

CAREER KIT

Notary Public Starter Kit: 90-Day Action Plan

How to Become a Notary Public

2026-10 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams ·
interview questions · resume bullets · common mistakes · 13-week tracker · resources

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At a glance

To become a notary public, you meet your state's basic rules (usually 18 or older and a state resident), apply to your Secretary of State or similar office, and pay a filing fee. Some states also require a short training course, an exam, a background check, and a surety bond. Most people finish in 2–8 weeks and spend about \$50–\$500, depending on the state.

Timeline	2–8 weeks in most states
Typical cost	\$50–\$500 (state fees, training, bond, stamp)
Education	No degree required; state-approved course in some states
License	Notary commission from your state (usually the Secretary of State)
Median pay	Not tracked by BLS; income set by state per-act fee limits
Job outlook	No BLS projection; steady demand for real estate, legal, and remote online notarizations

Step-by-step path

1. Check your state's requirements

Time: 1 day

Go to your Secretary of State's notary page (in a few states it is another office, such as the lieutenant governor or county clerk). Note the minimum age, residency rules, training, exam, bond, and fees. Requirements differ a lot by state, so do not rely on another state's rules.

2. Complete required training

Time: 1 day–1 week · Cost: \$0–\$200

About ten states, including California, Florida, Pennsylvania, and North Carolina, require an approved course before you apply. Courses usually take 3–6 hours and are available online. Even if your state does not require training, a short course helps you avoid costly mistakes.

3. Pass the state notary exam, if required

Time: 1–4 weeks · Cost: \$15–\$100

States such as California, New York, and North Carolina require a written exam. Most exams are multiple choice, take about an hour, and are based on your state's notary handbook. Read the official handbook and take practice tests before your date.

4. Submit your application and fees

Time: 1–6 weeks · Cost: \$10–\$120 in state fees

Fill out the application, pay the filing fee, and complete any background check or fingerprinting your state requires. Some states, like New York, let you apply online. Processing usually takes a few days to several weeks.

5. Get your surety bond and take the oath

Time: 1–2 weeks · Cost: \$20–\$150

Many states require a surety bond, often between \$500 and \$25,000 in coverage, which usually costs well under \$100 for the full term. You then take your oath of office, often at the county clerk's office, within the deadline your state sets. Consider errors and omissions (E&O) insurance, which protects you rather than the public.

6. Buy your stamp and journal

Time: 2–7 days · Cost: \$30–\$100

Order a notary seal or stamp that meets your state's format rules, and a bound notary journal if your state requires one (many professionals keep one anyway). Keep both locked up when you are not using them. Start notarizing for your employer, community, or your own mobile notary business.

7. Expand into signing agent or online work (optional)

Time: 2–6 weeks · Cost: \$150–\$600

To earn more, many notaries become loan signing agents, who handle mortgage closing documents for title and escrow companies. Lenders and title companies usually expect a signing agent certification, a background screening, and E&O insurance. Most states now also authorize remote online notarization (RON), which requires a separate state registration and an approved platform.

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
State application or commission fee	\$10	\$120	New York, for example, charges \$60 plus a \$15 exam fee
Required training course	\$0	\$200	Only in states that require it
Surety bond	\$20	\$150	Premium for the full term; only in states that require a bond
Notary stamp or seal	\$20	\$60	
Notary journal	\$10	\$40	
Background check or fingerprints	\$0	\$100	Only in some states
E&O insurance (optional)	\$25	\$150	Per term, depending on coverage
Loan signing agent certification and screening (optional)	\$150	\$400	Private, not a state requirement
Total	\$235	\$1,220	

Requirements

Age	Usually at least 18 years old.
Residency	Usually a legal resident of the state. Some states also commission people who work or have a business there but live in a neighboring state.
Criminal record	Most states deny or revoke commissions for felonies or crimes of dishonesty. Some states require fingerprints and a background check.
Training and exam	Required only in some states. Courses usually run 3–6 hours; exams usually take about an hour.
Surety bond	Required in roughly half the states and DC, with amounts that vary from about \$500 to \$25,000.
Commission term	Most commissions last four years, but terms range from about two to ten years, and Louisiana notaries hold lifetime commissions.
Language and literacy	You must be able to read and write English in most states.

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Get commissioned

Days 1–30

Goal: Meet your state's rules and submit your application.

- ☐ Find your state's notary page and download the official handbook
- ☐ List every requirement: age, residency, training, exam, bond, fingerprints, fees
- ☐ Complete any required course with a state-approved provider
- ☐ Schedule and pass your exam if your state requires one
- ☐ Submit your application and pay the filing fee
- ☐ Gather documents for your background check or fingerprinting

Phase 2: Set up properly

Days 31–60

Goal: Become legally ready to notarize and avoid early mistakes.

