

TEXAS COLLECTIONS 1 PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE

<https://texascollection1.examzify.com>



Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	15

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

SAMPLE

- 1. What is a validation notice, and when must it be provided in debt collection?**
 - A. A notice to cease communication permanently.
 - B. A document transferring the debt to a collection agency.
 - C. A court order requiring repayment.
 - D. A written statement confirming the debt amount, creditor, and debtor rights; provided upon initial communication or upon request.
- 2. What does a sump system do?**
 - A. Collects wastewater on private property
 - B. Collects stormwater
 - C. Treats wastewater
 - D. Pumps groundwater
- 3. Which of the following describes an unfair or deceptive act in debt collection?**
 - A. Refraining from calls
 - B. Providing a detailed explanation of the debt
 - C. Misrepresentation of the debt, threats, misstatement of consequences, or other practices that mislead or dominate the consumer
 - D. Offering flexible payment terms
- 4. During an exfiltration test, how high should the lower manhole be filled relative to the pipe, and how often should measurements be taken?**
 - A. One foot, every minute
 - B. Two feet, every four minutes
 - C. Three feet, every six minutes
 - D. Four feet, every eight minutes
- 5. Deflection tests are required for which pipes?**
 - A. On all pipe
 - B. Only on pipes over 48 inches
 - C. Only on pipes under 8 inches
 - D. Not required

- 6. Which term is designed for inserting cleaning tools, not for personnel entry?**
- A. Gravity Main
 - B. Inverted Siphons
 - C. Cleanout
 - D. Outfall Line
- 7. What is the primary purpose of debt validation in FDCPA?**
- A. To delay payment
 - B. To verify the consumer's credit score
 - C. To ensure the debtor is validated with accurate information about the debt, including the creditor and amount
 - D. To gather additional personal information about the consumer
- 8. Which item is NOT typically included in a debt collection documentation package?**
- A. Debtor's social media profile.
 - B. Dates of contacts.
 - C. Payment arrangements.
 - D. Disputes and validation evidence.
- 9. Which document would you consult to trace all sewer lines and their connections to manholes?**
- A. Site Plan
 - B. Process Diagram
 - C. Collection System Map
 - D. As-Built Drawing
- 10. The rating at motor terminals is identified by which term?**
- A. Line Voltage
 - B. Nameplate Voltage
 - C. Rated Voltage
 - D. Phase Voltage

Answers

SAMPLE

1. D
2. A
3. C
4. B
5. A
6. C
7. C
8. A
9. C
10. B

SAMPLE

Explanations

SAMPLE

1. What is a validation notice, and when must it be provided in debt collection?

- A. A notice to cease communication permanently.
- B. A document transferring the debt to a collection agency.
- C. A court order requiring repayment.
- D. A written statement confirming the debt amount, creditor, and debtor rights; provided upon initial communication or upon request.**

A validation notice is a written reminder that confirms the basics of the debt and informs the consumer of their rights to challenge it. It should spell out the amount of the debt, who the creditor is, and what the debtor can do next, including the right to dispute the debt and request validation. This notice matters because it gives the consumer a clear, official record of what is owed and by whom, and it explains how to proceed if the debt is in error or if the consumer needs more information. The rule is that this notice should be sent when the collector first communicates about the debt and, if the debtor asks for it, must be provided upon request. Under the Fair Debt Collection Practices Act, it's designed to arrive early in the process and to protect the consumer by ensuring the debt is properly verified. The other options describe actions that are not validation notices: a request to stop all communication, transferring the debt to a collection agency, or a court order demanding repayment. These are separate concepts and do not fulfill the purpose of a validation notice.

2. What does a sump system do?

- A. Collects wastewater on private property**
- B. Collects stormwater
- C. Treats wastewater
- D. Pumps groundwater

A sump system is meant to manage unwanted water by collecting it in a sump basin on the property and then moving it away to prevent flooding or moisture buildup. In a home, this commonly means gathering water that seeps in or accumulates around a basement or crawl space and using a pump to remove it. In this context, the best way to describe its purpose is that it collects wastewater on private property, since the system's job is to gather liquids that could cause damage and get them out of the living space. It isn't a wastewater treatment system, nor is it designed specifically to collect stormwater. While pumping water away is a key part of how it works, the defining function emphasized here is the collection of liquid waste/water on the property for removal.

3. Which of the following describes an unfair or deceptive act in debt collection?

- A. Refraining from calls
- B. Providing a detailed explanation of the debt
- C. Misrepresentation of the debt, threats, misstatement of consequences, or other practices that mislead or dominate the consumer**
- D. Offering flexible payment terms

Unfair or deceptive debt collection hinges on misleading or pressuring you in a way that misrepresents the debt or its consequences. The best description is that debt collectors may not misstate the amount, who owns the debt, or what will happen if you don't pay, nor threaten or use tactics meant to dominate or intimidate you. These kinds of misrepresentations or threats are prohibited by laws protecting consumers from abusive collection practices. In contrast, simply refraining from calls, providing a clear explanation of the debt, or offering flexible payment terms are not inherently deceptive or unfair actions.

4. During an exfiltration test, how high should the lower manhole be filled relative to the pipe, and how often should measurements be taken?

