

Grit & Relentless Drive: 20 Practical Lessons

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Build a study routine that fits your working life. Each lesson gives you a practical idea, a hypothetical example and a short exercise to try. Choose the lesson that meets your current difficulty, or work through the course in order.

This reading course and workbook replace the former video course. Allow about 10 minutes for each exercise and adjust the suggested routines to your own circumstances.

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1. Start with a realistic goal

Before you open a study manual, it helps to be clear about what you are actually working towards. The HKSI LE is not one single exam: it is a series of papers, and the paper or papers you need depend on the regulated activity you plan to work in. For example, a candidate aiming to become a licensed representative in Type 1 (dealing in securities) typically needs to pass Paper 1 as the local regulatory framework exam, and, depending on any exemptions, Papers 7 and 8 towards the recognised industry qualification as well. Checking which papers apply to you, on the HKSI Institute website or with your compliance team, turns a vague ambition into a concrete target.

Once you know which papers you need, the next step is to set a goal you can genuinely act on. A useful goal has three parts: the paper, the action, and the timeframe. "I want to pass the LE" is a wish. "I will work through the Paper 1 study manual, one chapter at a time, over the next ten weeks, and pick a sitting from the exam timetable that fits my schedule" is a plan. The second version gives you something to do this week, and it leaves room to adjust if your work schedule changes.

Realistic also means honest about your starting point. If you have not studied since leaving school, or if your job involves long hours and unpredictable overtime, planning to revise two hours every evening will probably collapse in the first busy week. A smaller commitment that survives contact with real life is worth more than an ambitious one that lasts four days. If your weeks are unpredictable, three or four focused sessions may be a more durable rhythm than a daily target you cannot keep.

Finally, write the goal down somewhere you will see it, and give yourself a checkpoint. For instance, you might decide that after four weeks you will review whether your pace is on track. When to book a sitting depends on the exam sessions available, how your preparation is going and your work commitments, so it is a decision to make at your review point rather than a rule to fix now. A written goal with a review point keeps you in control of both.

A hypothetical example

Kelvin works in operations and wants to move into a client-facing role that requires the Type 1 licensing papers, including Paper 1. His first plan was to "study every night", but after two weeks of overtime he had managed only one session and felt like giving up. He rewrote his goal: finish the Paper 1 study manual at two sessions per week, reviewing his pace after four weeks before

deciding when to book a sitting. With the smaller target, he completed six sessions in the first month — fewer than he once imagined, but far more than his original plan had produced.

Try this in 10 minutes

1. Look up which LE paper or papers apply to the role or licence you are aiming for, using the HKSI Institute website or asking your compliance team.
2. Write one sentence in this format: "I will [action] for [paper] over [timeframe], and review my progress on [date]."
3. Check the sentence against your real week: could you still do it in a week with two late nights at work? If not, reduce the action until the answer is yes.
4. Put the review date in your phone calendar now, so the checkpoint exists before motivation fades.

Your worksheet

Write your current study goal in one sentence, then answer: which part of it is most likely to fail in a busy week, and what smaller version would still count as progress?

Review your progress: In one week, read your written goal and ask a single question: did I take at least one action towards it? If yes, keep the goal. If no, rewrite it smaller rather than abandoning it.

2. Make time around your working day

The most common obstacle for working candidates is not difficulty of the material — it is finding hours that actually exist. A full working day in Hong Kong finance rarely leaves a tidy two-hour block in the evening, and by the time you get home, eat and deal with messages, the evening can be gone. Rather than searching for spare time, it is more reliable to decide in advance where study will sit in your week, and to accept that the slots will probably be smaller and less glamorous than you would like.

Start by looking at the week you actually have, not the week you wish you had. Most people have some combination of: a commute, a lunch break, early mornings before the office gets busy, and one or two quieter evenings or a weekend morning. Each of these can hold a different kind of study. A commute suits reading or listening; a lunch break suits a short set of practice questions; a weekend morning suits a longer chapter that needs concentration. Matching the type of study to the type of slot makes each one far more productive.

It also helps to fix the slots rather than leave them flexible. "I'll study when I have time" almost always means you won't, because work will expand to fill the space. A fixed arrangement — for example, Tuesday and Thursday lunchtimes for practice questions, Saturday morning for the study manual — removes the daily negotiation with yourself. You do not have to defend the plan to anyone, but you do have to know what it is.

Be prepared for the plan to be imperfect. Some weeks a meeting will eat your lunch break, or you will be too tired on the MTR to read anything. That is expected. The point of planning is not to guarantee every slot is used; it is to make sure that when a slot does appear, you already know what to do with it, so no decision-making energy is wasted. A plan that survives a bad week is worth far more than a perfect plan that survives none.

A hypothetical example

Vivian works in a client services role with unpredictable evenings. She stopped trying to study after dinner and instead mapped her real week: a 35-minute MTR commute twice a day, a usually free 45-minute lunch on Wednesdays, and a quiet Sunday morning. Her arrangement became: study manual reading on the morning commute, practice questions at Wednesday lunch, and one longer session on Sunday. On weeks when work ran late, she still kept the commute reading — the one slot that nothing in the office could touch.

Try this in 10 minutes

1. Sketch your actual week and list three to five slots that already exist: commute, lunch breaks, early mornings, weekend mornings.
2. Assign a type of study to each slot — reading, practice questions, or reviewing notes — matching the harder work to your most focused slot.
3. Fix the arrangement in writing, for example: "Tuesday and Thursday lunch: practice questions. Sunday 9–10am: study manual."
4. Decide now which slot is your protected one — the one you keep even in a bad week — and which slots are optional.

