to register for the exam, how to schedule a test date, what to expect on exam day, and the key policies governing the examination. Reading the Handbook at the outset ensures an understanding of the deadlines, procedures, and structure of the exam, minimizing the chance of surprises later in the process. By the end of the first week, candidates should have downloaded and read the full Handbook, confirmed their eligibility, submitted their application, familiarized themselves with registration and scheduling logistics, and learned about the available study tools.

One week before beginning focused study, candidates should complete the CMCA Self-Assessment and use it to establish a study plan. This self-assessment tool helps candidates reflect honestly on their familiarity with each domain, identify areas where their knowledge is weaker, and prioritize those topics according to the domain weights. Creating a structured timeline for preparation is critical because it fosters active learning strategies such as retrieval practice, in which candidates recall information from memory to reveal knowledge gaps, and spaced repetition, in which study is spread over time to build stronger retention. Metacognition, or the act of thinking about one's knowledge, is another important benefit of this step, as it promotes deeper learning. By the end of the pre-study phase, candidates should have documented an honest self-assessment of each exam domain, designed a realistic study timeline, and prioritized areas for focused review. A clear, written plan with specific time allocations for each domain signals readiness to move forward and provides a framework that can be adjusted as needed to fit individual schedules.

Week	Phase	Activities	Focus Areas
Week -2	Program Orientation	<ol style="list-style-type: none"> <li>1. Review handbook thoroughly</li> <li>2. Complete registration and scheduling</li> <li>3. Understand study resources and access methods</li> </ol>	<b>CAMICB Website and Applications</b>  <b>Review available resources:</b> Visit the CAMICB <a href="#">website</a> or scroll to the <a href="#">resource overview</a> part of this document
Week -1	Knowledge Assessment	<ol style="list-style-type: none"> <li>1. Complete self-assessment (rate confidence 1-3)</li> <li>2. Determine study priorities</li> <li>3. Map individual study schedule</li> </ol>	<b>Plan how to allocate study time</b> proportionally on domain weight using the <a href="#">CMCA Self-Assessment</a>

## ACTIVE STUDY PHASE (WEEKS 1-6)

The active study phase is a structured, six-week framework designed to help candidates move beyond basic familiarity with the CMCA content areas and toward true mastery. By progressing through targeted review, reinforcement, and comprehensive practice, candidates are encouraged to focus first on their weakest or highest-priority domains before gradually broadening to a balanced review of all topics. This phased approach allows for continuous reinforcement of knowledge, repeated exposure to exam content, and the integration of learning strategies such as retrieval practice and spaced repetition. Rather than relying on cramming or passive reading, candidates should actively test their understanding, identify persistent gaps, and refine their study strategies week by week. While following this pathway does not guarantee success on the examination, it provides a clear and intentional roadmap for preparation that can build both competence and confidence leading into exam day.

*\*KSAs (Knowledge, Skills, and Abilities) represent the knowledge base, practical skills, and applied judgment that the exam is designed to measure within each domain.*

Week	Phase	Activities	Domain Focus
Week 1	Targeted Content Mastery - High Priority Domains	<ol style="list-style-type: none"> <li>1. Quizlet sessions for KSAs rated a 1 or 2 confidence level</li> <li>2. Targeted text reading for complex topics</li> <li>3. Strategic e-learning (current content only)</li> </ol>	<p><b>Primary:</b> Highest-weighted, lowest confidence domain</p> <p><b>Secondary:</b> Next highest-weighted, lowest confidence domain</p> <p><b>For example:</b></p> <p><b>Primary:</b> Governance and Compliance</p> <p><b>Secondary:</b> Financial Management</p>
Week 2	Targeted Content Mastery - Medium Priority Domains	<ol style="list-style-type: none"> <li>1. Continue Quizlet focus on weak KSAs</li> <li>2. Text reading for persistent gaps</li> </ol>	<p><b>Primary:</b> Mid-weighted, lower confidence domain</p> <p><b>Secondary:</b> Next mid-weighted, lower confidence domain</p> <p><b>For example:</b></p> <p><b>Primary:</b> Meetings and Events</p> <p><b>Secondary:</b> Risk Management</p>
Week 3	Comprehensive Review	<ol style="list-style-type: none"> <li>1. Quizlet sessions covering all domains</li> <li>2. Sample questions (from Study Guide)</li> <li>3. Intensive text study for revealed gaps</li> </ol>	<p><b>Balanced coverage of all domains:</b></p> <p><i>Extra time on areas still showing weakness</i></p>
Week 4	Reinforcement and Practice	<ol style="list-style-type: none"> <li>1. Address gaps identified by Study Guide sample questions</li> <li>2. Domain-specific Quizlets – Try contextualizing each term with situations and best practices</li> <li>3. Targeted review sessions</li> <li>4. Take the online CMCA Practice Exam (optional)</li> </ol>	<p><b>Weigh study time by domain importance:</b></p> <p><b>Before taking a practice exam, review the <a href="#">Test Taking Strategies</a> section of this document</b></p>
Week 5	Intensive Review	<ol style="list-style-type: none"> <li>1. Daily focused Quizlet sessions</li> <li>2. Retake one of the test questions sets; the Study Guide sample questions or the online Practice Exam (optional)</li> <li>3. Problem area deep dives</li> </ol>	<p><b>Focus on persistent weak areas:</b></p> <p><i>Maintain all domains but prioritize gaps</i></p> <p><b>Continue to review the <a href="#">Test Taking Strategies</a> section of this document</b></p>
Week 6	Final Preparation	<ol style="list-style-type: none"> <li>1. Quick review of strong KSAs</li> <li>2. Test-taking strategy review</li> <li>3. Final knowledge checks</li> </ol>	<p><b>Light review all domains:</b> <i>Quick refresher prioritizing high-weight areas</i></p>

