

CAREER KIT

Real Estate Agent Career Kit: 90-Day Action Plan

How to Become a Real Estate Agent

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 real estate agent, you complete your state's pre-licensing course (40 to 180+ hours, depending on the state), pass the state license exam, and join a sponsoring broker. Most people are licensed in 2 to 6 months. Expect to spend about \$500 to \$2,000 on courses, exam, license, and startup fees.

Timeline	2–6 months
Typical cost	\$500–\$2,000
Education	High school diploma or GED
License	State real estate salesperson license (required in every state)
Median pay	\$52,830 per year (sales agents)
Job outlook	+2% (2025–35), slower than average

Step-by-step path

1. Check your state's licensing rules

Time: 1 day

Every state licenses real estate agents, but the rules differ. Go to your state real estate commission's website and note the required pre-licensing hours, minimum age, background check rules, and exam vendor. Requirements range from 40 hours in Massachusetts to 180 hours in Texas.

2. Complete a pre-licensing course

Time: 3–16 weeks · Cost: \$100–\$1,000

Enroll in a state-approved pre-licensing course, online or in person. Courses cover property law, contracts, financing, agency, and fair housing. Many online courses let you go at your own pace, so a full-time student can finish faster than the state's minimum timeline suggests.

3. Pass the state real estate exam

Time: 2–4 weeks of study · Cost: \$50–\$100+ per attempt

Schedule your exam with your state's testing vendor, often PSI or Pearson VUE. Most state exams have a national section and a state-law section, and you must pass both. Use practice tests in the final two weeks and focus on the state section, where many people lose points.

4. Choose a sponsoring broker

Time: 1–4 weeks

New agents must work under a licensed broker. Interview at least three brokerages and compare commission splits, desk or monthly fees, training, and lead sources. In many states, you need a sponsoring broker before the license becomes active.

5. Apply for your license and background check

Time: 1–6 weeks · Cost: \$100–\$400

Submit your license application, fees, and fingerprints to the state. Some states require fingerprints before the exam, others after. Once approved, your license is assigned to your sponsoring broker.

6. Join the local association and MLS

Cost: \$500–\$1,500 per year

To call yourself a REALTOR, you join a local association, which also makes you a member of the state association and the National Association of REALTORS. Membership is often how you get MLS access, which you need to list and search homes. Budget for annual dues and MLS fees.

7. Build your first pipeline

Tell everyone you know that you are licensed, and keep a simple contact list in a CRM. Hold open houses for agents in your office, and ask to shadow experienced agents on showings and listing appointments. Plan for several months before your first closing, since you are usually paid only when a deal closes.

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Pre-licensing course	\$100	\$1,000	Online courses are usually the cheapest; in-person classes cost more.
State exam fee	\$50	\$120	Per attempt; retakes cost the same.
License application fee	\$50	\$350	Set by your state.
Fingerprints and background check	\$40	\$90	
Exam prep or practice tests	\$0	\$200	Optional, but many people buy them.
Association and MLS dues (first year)	\$500	\$1,500	Varies a lot by local market.
Errors and omissions insurance	\$0	\$600	Some brokerages include it; others pass the cost to agents.
Marketing and startup (cards, signs, website)	\$100	\$1,000	
Total	\$840	\$4,860	

Requirements

Age	At least 18 in most states; a few states set the minimum at 19.
Education	High school diploma or GED in most states. A college degree is not required.
Pre-licensing course	State-approved course of roughly 40 to 180+ hours, depending on the state (for example, 63 hours in Florida, three 45-hour college-level courses in California, 180 hours in Texas).
State exam	Pass your state's salesperson exam, usually with separate national and state sections.
Background check	Most states require fingerprints and a criminal history check. A record does not always disqualify you; states review cases individually.
Sponsoring broker	You must work under a licensed broker to practice.
Continuing education	Licenses are typically renewed every 2 to 4 years, often with continuing education hours.

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 licensed

Days 1–30

Goal: Finish most of your pre-licensing course and lock in your exam date.

- ☐ Read your state commission's license requirements page and write down hours, fees, and exam vendor.
- ☐ Enroll in a state-approved pre-licensing course and set a daily study schedule.
- ☐ Check fingerprint and background check timing for your state and book an appointment if needed.
- ☐ Set aside a startup budget of at least \$1,500 for fees, dues, and first marketing.
- ☐ List 100 people you know who might buy, sell, or refer in the next two years.
- ☐ Shortlist five local brokerages and note their split, fees, and training.

Phase 2: Pass and choose a broker

Days 31–60

Goal: Pass the exam, choose a sponsoring broker, and submit your license application.

- ☐ Take at least three full timed practice exams and review every wrong answer.
- ☐ Schedule and pass the state exam.
- ☐ Interview at least three brokers and ask about mentorship, leads, and total annual costs.
- ☐ Submit your license application with your sponsoring broker.
- ☐ Join the local association and MLS if your broker requires it.
- ☐ Set up a simple CRM and import your contact list.