Your worksheet

List the slots in your actual week that could hold study, and write next to each one what you will do there. Which single slot will you protect even when work gets busy?

Review your progress: At the end of one week, count how many planned slots you actually used. If you used your protected slot, the plan is working; if not, move the protected slot to a more reliable part of your week.

3. Build one repeatable study habit

Motivation comes and goes, especially after a long day at work. What carries a candidate through a ten-week preparation period is not enthusiasm but a habit: a small pattern of study that happens almost automatically, without a fresh decision each time. The good news is that you only need one. Trying to build a whole routine — morning reading, evening questions, weekend reviews — at once usually fails. One repeatable habit, done consistently, does more for your progress than three habits done for a fortnight.

A habit becomes repeatable when it is attached to something that already happens every day. This is sometimes called anchoring. For example: "After I tap out of the MTR at Central, I read two pages of the study manual on my phone." The commute already happens; you are simply attaching a small action to it. Because the trigger is automatic, you do not spend willpower deciding whether to study — the decision was made once, when you set up the anchor.

Keep the habit small enough that you can complete it even on a bad day. Two pages, five practice questions, or ten minutes of reviewing your notes are all legitimate habits. This may feel too small to matter, but the purpose of the habit at this stage is not to cover the syllabus — it is to keep the pattern alive. A habit that runs every day at small scale is easy to expand later; a habit that runs twice and stops is worth nothing. When you have a stable base, extending a session from ten minutes to thirty is far easier than starting from zero.

Finally, track the habit in the simplest possible way: a tick on a calendar, a note in your phone, a line in a notebook. The record is not for anyone else to see, and it is not about collecting data for its own sake. Its value is that after two or three weeks you can see at a glance whether the habit is actually running, and where it tends to break down — which is exactly the information you need to adjust it, as later lessons in this course will cover.

A hypothetical example

Marcus kept trying to build an evening study routine and kept abandoning it by Wednesday. He switched to a single anchored habit: after pouring his morning coffee at his desk, before opening his work email, he answers five practice questions from his Paper 7 materials. The trigger — coffee before email — already happened every working day. Six weeks later the five questions had quietly become fifteen, because the pattern was established and extending it felt natural rather than forced.

Try this in 10 minutes

1. Choose one existing daily event as your anchor: arriving at your desk, your lunch break starting, or getting home.
2. Attach one small study action to it — for example, five practice questions or two pages of the study manual — and write the sentence down: "After [anchor], I will [action]."
3. Do only that action for the first week, even if you feel like doing more; protecting the smallness is what makes it repeatable.
4. Keep a simple tick record each day, and after one week check: did the habit run at least five times?

Your worksheet

Write your habit sentence: "After [existing daily event], I will [one small study action]." Then note what could stop it on your busiest day, and what the minimum version of the habit would be on that day.

Review your progress: After two weeks, count the ticks. If the habit ran on most days, consider extending the action slightly. If it ran on fewer than half the days, shrink the action until it fits even your worst day.

4. Lower the effort needed to start

Even with a goal and a fixed time slot, many candidates stall at the moment of starting. You sit down after work, feel tired, and the study manual suddenly looks enormous. This is not a discipline problem; it is a friction problem. Every step between you and studying — finding the manual, deciding which chapter, choosing which questions — costs energy, and after a working day there is not much left. The practical solution is to remove as many of those steps as possible in advance.

The most effective move is to decide tonight what you will study tomorrow. Not "I'll do some revision" but "tomorrow at lunch I will do the ten questions on client agreement requirements." When the decision is already made, sitting down to study requires no thinking, only doing. Planning the specific next action the evening before makes starting easier than leaving the choice to the moment, because the moment itself is when your energy and resolve are lowest.

The second move is to prepare your materials so they are ready to open. That might mean leaving the study manual open at the right page on your desk, bookmarking the practice quiz on your phone, or keeping your notes in the same place every day. If your study session starts with a five-minute search for the right chapter, that five minutes is often where the session dies. Aim for a setup where starting takes under thirty seconds: open, begin.

The third move is to define the first action so small it is almost trivial. Not "revise Chapter 4" but "read the first heading and the paragraph under it." Once you have started, continuing is much easier than beginning — reading one paragraph often turns into twenty minutes before you notice. But the commitment you make to yourself should be to the tiny first step only. If you finish the paragraph and genuinely want to stop, stopping is allowed; the habit of starting is what you are building, and it will carry you further than any single session.

A hypothetical example

Priya's study manual sat in her bag for three weeks while she "waited for a free evening." She changed her setup: each night before leaving the office, she opens the manual to tomorrow's section and leaves it on her desk, and writes one line in her notebook — "Tomorrow: read pages 44–47." The next day, starting takes seconds because everything is already decided and already open. Her sessions did not become longer at first, but they became far more frequent, and the pages started turning.

Try this in 10 minutes

1. Tonight, write one line naming tomorrow's study action as specifically as possible: which pages, which questions, which topic.
2. Prepare the materials now: open the manual to the right page, or bookmark the practice quiz, so nothing needs searching tomorrow.
3. Define a first action that takes under one minute — read one heading, answer one question — and make that your only commitment.
4. Tomorrow, when the slot arrives, start with the tiny first action and nothing else; anything after that is a bonus.