### Study Reminder: Focus on International Best Practices

The CMCA exam tests candidates' understanding of **best practices**, not state-specific laws, company policies, or unique exceptions seen in the field.

*Study Tip:* Always ask: “What is the standard or best practice, not what I’ve seen done locally?”

Candidates should avoid relying on individual association governing documents, regional or state regulations, or a company’s best practices. Instead, focus on universal principles that can be found in the available study resources.

## TEST-TAKING STRATEGIES

Effective test-taking strategies can play a significant role in improving exam performance. The right approach not only improves performance but also builds confidence and reduces stress. This section highlights proven techniques that help candidates stay focused, manage challenges effectively, and demonstrate their knowledge to the fullest. Candidates are encouraged to reflect on which areas may present the greatest challenges and devote additional attention to those sections.

### Computer-Based Testing (CBT) Strategies

**Use of Testing Tools:** Pearson VUE’s testing platform includes features that allow candidates to flag questions for review, move back and forth between questions, and take notes. Candidates are also supplied with scratch paper and a writing utensil, which must be returned at the end of the exam session. These resources can be used to jot down thoughts, eliminate incorrect answer options, or outline reasoning before committing to a response. Using the tools effectively helps organize thoughts and ensures that mental energy is directed toward the content of the exam.

**Manage Screen Fatigue:** Extended focus on a computer screen can create eye strain and reduce concentration. Candidates should plan to briefly rest their eyes by shifting focus away from the monitor at regular intervals, blinking often, and adjusting posture throughout the exam. These small actions help maintain alertness and preserve energy for the full 150 minutes.

### Time Management Strategies

**The One Minute Guideline:** The CMCA examination includes 120 questions to be completed in 150 minutes. Candidates who aim to spend about one minute per question will ensure that time is distributed evenly across the exam. This pacing also reserves approximately 30 minutes at the end of the session for review.

**The Flag-and-Move Technique:** When met with a question that is particularly challenging, flag it for review and continue to the next question. This strategy helps avoid becoming stuck on a single item and ensures that sufficient time is devoted to addressing the entire exam. Returning to flagged questions later allows candidates to approach them with fresh perspective and within the remaining time.

**The Two-Pass Approach:** Some candidates may find it helpful to work through the exam in two passes. During the first pass, build momentum by only answering the questions that can be addressed with confidence and flagging questions that will require deeper focus or analysis. Use the second pass to return to the flagged questions. This approach conserves energy for the items that demand greater concentration while preventing unnecessary time loss at the beginning of the exam.



## Question Analysis Techniques

**Read Each Question Stem Completely:** The *stem* is the main part of a multiple-choice question—the problem or statement you read first, before the answer choices. Read the stem thoroughly to ensure a clear understanding of what is being asked. Paying close attention to terms, conditions, or qualifiers is essential, as these details may be what determines the correct response. There are no trick questions on the CMCA exam, but subtle distinctions between options mean that careful reading is critical to selecting the best answer.