Phase 3: Start working

Days 61–90

Goal: Get in front of buyers and sellers and start your first transactions.

- ☐ Announce your license to your contact list with a short personal message.
- ☐ Hold at least four open houses for listings in your office.
- ☐ Shadow an experienced agent on a listing appointment and a buyer consultation.
- ☐ Learn your brokerage's buyer agreement and listing agreement forms.
- ☐ Preview 20 homes in your target area so you can talk prices with confidence.
- ☐ Make 10 contacts a day by call, text, or in person, and track them.
- ☐ Set a written goal for your first closing and review your pipeline weekly.

Documents checklist

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

- ☐ Government-issued photo ID
- ☐ High school diploma, GED, or transcripts
- ☐ Pre-licensing course completion certificate
- ☐ Exam score report
- ☐ Fingerprint and background check receipt
- ☐ State license application and fee receipt
- ☐ Sponsoring broker agreement or independent contractor agreement
- ☐ Association and MLS membership confirmation
- ☐ Errors and omissions insurance proof (if required)
- ☐ W-9 form for your brokerage
- ☐ Business entity documents (if you set up an LLC)

Exams & how to prepare

State real estate salesperson exam

What it is: A multiple-choice exam with a national section (property ownership, contracts, financing, agency, valuation) and a state section (your state's license law and rules). Question counts and passing scores vary by state.

How to prepare: Finish your pre-licensing course, then take timed practice exams until you score well above the passing mark. Spend extra time on state law and real estate math.

Interview questions

1. Why do you want to be a real estate agent?

Tip: Give a concrete reason tied to helping people, not just flexible hours.

2. How will you find your first clients?

Tip: Show a plan: your sphere, open houses, and a set number of daily contacts.

3. Are you doing this full time or part time?

Tip: Be honest, and explain how you will stay responsive to clients.

4. How long can you support yourself before your first commission?

Tip: Show you have savings or other income for at least several months.

5. What area do you want to focus on?

Tip: Name specific neighborhoods and explain why you know them.

6. How do you handle rejection?

Tip: Give a real example from sales, service, or another job where you kept going.

7. What do you expect from your broker?

Tip: Ask about training and mentorship; it shows you plan to learn.

8. How comfortable are you with technology and social media?

Tip: Mention specific tools you already use, such as a CRM or video.

9. How would you explain a buyer agreement to a first-time buyer?

Tip: Keep it simple: what you do, how you are paid, and that it is negotiable.

10. Tell me about a time you resolved a conflict.

Tip: Use a short situation, action, and result story.

11. How many hours a week will you commit?

Tip: Give a number and describe a typical week.

12. Where do you see yourself in three years?

Tip: Talk about growth in closings or a niche, not leaving for another firm.

Resume bullet examples

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

- Completed 135 hours of state-approved real estate pre-licensing education and passed the state exam on the first attempt.
- Built a contact database of 250+ people and launched a monthly email update for local homeowners.
- Handled 40+ customer calls a day in a retail role while keeping a 95% satisfaction score.
- Hosted 6 open houses in the first 60 days, collecting 80+ visitor contacts.
- Exceeded quarterly sales targets by 15% in a previous commission-based sales job.
- Researched and summarized local market data for weekly team meetings.
- Coordinated schedules for showings, inspections, and appraisals using shared calendars.
- Volunteered as a fair housing workshop assistant at the local association.

Common mistakes to avoid

1. Choosing a brokerage only for the highest split and getting no training.
2. Running out of savings before the first commission check.
3. Underestimating annual costs like dues, MLS fees, and insurance.
4. Waiting for leads instead of contacting your own network every day.
5. Skipping the state-law section in exam prep.
6. Not tracking contacts and follow-ups in a CRM.
7. Advertising without your brokerage name, which breaks advertising rules in most states.

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

- **BLS: Real Estate Brokers and Sales Agents**

<https://www.bls.gov/ooh/sales/real-estate-brokers-and-sales-agents.htm>

- **NAR: How to Become a REALTOR**

<https://www.nar.realtor/membership/how-to-become-a-realtor>

- **ARELLO (association of real estate license regulators)**

<https://arello.org/about/what-is-arello>

- **HUD: Fair Housing Rights and Obligations**

https://www.hud.gov/program_offices/fair_housing_equal_opp

- **California DRE: Salesperson License Requirements**

<https://www.dre.ca.gov/Examinees/RequirementsSales.html>

Salary

Bottom 10%	Median	Top 10%
Less than \$32,970	\$52,830 per year (sales agents); \$73,220 for brokers	More than \$123,590

Outlook: Employment of real estate brokers and sales agents is projected to grow 2% from 2025 to 2035, slower than average, with about 40,400 openings each year.

Source: BLS Occupational Outlook Handbook, May 2025 data (real estate sales agents) —
<https://www.bls.gov/ooh/sales/real-estate-brokers-and-sales-agents.htm>

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