Your worksheet

Write tomorrow's study action in one specific line (pages, questions or topic), then list every step currently standing between you and starting, and remove at least one of them tonight.

Review your progress: At the end of the week, count how many days you started within two minutes of your study slot beginning. If it was most days, your setup is working; if not, identify which step still creates friction and remove it.

5. Recognise what interrupts your routine

By Lesson 4 you should have a way of starting that feels easy. The next test is whether your routine survives contact with a normal working week. Most study plans do not fail because the candidate lacks ability; they fail because something keeps stepping in front of the planned session. Before you can protect your routine, you need to know what is actually interrupting it.

Interruptions usually fall into two groups. External interruptions are things that happen to you: a late meeting, a client call that overruns, family commitments, a message that pulls you onto your phone for twenty minutes. Internal interruptions come from inside: tiredness after a long day, a vague sense that you do not know where to begin, or the pull of something more immediately enjoyable. Both types are normal. The problem is not that interruptions exist; it is that we often notice them only vaguely, so we never deal with them specifically.

A practical way forward is simple observation. For one week, whenever a planned session does not happen or gets cut short, write down one line: what you had planned, what actually happened, and roughly what time it was. No analysis, no self-criticism, just a record. After five to seven days, patterns usually appear. You may find that Tuesday evenings are consistently lost to overtime, or that your phone costs you the first fifteen minutes of every session. A pattern you can see is a pattern you can plan around.

Once you have identified your two most frequent interruptions, decide on one specific adjustment for each. If late meetings eat your evening slot, move that session to your lunch break or your commute. If your phone is the issue, leave it in another room during the first ten minutes of study. The adjustment should be small and concrete, not a general resolution to be more disciplined. You are not trying to build a perfect week; you are removing the one or two obstacles that do the most damage.

A hypothetical example

Kelvin works in fund operations and is preparing for Paper 1. He planned to study from 8:00 to 9:30 pm on weekdays, but by Thursday he had managed only one full session. Instead of blaming himself, he kept a one-line log. The log showed that on three evenings, a group chat about weekend football pulled him in at around 8:10 pm and he did not open his study manual until after 9:00. His adjustment: from the next evening, his phone stays on the kitchen counter until his session ends, and the football chat can wait.

Try this in 10 minutes

1. Take out a piece of paper or open a note on your phone.
2. Write down the study sessions you planned this week, and mark which ones did not go as planned.
3. For each marked session, write one line describing what actually interrupted it, and whether it was external (something that happened) or internal (how you felt).
4. Circle the interruption that appeared most often.
5. Write one specific adjustment for that interruption, and apply it at your next session.

Your worksheet

Looking at your last seven days, what was the single most frequent interruption to your planned study time, was it external or internal, and what specific adjustment will you make to your next session because of it?

Review your progress: At the end of next week, check your log again. If the circled interruption appeared less often, your adjustment is working; if it appeared just as often, choose a different adjustment rather than repeating the same one.

6. Keep a habit on difficult days

A study routine built only for good days is not much of a routine. In a working week, some days will simply be heavier than others: a deadline lands, a meeting runs late, you arrive home drained. The candidates who keep making progress are not the ones who never have difficult days; they are the ones who decided in advance what studying looks like on those days.

The most useful tool here is a minimum session, sometimes called a fallback version. This is a deliberately small version of your study session that you can complete even when you have almost nothing left: ten minutes of reading, one section of your study manual, or a handful of multiple choice questions. Its purpose is not to cover much material. Its purpose is to keep the habit alive, so that a hard day becomes a short day rather than a skipped day. Skipping once is easy to repeat; doing ten minutes keeps the chain intact.

Decide your minimum session now, while you are calm, rather than negotiating with yourself at 9:30 pm when you are tired. Write it down and make it genuinely small. If your normal session is forty-five minutes, your minimum might be ten. Also decide what counts as a valid minimum: reading two pages of the study manual counts; scrolling through notes without reading does not. Being precise removes the argument on the night itself.

On difficult days, do the minimum without negotiation and then stop, without guilt. This is not lowering your standards; it is choosing the version of the plan that survives. Over a month, five minimum sessions of ten minutes are worth far more than five evenings written off completely. And often, once you have started the minimum, you will continue for longer anyway, because starting was the hard part, as you saw in Lesson 4.

A hypothetical example

Vivian is an audit associate in the middle of a busy engagement and is preparing for Paper 7. Her normal plan is forty-five minutes each evening, but during peak season that is unrealistic. She sets a minimum session: read one subsection of her study manual, or answer five multiple choice questions, whichever takes less effort to start. On a twelve-hour day, she completes the five questions on her commute home. The session is small, but the habit is unbroken and she knows exactly where to pick up tomorrow.

Try this in 10 minutes

1. Write down your normal study session length and what it usually includes.
2. Now write a minimum version that you could complete on your worst realistic day, in ten minutes or less.
3. Define precisely what counts: name the material, for example one subsection of the study manual or five practice questions.
4. Put the minimum session into tomorrow's schedule, at a time you are confident is free.
5. Tonight, place the material you will use where you will see it, so tomorrow's minimum session has no setup step.

Your worksheet

What is your minimum session for difficult days, exactly what will you do in it, and on which day this week will you most likely need to use it?

Review your progress: After your next difficult day, check one thing only: did the minimum session happen? If yes, the system worked. If not, the minimum is still too big, so cut it in half.