**Formulate an Answer Before Reviewing Options:** After reading the stem, candidates are encouraged to think of a possible answer on their own before reviewing the four options provided. This practice helps prevent being influenced by the incorrect options, called *distractors*. Distractors are designed to look appealing but are intentionally incorrect. Approaching the answer choices with an idea already in mind increases the likelihood of selecting the correct response.

**Acknowledge the Context:** CMCA exam questions often include a scenario, the details of which will shape the correct response. Pay close attention to context given in the stem. Overlooking or misinterpreting key phrases may lead to selecting an option that seems correct in general but does not fit the situation presented.

**Eliminate Clearly Incorrect Options:** One of the most effective strategies is to rule out options that are obviously wrong. Narrowing the choices from four to two increases the probability of selecting the correct answer and helps focus attention on the most plausible responses.

**Do Not Look for Patterns:** Avoid attempting to identify patterns in answer choices. The sequence of questions is randomized, and any perceived pattern is coincidental. Focusing on each question individually ensures that attention remains on the content rather than on perceived trends.

**Focus on Best Practices:** Always keep in mind that the CMCA exam is designed to assess knowledge of widely accepted professional *best practices*. It does not test state- or country-specific laws, nor the unique policies of any individual organization.

## Stress Management Techniques

**Arrive Prepared and On Time:** Plan to arrive at the testing center 15 to 20 minutes before the scheduled exam time. This window allows for check-in and settling without leaving too much time to dwell on anxieties. Arriving significantly earlier may increase nervousness, while arriving late can add unnecessary stress.

**Use Breathing Techniques:** If feelings of anxiety arise during the exam, controlled breathing can help restore focus. One effective approach is the 4-7-8 technique: inhale through the nose for four counts, hold for seven counts, and exhale slowly through the mouth for eight counts. This method reduces physical tension and calms the mind, allowing candidates to re-engage with the exam.

**Focus on the Present:** Candidates may feel distracted by thoughts about previous questions or anxious about what is coming next. Concentrating fully on the question at hand will help maintain momentum and reduce unnecessary stress. Moving systematically through the exam one question at a time supports accuracy and focus.

**Maintain Positive Self-Talk:** During moments of doubt, candidates should remind themselves of their preparation and professional experience. Reassurance that the exam is an opportunity to demonstrate knowledge, not a threat, can shift perspective and build confidence.

**Stay Hydrated:** Dehydration can impair concentration and cognitive performance. Candidates are encouraged to maintain hydration prior to and during the exam session. Pearson VUE testing centers allow candidates to bring a clear, unmarked water bottle into the exam room.



## Review Phase Strategy

**Trust Initial Judgments:** Candidates should generally trust their first instinct when selecting an answer. Research on multiple-choice testing shows that first responses are often correct. Answers should be changed only if a specific reason emerges during review, such as recalling a more accurate principle or recognizing a misread detail in the question stem.

**Confirm All Questions Are Answered:** Before submitting the exam, use the question navigation tool to ensure that every item has a response. Since incorrect answers do not result in penalties, leaving a question blank can only reduce the final score. Making an informed guess is always better than leaving an item unanswered.

## FINAL REMINDER

As the exam date approaches, candidates should confirm that all major knowledge gaps identified through preparation have been addressed. Consistent performance at or above the target score on practice materials provides an important marker of readiness. Focused review of weaker domains, supported by supplemental resources, further strengthens preparation.

For candidates who choose to use the CMCA Self-Assessment, it should be treated as a living document. Each preparation tool can feed back into the Self-Assessment, which in turn informs the study pathway. This integration transforms scattered resources into a structured and intentional plan.

Candidates are ready when they feel confident in their knowledge of best practices across all domains and can consistently demonstrate this knowledge under exam conditions.

The CMCA credential represents a significant professional achievement in the community association management field. It reflects both a dedication to excellence and mastery of international standards of practice. Earning this certification validates expertise, opens doors to new opportunities, and enhances professional credibility. Candidates who approach the exam with thorough preparation will find that the skills developed during this process will serve them well both on exam day and throughout their careers.

## SAMPLE CMCA EXAM QUESTIONS

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Explore these sample questions to familiarize yourself with the format and style of the CMCA exam. These examples are intended to give you a sense of how exam questions are structured and phrased. It's important to note that these samples should not be used as a measure of your readiness for the exam, nor should you expect to find these exact questions on your exam. Instead, use these questions as a tool to become familiar with the types of questions you will encounter during the CMCA examination.