- ☐ Buy your surety bond if required and file it on time
- ☐ Take your oath of office before the deadline
- ☐ Order a stamp that meets your state's format rules and a bound journal
- ☐ Buy E&O insurance to protect yourself
- ☐ Practice ID checks and certificate wording with a friend
- ☐ Learn your state's maximum fees and any travel-fee rules

Phase 3: Start earning

Days 61–90

Goal: Get your first paid notarizations and decide whether to expand.

- ☐ Tell your employer, coworkers, and local businesses that you are a notary
- ☐ Create a free Google Business Profile if you will offer mobile services
- ☐ Set a clear price list within your state's legal limits
- ☐ Decide whether to pursue loan signing agent certification
- ☐ Check whether your state allows remote online notarization and what it requires
- ☐ Log every notarization in your journal and review entries weekly
- ☐ Set a calendar reminder for your commission renewal date

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- ☐ Government-issued photo ID
- ☐ Proof of state residency or in-state employment
- ☐ Completed notary application
- ☐ Training course certificate (if required)
- ☐ Exam pass notice (if required)
- ☐ Fingerprint or background check receipt (if required)
- ☐ Surety bond (if required)
- ☐ Signed oath of office
- ☐ Commission certificate
- ☐ Notary stamp or seal and journal
- ☐ E&O insurance policy
- ☐ Signing agent certificate and background screening (if offering loan signings)

Exams & how to prepare

State notary public exam

What it is: Multiple-choice test on your state's notary laws and procedures, required in states such as California, New York, and North Carolina.

How to prepare: Read your state's official notary handbook and take practice tests; 1–2 weeks of study is typical.

Notary signing agent certification exam (optional)

What it is: Private certification exam on loan document procedures, offered by industry organizations such as the NNA; often expected by title companies.

How to prepare: Complete the provider's course; a few days to two weeks.

Interview questions

1. Why do you want to be a notary?

Tip: Connect it to the employer's needs, such as serving customers or handling contracts.

2. What forms of ID can you accept?

Tip: Know your state's list of acceptable IDs and when credible witnesses are allowed.

3. What is the difference between an acknowledgment and a jurat?

Tip: Acknowledgment confirms identity and willing signing; a jurat includes an oath that the contents are true.

4. What would you do if a signer seems confused or pressured?

Tip: Say you would refuse the notarization; willingness and awareness are required.

5. Can you notarize for a family member?

Tip: Explain your state's rule and that you avoid any conflict of interest.

6. How do you keep your journal and seal secure?

Tip: Mention locked storage and never lending your stamp.

7. Can you give advice on which form to use?

Tip: No; choosing the form can be unauthorized practice of law.

8. How much can you charge per notarization?

Tip: Quote your state's legal limit and any travel-fee rules.

9. Have you handled loan documents before?

Tip: If you are certified, describe the document set and your process for flagging errors.

10. What would you do if a document has blank spaces?

Tip: Say you would not notarize until blanks are filled in or marked not applicable.

11. How would you handle a signer without valid ID?

Tip: Refuse politely, or use your state's credible-witness rules if allowed.

12. How do you stay current on notary law?

Tip: Mention your Secretary of State's updates and a notary association.

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Commissioned notary public in [state], commission valid through [year]
- Performed 30+ notarizations per month for bank customers with zero errors on audit
- Verified signer identity and recorded every act in a bound notary journal
- Completed a state-approved notary training course and passed the state exam
- Certified notary signing agent with current background screening and E&O insurance
- Handled mobile notarizations for hospitals, care homes, and private clients
- Explained notarization steps clearly to signers without giving legal advice
- Coordinated loan closing appointments with title and escrow officers

Common mistakes to avoid

1. Following another state's rules instead of your own state's handbook
2. Notarizing for someone who is not physically present (unless doing approved remote online notarization)
3. Charging more than your state's legal maximum fee
4. Skipping the journal, even where it is not required, and losing your proof if a notarization is challenged
5. Choosing or explaining legal forms for signers, which can be unauthorized practice of law
6. Missing the deadline to file your bond or take your oath
7. Letting your commission expire without renewing

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

Resources, salary & disclaimer

Resources

- **National Notary Association**

<https://www.nationalnotary.org>

- **NNA: Notary fees by state**

<https://www.nationalnotary.org/knowledge-center/about-notaries/notary-fees-by-state>

- **New York Department of State: Notary Public**

<https://dos.ny.gov/notary-public>

- **California Secretary of State: Notary Public**

<https://www.sos.ca.gov/notary>

- **American Society of Notaries**

<https://www.asnnotary.org>

Salary

Bottom 10%	Median	Top 10%
Not available	Not tracked by BLS as a separate occupation	Not available

Outlook: Most notaries hold a commission as part of another job, such as bank, legal, or office work.

Independent notaries earn per notarization, capped by state fee limits (often \$2–\$15 per act, plus travel fees in some states), and loan signing agents are paid per signing. Income varies widely with location and volume.

Source: BLS does not publish notary wage data; per-act fee limits are set by each state (see National Notary Association fee table) — <https://www.nationalnotary.org/knowledge-center/about-notaries/notary-fees-by-state>

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.