7. Get past procrastination

Procrastination on exam preparation rarely looks like laziness. It usually looks like this: you intend to study tonight, but the session has no clear starting point, so your mind treats it as one large, vague task, and vague tasks lose to anything concrete, like clearing your inbox or watching one more episode. The way past this is not more willpower. It is making the first step so specific and so small that starting requires almost no decision.

Notice what makes a first step unclear. "Study Paper 1" is not a step; it is a subject. "Read the study manual" is closer, but still leaves you choosing where and how much. A genuine first step names the exact material and the exact action: open the study manual at Chapter 4 and read the first two pages, or answer the five questions at the end of the section you read yesterday. If you cannot picture yourself physically doing it in the next two minutes, it is not yet a first step.

A second cause of delay is starting at the hardest point. If the next thing in your manual is the topic you find most difficult, your mind will find reasons to postpone. It is entirely reasonable to begin with a section you can handle, build a little momentum, and then approach the difficult topic while you are already moving. Sequence is a choice you are allowed to make.

Finally, shrink the commitment. Tell yourself only that you will do the first step, not the whole session. Once you are two pages in, continuing is usually easier than stopping, because you have context and momentum. But do not rely on that; the deal is the first step only. This keeps the promise small enough to keep on a tired evening, and keeping small promises to yourself is precisely what turns a plan into a routine.

A hypothetical example

Marcus has had his Paper 7 study manual for three weeks and has opened it twice. Every evening he tells himself he will "catch up on studying", and every evening the evening disappears. He changes one thing: he writes on a sticky note, "After dinner, sit at the desk, open Chapter 2, read two pages. Nothing else required." The step is so defined that on the first evening he does it almost automatically, and reads for twenty minutes. On a tired evening the next week, he still does the two pages, and stops there, and that still counts.

Try this in 10 minutes

1. Name the one study task you have been postponing for the longest.

2. Rewrite it as a physical first step: exact material, exact action, doable in under two minutes. If you cannot, make it smaller.
3. Do that first step now, before you finish this lesson.
4. When you stop, write down the next first step for your next session, so tomorrow has no decision to make.
5. Put the material for that next step where you will see it this evening.

Your worksheet

Which study task have you been postponing, what exactly is the two-minute first step for it, and when today or tomorrow will you do that step?

Review your progress: At your next session, check whether you started within five minutes of sitting down. If you did, your first step was defined well enough; if you sat there deciding, rewrite the step smaller.

8. Use feedback without judging yourself

Sooner or later you will test yourself: a set of practice questions, a mock quiz, or simply marking your own answers against the study manual. The result will sometimes be worse than you hoped. What happens in the ten minutes after seeing that result matters more than the result itself, because that is when feedback either becomes useful information or becomes a reason to stop.

The shift is to treat a result as a map, not a verdict. A low score on a set of questions does not tell you that you are not capable; it tells you which topics your current understanding does not yet cover. Every wrong answer points somewhere specific: a definition you mixed up, a procedure you half-remembered, a type of question you have not practised. Read that way, a disappointing score is one of the more useful things you can produce during preparation, because it tells you exactly where the next session should go.

This matters for these exams in a practical way. They are multiple choice papers with a 70% pass mark, and the Institute provides mock quizzes and online practice questions for specified papers precisely so that you can identify the content or areas that need more attention. In other words, the purpose of practice questions is to generate this kind of information. A wrong answer used well is worth more than a right answer you guessed.

To keep feedback useful, separate two things on paper: what the result shows about your preparation, and any story about yourself. Write only the first. For example: "Six of eight errors were on one topic; I will re-read that section and redo those questions on Thursday." That is a next step. "I always do this; I am bad at exams" is not information, and it gives you nothing to do. When you notice the second kind of sentence, replace it with the first kind, and move on to the action.

A hypothetical example

Aimee is preparing for Paper 1 and answers twenty self-written questions on a regulatory topic she thought she knew. She gets twelve right. Her first reaction is frustration. She gives herself ten minutes, then sorts the eight errors by topic: five relate to one specific area, two are careless misreadings, one is a genuine gap. Her next session is now decided: re-read that one section, redo the five questions, and slow down on question wording. She writes this on a sticky note and stops for the evening.

Try this in 10 minutes

1. Take a small set of questions you have already answered, or answer five to ten questions now from your study manual.
2. Mark them, then sort your errors into groups by topic or by cause, for example misread the question versus did not know the content.
3. Pick the largest group and write one next action for it, naming the exact section of your study manual.
4. Put that action at the start of your next session.
5. Close the book and stop there; the analysis is done.

Your worksheet

Think of your most recent set of practice questions or marked answers. What did the errors have in common, and what is the one specific next action that follows from that?

Review your progress: At your next session, check whether the action you wrote actually happened in the first ten minutes. If it did, your feedback loop is working; if not, the action was probably too vague, so rewrite it with a named section.

9. Make your environment work for you

When you sit down to study after a full day at work, every small obstacle matters. A phone that keeps lighting up, notes spread across three folders, a chair that faces the television — each one adds friction. You do not need more willpower; you need fewer reasons to stop. Setting up your study space in advance is one of the simplest ways to protect the time you have already scheduled.

Start with the physical side. Choose one spot where you always study, even if it is just one end of the dining table. Keep only what you need for the session in front of you: your HKSI study manual, a notebook, and a pen. If you share a small flat with family or flatmates, a pair of earplugs or headphones and a signal to others — such as headphones on means 'I am studying' — can do a lot of work quietly.