1. Quorum requirements conflicts are resolved by:
  - a. state statute.
  - b. the board of directors.
  - c. a vote of those present at a meeting.
  - d. appointment of a person as a proxy.
2. Fidelity insurance provides coverage to ensure that the:
  - a. board will meet its fiduciary obligations.
  - b. manager will faithfully follow all document provisions.
  - c. association will be covered for shortfalls in the reserve accounts.
  - d. association will recover any funds lost through employee dishonesty.
3. The process of operating, maintaining, repairing, and replacing common property is an example of which type of management?
  - a. Human resources
  - b. Facilities
  - c. Financial
  - d. Risk
4. The higher a document's place in the hierarchy, the:
  - a. harder it is to implement.
  - b. greater its power with the board.
  - c. more it is regulated legally.
  - d. greater its legal weight in a court of law.
5. Which factors would lead a manager to choose a contractor over association personnel to complete repair work?
  - a. Low urgency, required tools are available
  - b. High urgency, requires staff training
  - c. Low urgency, requires expertise
  - d. High urgency, required tools are available
6. Who must be present at the annual association membership meeting before business may be conducted?
  - a. The treasurer and the secretary
  - b. A quorum of the board of directors
  - c. All members of the board of directors
  - d. A quorum of the members

7. Which of the following would a condominium unit member's personal insurance policy cover when it is the primary insurance policy?
  - a. Wind damage to the roof of the member's unit
  - b. Bodily injury due to a slip and fall in the common area in front of the member's unit
  - c. Bodily injury due to the association using the member's automobile
  - d. Bodily injury due to a slip and fall within a member's unit
8. Which of the following may governing documents and state statutes require to be involved in preparing annual reports?
  - a. A Certified Public Accountant (CPA)
  - b. Association members
  - c. An ad hoc committee
  - d. The management company
9. Which is a typical management control tool used to identify and log physical assets?
  - a. Checklist
  - b. Charts of information
  - c. Inventory
  - d. Maintenance Calendar
10. When a contractor fails to perform to the contract terms, which contract provision allows the association to terminate?
  - a. Default provision
  - b. Warranty provision
  - c. Insurance provision
  - d. Performance provision
11. Where can an individual find the association's maintenance responsibilities?
  - a. Plat/plan
  - b. Declaration
  - c. State statute
  - d. Lease
12. At the monthly board meeting, it is the role of the manager to do all of the following except:
  - a. implement the decisions of the board.
  - b. call for a vote on an issue.
  - c. keep discussions on target.
  - d. act as a resource to the board.
13. All of the following are goals of a maintenance program in a community association except:
  - a. meeting the needs of the residents.
  - b. preserving and enhancing the common property.
  - c. limiting injury to residents, guests and employees.
  - d. increasing the association's profits.

14. The use of parliamentary procedure during meetings helps to ensure that:
- quorum requirements are met.
  - only effective motions are made.
  - the board considers one item of business at a time.
  - the presiding officer is knowledgeable of meeting procedures.
15. Which financial statement must be included in a community association's year-end reports to comply with Generally Accepted Accounting Principles (GAAP)?
- Statement of cash flows
  - Approved annual budget
  - Reserve study report
  - Compilation
16. When developing a community association rule, it must be possible to:
- enforce it uniformly.
  - modify and revise it easily.
  - interpret it in only one limited way.
  - apply it selectively to certain individuals.
17. When preparing a maintenance responsibility chart, the manager must consider all of the following except the:
- bylaws.
  - board policies.
  - state statutes.
  - human resource policy.
18. Who is responsible for selecting a contractor?
- The board
  - The president
  - The manager
  - The members
19. A legally binding contract should include all of the following provisions except:
- assignability.
  - waiver.
  - insurance.
  - severability.
20. Which resources provide the basis for an association to conduct a scheduled replacement?
- Reserve study and replacement fund budget
  - Maintenance record and inspection report
  - Inspection checklist and reserve fund budget
  - Inspection report and analysis sheet

21. A closed board meeting may also be referred to as a:
- private session.
  - board session.
  - executive session.
  - committee session.
22. All of the following are types of association meetings except:
- special meetings.
  - annual meetings.
  - ad hoc meetings.
  - owner meetings.
23. Which is a management control used to record various maintenance services and information needed in case of emergency?
- Maintenance responsibility chart
  - Maintenance analysis sheet
  - Maintenance request form
  - Maintenance contact sheet
24. All of the following are key contract provisions except:
- standards of performance.
  - job site safety requirements.
  - manner in which payments are made.
  - contractor's phone number.
25. To ensure necessary maintenance work is performed, the manager must organize the maintenance work into basic categories and:
- pay all invoices when presented.
  - create controls for ensuring that the work will be completed.
  - get at least five bids for work over \$1,000.
  - have the board inspect the work.
26. Upon receipt of a proper petition to call a special meeting, what should the manager do?
- Arrange a meeting with legal counsel
  - Advise the board to address it at the next scheduled meeting
  - Advise the board of its duty to respond in a timely manner
  - Schedule a special meeting
27. All of the following are basic types of contracts except:
- service contracts.
  - repair contracts.
  - preventative maintenance contracts.
  - architecture contracts.