- A. One foot, every minute
- B. Two feet, every four minutes**
- C. Three feet, every six minutes
- D. Four feet, every eight minutes

In an exfiltration test, you establish a known hydrostatic head in the lower manhole and monitor how the water level changes over time to detect leakage. Using two feet of water above the pipe provides a consistent, moderate pressure that reveals leaks without overdriving the system. Recording measurements every four minutes gives enough data points to accurately calculate the exfiltration rate while keeping the test practical. Too little head or too long between readings can miss or underestimate leakage, while too much head or overly frequent measurements can distort results or be inefficient. Therefore, two feet of head with readings every four minutes is the reliable approach.

5. Deflection tests are required for which pipes?

- A. On all pipe**
- B. Only on pipes over 48 inches
- C. Only on pipes under 8 inches
- D. Not required

Deflection testing checks how much a flexible pipe can deform under soil and live loads after installation. If the pipe deflects too much, joints can loosen, leaks can occur, and the line can lose alignment, leading to future failures. Because any pipe material and any size can experience some deflection once backfilled and loaded, the safe and standard practice is to test every pipe installation. That's why the best answer is that deflection tests are required for all pipe. The other ideas—testing only large pipes, only small pipes, or not testing at all—don't fit because deflection can be a problem across a wide range of sizes and conditions, and verifying it helps prevent problems regardless of diameter.

6. Which term is designed for inserting cleaning tools, not for personnel entry?

- A. Gravity Main
- B. Inverted Siphons
- C. Cleanout**
- D. Outfall Line

Access points that let maintenance crews reach the inside of a pipe to clear blockages with tools are designed for cleaning use. The term that fits this purpose is a cleanout, which is a short pipe with a removable cap that opens directly into the sewer line so plumbers can insert snakes or other cleaning equipment and inspect the line. It isn't meant for people to enter because cleanouts are typically narrow and carry hazardous gases, making entry unsafe; larger access points like manholes are used when someone needs to go inside. By contrast, a gravity main is the main flow line that relies on gravity to move waste, an inverted siphon is a section that uses a siphon effect to pass under an obstacle, and an outfall line is the pipe that carries treated wastewater away to a sewer or body of water.

7. What is the primary purpose of debt validation in FDCPA?

- A. To delay payment
- B. To verify the consumer's credit score
- C. To ensure the debtor is validated with accurate information about the debt, including the creditor and amount**
- D. To gather additional personal information about the consumer

Debt validation under the FDCPA is about making sure the consumer has accurate information about the debt before any collection actions continue. It requires a notice that confirms the debt exists and provides details such as who the current creditor is, the amount owed, and how to dispute or verify the debt. This verification helps the consumer see exactly what is being claimed and allows them to challenge any errors, such as the wrong creditor or an incorrect balance. The goal is to ensure the debt is legitimate and clearly identified, not to delay payment, check the consumer's credit score, or gather extra personal information.

8. Which item is NOT typically included in a debt collection documentation package?

- A. Debtor's social media profile.**
- B. Dates of contacts.
- C. Payment arrangements.
- D. Disputes and validation evidence.

In debt collection documentation, the focus is on recording legitimate, verifiable interactions and the status of the debt. The standard pieces are a clear log of when the collector contacted the debtor, any payment arrangements that were set up, and any disputes with validation evidence showing the debt's details and basis. A debtor's social media profile isn't a standard part of this package because it doesn't verify the debt or demonstrate proper collection processes, and it raises privacy concerns. So the social media profile is not typically included, while dates of contacts, payment arrangements, and disputes/validation evidence are essential components.

9. Which document would you consult to trace all sewer lines and their connections to manholes?

- A. Site Plan
- B. Process Diagram
- C. Collection System Map**
- D. As-Built Drawing

The document you need is one that maps the sewer network itself—showing all mains, laterals, and how each line connects to manholes. That kind of map is built to trace the entire collection system, so you can follow a line from a street to every connection and manhole, understand flow paths, and plan maintenance or repairs. It often includes line identifiers, manhole locations, and connection points, making it the most reliable reference for tracing the network. A site plan focuses on property boundaries and surface features, not the detailed sewer network. A process diagram shows how a facility's processes flow, not the underground piping layout. An as-built drawing records what was constructed for a specific project or building, but it may not comprehensively document the municipal collection system and its connections.

10. The rating at motor terminals is identified by which term?

- A. Line Voltage
- B. Nameplate Voltage**
- C. Rated Voltage
- D. Phase Voltage

The voltage printed on a motor's nameplate is the voltage the windings are designed to operate at. This is the official rating you use to choose a power supply and wiring, and it applies to how the motor should be connected and powered. That is why the correct term is nameplate voltage—the label on the motor itself identifies the exact voltage it is rated for (including dual-voltage configurations, if applicable). Line voltage refers to the actual supply you have in the building, which may or may not match the motor's rating, and phase voltage is a concept used specifically in three-phase systems describing voltage between lines or to neutral. While "rated voltage" might seem synonymous, the standard, unambiguous term shown on the motor and used in documentation is nameplate voltage.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://texascollection1.examzify.com>

We wish you the very best on your exam journey. You've got this!

SAMPLE