Then handle the digital side. Put your phone in another room, or at least face down with notifications off. If you read the study manual on a screen, close other tabs and windows before you begin. If you use practice questions on a computer, open only the exam-related window. The goal is not a perfect setup; it is a setup where starting takes seconds instead of minutes.

Finally, make the environment carry some of the memory for you. Leave your manual open at the chapter you are working on, so the next session starts where the last one ended. Keep your summary notes in the same notebook every time. When your surroundings already say 'this is where I study', you spend less energy deciding and more energy reading — which is exactly what you need on a tired weekday evening.

A hypothetical example

Kenny, an operations officer preparing for Paper 1, used to study on the sofa with his phone beside him. He often picked up the phone 'for a second' and lost twenty minutes. He moved to the dining table, put his phone to charge in the bedroom, and left his manual open at the next chapter each night. His sessions still lasted the same 45 minutes, but he noticed he was actually reading for most of them instead of restarting three times.

Try this in 10 minutes

1. Pick one fixed study spot for this week and clear it of everything except what you need for one session.

2. Decide where your phone will go during study time — another room, a drawer, or face down with notifications off — and set that up now.
3. Open your study manual or notes at the exact section you will cover next, so your next session starts instantly.
4. Tell one person you live or work with that headphones on means you are studying, so interruptions drop without any argument.

Your worksheet

List the three things in your current study environment that most often pull your attention away, and write down one specific change you will make to each of them this week.

Review your progress: After your next three study sessions, note honestly whether you started within two minutes of sitting down. If yes, your environment is working; if not, change one more thing and try again.

10. Restart after missing a session

Missing a planned study session happens to almost every working candidate. A client dinner runs late, a family matter comes up, or you are simply too tired to open the manual. The problem is rarely the missed session itself — it is what happens in the days after, when one gap quietly becomes two weeks. What protects your preparation is not a perfect record; it is a quick, low-drama restart.

The first rule is to skip the self-criticism. Beating yourself up feels like taking responsibility, but it usually just makes the manual feel heavier to open. Treat a missed session the way you would treat a missed train: annoying, noted, and then replaced by the next available option. The exam date does not move because you missed a Tuesday, so your plan should not either.

The second rule is to restart smaller than before. If your normal session is 45 minutes, come back with 15 or 20. Pick the easiest possible entry point — rereading the summary of the chapter you were on, or redoing a few questions you have already seen. The purpose of the first session back is not to catch up on everything; it is to prove to yourself that the routine still exists.

The third rule is to adjust the plan rather than pretend nothing happened. Look at your calendar and decide honestly: can you add one extra session this week, or should you shift a topic forward by a few days? A short, deliberate change written down is far better than a vague promise to 'work harder'. If you find yourself missing sessions repeatedly at the same point each week, that is useful information — it usually means the plan, not you, needs adjusting.

A hypothetical example

Wing, a paralegal studying for Paper 7, missed her Thursday and Saturday sessions because of an overtime week. Instead of trying to cover both chapters on Sunday, she did a 20-minute session on Sunday evening rereading her summary notes, then moved the second chapter to Monday lunchtime. She wrote the change in her plan, and by Wednesday she was back on her normal schedule without having given anything up.

Try this in 10 minutes

1. Write down one sentence acknowledging the missed session and the reason — no analysis, no blame.
2. Choose a time in the next 48 hours for a short restart session of 15–20 minutes.

3. For that session, pick the easiest task available: reread a summary, or redo a handful of questions you have already attempted.
4. After the session, update your weekly plan in writing — either add one catch-up slot or move one topic — so the plan reflects reality.

Your worksheet

Describe the last study session you missed, the reason it happened, and the exact short session you will do within the next 48 hours to restart.

Review your progress: Check your plan at the end of the restart week: did you complete the short session and the written adjustment? If yes, the restart worked; if you missed again, reduce the session length further and try once more.

11. Recover after a disappointing mock result

A mock result below the 70% pass mark stings, especially when you have been studying around a full-time job. But a mock is a diagnostic tool, not a verdict. Its job is to show you, before the real exam, exactly where your preparation is thin. Handled well, a disappointing result is one of the most useful pieces of information you will get in the whole run-up.

Start by separating the score from the information. The number itself tells you little; the pattern behind it tells you a lot. Go through the paper and sort your errors into three groups: topics you had not covered yet, topics you covered but could not recall, and questions you misread or rushed. Most papers are a mix, and each group calls for a different response — new reading, targeted revision, or slower reading of the question stem.

Resist the urge to immediately book another mock or cram all night. A better response is to pick the one or two weakest topics and give them focused sessions over the coming week, using the study manual and short question sets. Then, after that targeted work, take another mock to see whether the pattern has moved. This turns the result into a loop of information and adjustment rather than a source of anxiety.

Also keep the result in proportion to the exam itself. The HKSI exams are multiple-choice papers with a 70% pass mark, and the study manual plus mock practice exist precisely so you can find gaps before exam day. A weak mock taken weeks before your sitting is exactly when you want to find those gaps. The real risk is not a single bad score, but treating it as a final judgement and stopping all adjustment.

A hypothetical example

Marcus scored 58% on a Paper 8 mock a month before his sitting. Instead of panicking, he sorted his wrong answers: most fell under client order handling and dealing rules, which he had only skimmed. He scheduled three 40-minute sessions on that topic across the following week, then retook a mock and scored 74%. The first result had done its job — it told him where to spend his remaining weeks.