28. All the following are criteria to be considered when recommending a contractor to the board except:
- a. the contractor understands what needs to be done.
  - b. the contractor possesses the necessary qualifications to do the job.
  - c. the contractor's stated price.
  - d. the contractor's given timeframe for completing the work.
29. Which authority creates the right to vote by proxy?
- a. Association rules and regulations
  - b. State statutes
  - c. Common law
  - d. Owner's rights
30. Periodic maintenance performed to avoid disruptive breakdowns and to prolong the useful life of a physical asset is:
- a. routine maintenance.
  - b. requested maintenance.
  - c. emergency services maintenance.
  - d. preventive maintenance.
31. Before the commencement of any services and repairs, the manager should:
- a. survey the owners/tenants to see if services are necessary.
  - b. ask the board to suggest what to do next.
  - c. raise assessments to pay for the work.
  - d. compare three or more bids.
32. All of the following are true with respect to cumulative voting except:
- a. It can be perceived as ballot box stuffing.
  - b. it allows owners to cast all of their available votes for one person.
  - c. the association can amend the governing documents to prohibit it.
  - d. it helps establish a quorum.
33. When preparing for a board meeting, the manager should include an agenda with:
- a. the vice-president's report.
  - b. minutes of the previous meeting.
  - c. items to be addressed and voted on.
  - d. introductions of the board and manager.
34. Which contract type covers the costs of all labor and materials?
- a. Cost and fees
  - b. Repair service
  - c. Lump sum
  - d. Time and materials

35. A community association must develop a request for proposal (RFP) to repair the roof of the clubhouse, which was damaged in a recent storm. Who should prepare the extensive specifications for the job?
- The board
  - The manager
  - A third-party expert
  - Association staff
36. Annual meetings are intended to provide a forum:
- in which owners expand their power.
  - for all business, elections and reports.
  - for owners to decide special issues.
  - to allow the board to take action at a special meeting.
37. When an association is interested in receiving proposals for a particular project, what should it develop?
- Bid specification
  - Bid request
  - Bid qualifications sheet
  - Bid statement of work
38. Who is entitled to vote when two people own a unit or lot?
- Both owners are entitled and their vote is split
  - Both owners are entitled and each gets a vote
  - Neither owner is entitled and they must have a proxy in order to vote
  - Owners should vote in concert, with one owner designated to cast the vote
39. A cost and fees contract covers:
- all contracted work fees after completion of the work.
  - a level of performance for a designated period of time and money.
  - actual labor and materials costs and a percentage of profit.
  - hourly rates, material costs and a percentage of the total costs.
40. All of the following statements are correct with regards to special and annual meetings except:
- both have to meet minimum quorum requirements set by the statute.
  - both require notice of meeting to be sent to all owners within the time allotted.
  - both provide a forum for business not stated in the meeting notice.
  - both allow owners to attend in person or by proxy.

## ANSWERS TO SAMPLE EXAM QUESTIONS

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- |       |       |
|-------|-------|
| 1. A  | 21. C |
| 2. D  | 22. C |
| 3. B  | 23. D |
| 4. D  | 24. D |
| 5. C  | 25. B |
| 6. D  | 26. C |
| 7. D  | 27. D |
| 8. A  | 28. D |
| 9. C  | 29. B |
| 10. A | 30. D |
| 11. B | 31. D |
| 12. B | 32. D |
| 13. D | 33. C |
| 14. C | 34. D |
| 15. A | 35. C |
| 16. A | 36. B |
| 17. D | 37. B |
| 18. A | 38. D |
| 19. C | 39. C |
| 20. A | 40. C |



## INTERNATIONAL GLOSSARY OF TERMS

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It is important to note that the terminology used in community association management can vary across different regions and countries. For instance, a "community association" is referred to as "strata community" or "property owners' association" in different parts of the world. Candidates practicing outside the United States are advised to consult the International Glossary of Terms to familiarize themselves with the exam-specific terminology that may differ from their local industry terminology. A solid grasp of these terms is crucial for accurate interpretation of exam questions and demonstration of professional knowledge.

