

# ADRA Practice Test Questions and Answers

## 1. What is a 'pay-for-delete' agreement in debt negotiation?

- A) An arrangement where a creditor or collector agrees to remove a negative entry from the credit report in exchange for payment
- B) A legal contract to permanently cancel the debt
- C) A settlement where the creditor deletes all future interest charges
- D) A government program to erase student loan records

## 2. What does BATNA stand for in debt settlement negotiations?

- A) Best Alternative To a Negotiated Agreement
- B) Basic Assessment Tool for Negotiating Accounts
- C) Balanced Approach to Negotiating Arrears
- D) Bureau-Approved Terms for Negotiating Amounts

## 3. What is the purpose of a 'cease and desist' letter in debt negotiation?

- A) To instruct a debt collector to stop all communication with the debtor
- B) To settle a debt for a lower amount
- C) To transfer the debt to a different collector
- D) To dispute the existence of the debt

## 4. What is the role of a 'hardship letter' in debt settlement negotiations?

- A) It documents the client's financial difficulties to persuade creditors to accept a reduced settlement
- B) It is a formal legal complaint filed with a court
- C) It requests an extension of the statute of limitations
- D) It authorizes the debt relief agent to negotiate on the client's behalf

**Answers: 1-A 2-A 3-A 4-A**

For More ADRA Questions and Answers FREE, ADRA Online Prep Training, ADRA Exam, ADRA Study Guide, ADRA Flashcards, ADRA Quizzes visit:

## ADRA Practice Test