Try this in 10 minutes

1. Sort every wrong answer from the mock into three groups: not yet studied, studied but not recalled, and misread or rushed.

2. Circle the one or two topics that appear most often in the first two groups — these are your priority for the coming week.
3. Schedule two or three short, focused sessions on those topics using the study manual, and write the dates in your calendar now.
4. Plan a second mock for after that targeted work, so you can see whether the weak areas have improved.

Your worksheet

From your most recent mock, list your two weakest topics, the error group each belongs to, and the specific dates of the sessions you will use to address them.

Review your progress: After your next mock, compare the score and, more importantly, the error pattern with the first one. If the weak topics have moved into your stronger groups, the recovery worked.

12. Protect sleep, breaks and wellbeing

Studying for an HKSI exam while working full time is a marathon of ordinary weeks, not a sprint of heroic nights. The temptation is to borrow time from sleep — one more chapter at midnight, one more question set at 1 a.m. The problem is that memory consolidation depends on rest, and a tired brain reads pages without keeping them. Sacrificing sleep to study often means paying study time for very little retention.

A practical approach is to fix your sleep window first and fit study around it, not the other way round. If you need to be alert at work by 8:30 a.m., work backwards and decide what time you must be in bed. Then schedule study sessions that end early enough to let you wind down. A session that finishes at 10:30 p.m. with a fixed bedtime is worth more than an open-ended late night, because you can repeat it tomorrow.

Breaks are part of the plan, not a break from the plan. If you study in blocks of 45–60 minutes, take a short break between blocks — stand up, stretch, get water. On weekends, protect at least one evening or half-day completely free of study; it gives you something to look forward to and keeps the rest of the week sustainable. A schedule with no rest is hard to sustain — fatigue builds up, and the quality of each session falls.

Finally, watch the signals. If you are rereading the same paragraph three times, snapping at colleagues, or dreading sessions you used to accept calmly, your load is too high for your current schedule. The adjustment is usually small: shorten a session, move it earlier in the day, or drop one low-value activity from the week. Looking after sleep and energy is not a luxury beside your exam preparation — it is what makes the preparation usable on exam day, when you need to sit a 60- or 90-minute multiple-choice paper with a clear head.

A hypothetical example

Carmen, an account executive studying for Paper 1, used to revise until 1 a.m. and then struggle through work the next day. She reset her plan: sessions on weeknights now end by 10:30 p.m., she keeps Saturday afternoon completely free, and she moved heavy reading to Sunday mornings when she is rested. Her weekly study hours dropped slightly, but she stopped rereading paragraphs and her sessions became noticeably more productive.

Try this in 10 minutes

1. Decide your fixed bedtime for the coming week, working backwards from when you need to be alert at work.
2. Adjust your study sessions so they end at least 30–45 minutes before that bedtime, and write the end times into your plan.
3. Add a short break between study blocks — stand up and move away from your desk — and mark one weekend half-day as completely study-free.
4. Note one signal to watch this week, such as rereading the same paragraph repeatedly, and decide in advance what you will cut or shorten if it appears.

Your worksheet

Write down your fixed bedtime for this week, the end time of each planned study session, and the weekend half-day you will keep free of study.

Review your progress: At the end of the week, check two things: did you keep the bedtime on at least five nights, and did you take the free half-day? If both held, your schedule is sustainable; if not, shorten one session next week rather than extending your nights.

13. Build resilience at work

Preparing for an HKSI exam while holding down a full-time job means two demanding things run side by side. Some weeks at work will be heavier than others: a client deadline, a quarter-end push, an unexpected audit request. Resilience in this context is not about pushing harder through tiredness. It is about having a study routine that bends under pressure instead of breaking, so that a difficult week at work does not erase three weeks of preparation.

A practical way to build this is to separate your study plan into two layers. The first layer is your normal week: the sessions you aim for when work is steady. The second layer is a minimum version: the one short session you protect no matter what, even if it is only fifteen minutes of reviewing your notes on the commute. When a heavy week hits, you drop to the minimum version rather than abandoning the plan entirely. This keeps your momentum alive and makes returning to the full routine much easier.

It also helps to expect pressure rather than be surprised by it. Look at your work calendar at the start of each week and mark the days that will clearly be difficult. Move your study sessions away from those days in advance, instead of hoping you will somehow find energy at nine at night. Resilience here is less about being tougher than other people and more about planning around reality earlier.

Finally, treat recovery as part of the plan, not a reward. If you finish a demanding week at work, a genuine evening off is what allows the next week's study to be effective. Guarding your sleep and rest is not a distraction from exam preparation; it is what keeps the preparation sustainable over the months it takes.

A hypothetical example

Kelvin works in client services at a securities firm and is preparing for Paper 1. Month-end is his busiest period. Instead of pretending month-end will not affect him, he plans two layers: his normal week has three 45-minute sessions, and his minimum version is one 15-minute review of key terms on the MTR. During month-end week he runs only the minimum version twice, keeps his habit alive, and returns to the full routine the following Monday without feeling he has failed.

Try this in 10 minutes

1. Open your work calendar for the coming week and mark the one or two days that will clearly be hardest.
2. Write down your normal study plan for the week (for example, three 45-minute sessions).
3. Write down your minimum version: one short session of 15 minutes or less that you will protect no matter what.
4. Move any study session that clashes with a marked difficult day to an easier day now, not later.
5. Put the minimum version in your calendar as a fixed appointment so it survives a busy week.