**American Institute of Certified Public Accountants (AICPA):** Association for Chartered Accountants

**Acceleration:** Interest charged to delinquent accounts

**Articles of Incorporation:** Association Constitution, Articles of Association, Memorandum of Incorporation, Memorandum of Association

**Assessments:** Dues, levies, levy contributions, special assessments, service charges

**Association staff:** On-site staff

**Association membership meeting:** General Meeting, annual general meeting, general assembly

**Attorney:** Lawyer, solicitor

**Bid:** Quote, tender

**Board of Directors:** Owners Committee, Board, Trustees

**Bond:** Guarantee

**Book of Resolutions:** Short list of minute resolutions

**Bylaws:** Community Rules

**CAI Code of Ethics:** SCA Code of Conduct

**Capital Replacement Fund:** administration and maintenance fund, sinking fund, long term maintenance fund, reserve fund

**CC&Rs:** Covenants, Community Rules, Instruments

**Cease and desist letter:** Breach letter

**Certified Public Accountant (CPA):** Certified Practicing Accountant, Registered or Licensed Auditor

**Chart of accounts:** Index of general ledger accounts

**Collections:** Debt collection

**Committee:** Subcommittee of the Board

**Commercial general liability insurance (CGL):** Public liability insurance

**Commercial package policy:** Business, office, or trade insurance package

**Common elements:** Common property

**Community association:** Homeowner association, owners association, community title association, strata community, leasehold, condominium association, estate association, townhouse association, property owners' association (POA), planned unit development (PUD)

**Condominium:** Strata, leasehold, unit, stand, company title

**Cooperative:** Share block, stock ownership in a strata or community association development, company title, stratum

**Contract:** Supply or service agreement

**Contractor:** Service provider, vendor

**Delinquency:** Delinquent payment

**Delineation:** Description, definition, explanation

**Declaration:** Jointly Owned Property Declaration, insurance schedule, CMS, BMS, Plan Statement of Obligation, Strata Management Statement, master deed

**Deductible:** Excess payable in addition to obligated insurance proceeds for a liability or property claim

**Directors:** Members of the Board of Directors or Owners Committee

**Dissenting:** Opposing

**Doors:** Lots, units, plots

**Drywall:** Plaster

**Elevator:** Lift

**Embezzlement:** Misappropriation of funds

**Executive sessions:** closed board/committee meetings

**Foreclosure:** Mortgagee in possession/sale

**Federal:** National, provincial, Emirati

**Garden:** Landscape

**Governing Documents:** Memorandum of Incorporation, CC&R's, registered plan, CMS & BMS

**Homeowner Association (HOA):** Owners association, community title association, strata community, leasehold, estate association, townhouse association, property owners' association (POA), planned unit development (PUD)

**Income:** Assessments, service fees, rental fees, dividends, revenues

**Local Law:** City, county, parish, or state law; ordinance

**Lockbox:** Direct Electronic Funds Transfer (DEFT or similar)

**Master Deed:** Title deed, declaration

**Meeting Packet:** Notice of meeting

**Membership:** Lot owners, homeowners

**Motion:** Proposal

**Operating Fund:** Administrative fund

**Planned Community:** Homeowner association, owners association, community title association, strata community, leasehold, townhouse association, property owners' association (POA), planned unit development (PUD)

**President:** Chairperson, presiding officer

**Presiding officer:** Chairperson

**Property Inventory:** Asset register

**Proprietary Lease:** Occupancy agreement

**Recall meeting:** Requisition meeting

**Reserve Fund:** Sinking fund, long term maintenance fund, capital replacement fund

**Request for Proposal (RFP):** Request for quote, request for tender, quote/tender

**Rules & Regulations:** House rules (not registered), Board policy, Strata rules

**Replacement Reserves:** Sinking fund, long term maintenance fund

**Sales Packet:** Disclosure statement, Status Certificate, Clearance Certificate, or No Objection Certification

**Standing Committee:** Subcommittee, appointed Board committee

**State Statutes:** Provincial law, state law

**Subcommittee:** Appointed Board committee

**T-Notes:** Government insured bonds

**Vendor:** Service provider

**Violation:** Breach

**Voting in Absentia:** Voting paper, proxy

**Warning Letter:** Letter of demand

**Yield:** Return on investment