Your worksheet

What is your minimum version for the coming week, and on which difficult work day will you rely on it? Write the day, the time and exactly what you will do in that short session.

Review your progress: At the end of the week, check one thing only: did you complete the minimum version on the difficult day? If yes, your routine bent but did not break, and that is the outcome this lesson is aiming for.

14. Take sensible learning risks

When preparing for a multiple-choice exam, it is tempting to stay inside your comfort zone: rereading the study manual, highlighting familiar passages, redoing the questions you already get right. It feels productive, but it hides a problem. If you only practise what you already know, you never find out where your real gaps are until exam day. Taking sensible learning risks means deliberately stepping into the material you find hardest, while the stakes are still low.

A sensible risk has two features. First, it is chosen on purpose: you decide to spend one session on the topic you have been avoiding, such as a regulatory area you find dry or confusing. Second, it is safe to fail: a wrong answer in your own practice costs you nothing except the chance to learn. The exam itself, where the pass mark is 70%, is not the place to meet a topic for the first time. Your own study time is exactly the place.

Wrong answers are the most useful output of this approach, but only if you handle them properly. When you get a practice question wrong, resist the urge to move on quickly. Spend a few minutes working out why: did you misread the question, confuse two similar concepts, or simply never learn the material? Each reason points to a different next step, and writing that reason down turns a mistake into a plan.

Balance matters too. A sensible risk is one session or one topic at a time, not a decision to abandon your whole plan. If you spend most of your week on comfortable revision and one session on a difficult area, you keep progress steady while still exposing your weak spots. Over several weeks, this habit does more for your readiness than any amount of comfortable rereading.

A hypothetical example

Maggie is taking Paper 7 and is confident on market structure topics but has been avoiding the sections on intermediaries' conduct obligations. She decides to take one deliberate risk: a 45-minute session where she reads that section once and then attempts ten practice questions on it, expecting to get several wrong. She scores four out of ten, notes that her main problem is mixing up two similar concepts, and books a follow-up session to separate them clearly.

Try this in 10 minutes

1. Name the one topic or section you have been avoiding in your study manual.
2. Book one 45-minute session this week to work only on that topic.

3. Attempt a small set of practice questions on it without looking at the notes first.
4. For each wrong answer, write one line: did you misread, confuse two concepts, or not know it?
5. Choose one follow-up action for next week based on what the wrong answers showed.

Your worksheet

Which topic have you been avoiding, what will your risk session look like (day, time, length), and what will you write down if you get questions wrong?

Review your progress: After the session, check whether you can state in one sentence what your wrong answers revealed. If you can, the risk paid off, regardless of how many questions you got right.

15. Turn a big goal into weekly actions

Passing an HKSI exam is a big goal, and big goals are hard to act on directly. You cannot sit down one evening and 'do the exam'. What you can do is complete this week's piece of it. The skill worth practising is translation: turning a distant outcome into concrete weekly actions that fit around your job. Without this translation, a goal like 'pass Paper 1' tends to sit in the back of your mind, producing guilt rather than progress.

Start from the fixed facts of your exam. Each paper has a defined structure: for example, Paper 1 is 60 multiple-choice questions in 90 minutes, and the pass mark for every paper is 70%. Your study manual's contents page gives you the list of topics you need to cover. Working backwards from your exam date, you can spread those topics across the weeks you have left, leaving the final weeks for mixed practice and review rather than new material.

When writing a weekly action, make it specific enough that you can tell, at the end of the week, whether it happened. 'Study more' fails this test. 'Read Chapter 4 and do 15 practice questions on it by Saturday' passes it. A useful pattern is one reading action plus one practice action per week, matched to the time you actually have. If a week at work turns out heavier than expected, shrink the action rather than deleting it, as you practised in the earlier lesson on keeping a habit on difficult days.

Review the plan briefly at the end of each week. Ask two questions: did the action happen, and did it move you forward? If a topic needs more time than you planned, adjust the following weeks rather than pretending the plan still fits. A weekly plan that gets corrected is working; a plan that never changes is probably not being followed.

A hypothetical example

David has booked Paper 1 in ten weeks and works long hours in operations. He lists the chapters in his study manual, groups them into eight weekly blocks, and reserves the last two weeks for mixed practice. This week's actions are: 'Finish reading the chapter on the regulatory framework by Wednesday' and 'Do 20 practice questions on it by Sunday'. At Sunday dinner he can answer plainly whether each happened.

Try this in 10 minutes

1. Write down your exam paper, your exam date, and the number of full weeks you have left.

2. List the topics from your study manual's contents page and spread them across those weeks, keeping the final weeks for mixed practice.
3. Write this week's two actions: one reading action and one practice action, each with a deadline.
4. Check each action against your real schedule: can it survive your busiest workday this week?
5. Put a 10-minute review in your calendar for the end of the week to confirm whether each action happened.

Your worksheet

Write your exam date, the weeks remaining, this week's reading action, and this week's practice action, each with a specific day and time.

Review your progress: At your end-of-week review, tick each action that fully happened. Two ticks means the plan is working; one or zero means shrink next week's actions until two ticks become normal again.

16. Practise a growth mindset

How you read your own performance shapes how you study. If a wrong practice answer means 'I am not good at this', the natural response is to avoid the topic and protect your confidence. If the same wrong answer means 'I have not learned this yet', the natural response is to find out what is missing. Both readings describe the same score; only one of them leads to useful action. This lesson is about building the second reading into your routine.

A growth-oriented approach is not about pretending every result is fine. It is about being precise. 'I am bad at regulations' is a verdict, and verdicts end thinking. 'I got six of ten questions wrong on licensing modes, mainly because I mix up two categories' is information, and information points to a next step. After each practice session, practise converting your result into one sentence of this kind before you close the books.

This habit matters over a long preparation period, because progress in exam study is uneven. Some weeks you will absorb a lot; other weeks, especially busy ones at work, your scores may stall or dip. A candidate who reads a dip as a verdict tends to stop practising at exactly the moment more practice is needed. A candidate who reads it as data adjusts the plan, as in the earlier lesson on weekly actions, and continues.

You can also use this lens on what is going right. When a practice score improves, ask what caused it rather than putting it down to luck: which topic, which method, which session? Naming the cause makes it repeatable. Over the weeks, you build a short, personal list of what works for you, which is far more valuable than a general belief that you are either an exam person or not.

A hypothetical example

Wing scores 50% on her first set of practice questions for Paper 8. Her first thought is that she is not cut out for the material. She catches the thought and rewrites it as information: most errors were in one topic area, and half of those came from misreading the question stem. Her next session is therefore a short drill on that topic plus a rule to read each stem twice before answering.

Try this in 10 minutes

1. Complete one short practice set this week and note your score without judging it.
2. Write one sentence in this format: 'I got ____ wrong, mainly because ____.'
3. Check that your sentence names a cause you can act on, not a verdict about yourself.

4. Write the single next action that follows from that cause.
5. When something goes well this week, write one sentence naming what caused it.

Your worksheet

Take your most recent practice result and rewrite it as one information sentence: what happened, and what was the main cause you can act on?

Review your progress: Keep your information sentences from the last three sessions in one place. If each one names a cause and a next step, you are reading your performance in a way that keeps you moving.

17. Work through a realistic case

So far in this course you have looked at goals, habits, interruptions, restarts and reviews one at a time. This lesson brings them together in one realistic case, so you can see how the pieces fit in a working candidate's week. The case is invented, but every situation in it is an ordinary part of a working week in Hong Kong: a full-time job, a crowded commute, study that keeps getting put off, and an exam date that is closer than it feels.

Meet Ken. He works in fund operations, five and a half days a week, and he has registered for Paper 1 of the HKSI LE: 60 multiple-choice questions in 90 minutes, with a pass mark of 70%. (For a Type 1 licensed representative, the local regulatory framework paper is Paper 1, and the recognised industry qualification papers are Papers 7 and 8; which papers a candidate must take depends on the exemptions granted — the two components together form one competence requirement, not two alternative routes.) When he first planned, he aimed to study two hours every evening after work. In practice, he managed one proper session a week, usually Sunday afternoon, and he kept rereading the first two chapters of the study manual because starting something new felt harder than rereading something familiar. His first self-timed practice attempt came in around 55%.

Ken's adjustment was not to try harder at the same plan. He made three concrete changes. First, he moved his main study slot to the morning MTR ride plus 20 minutes at his desk before logging on, because evenings were reliably taken by overtime and family. Second, he stopped rereading from page one and instead worked through the study manual by topic, doing a short set of practice questions after each topic so he could see which areas were actually weak. Third, he fixed his practice attempts: one 40-question timed set every Sunday, marked honestly, with wrong answers written down as a list of topics to revisit.

Notice what Ken did not do. He did not add more hours he could not sustain, promise to wake at 5 a.m., or treat the 55% as a verdict on his ability. He treated it as information about where to point his limited time. In the next lesson you will use the same logic on your own plan: the question is never only "am I working hard enough?" but "is the plan shaped around the week I actually have?"

A hypothetical example

Ken, a fund operations officer preparing for Paper 1 (60 MCQs, 90 minutes, 70% pass mark), moved his study slot from unreliable evenings to his morning commute plus 20 minutes before

work, switched from rereading chapter one to topic-by-topic study with short question sets, and fixed one honest timed practice set every Sunday. His next practice attempt rose to around 62%, and his list of weak topics became specific and short.

Try this in 10 minutes

1. Spend 2 minutes writing down your current plan in one sentence: when, where and what you study.
2. Spend 3 minutes marking which parts of that plan have actually happened in the last two weeks, and which have not.
3. Spend 3 minutes writing one change that fits your real week better, in the shape of Ken's three changes: a more reliable time, a more useful method, or a fixed practice routine.
4. Spend 2 minutes deciding the very first session under the new plan: the exact day, time and topic.
5. Write the new one-sentence plan somewhere you will see it tomorrow morning.

Your worksheet

Write your own version of Ken's three changes: (1) my most reliable study time is _____; (2) instead of _____, I will study by _____; (3) my fixed practice routine will be _____ every _____.

Review your progress: At the end of next week, check whether the new plan happened at least twice. If yes, keep it. If not, the plan, not you, needs another look.

18. Know when to adjust your plan

Candidates often swing between two extremes: giving up on a plan at the first setback, or grinding on with a plan that has clearly stopped working. Both waste time. The skill this lesson builds is telling the difference between a plan that needs persistence and a plan that needs adjustment, using evidence you can actually observe rather than how motivated you feel on a given evening.

Three signals usually point to adjustment. First, a repeated result: if your last two or three timed practice sets land in a similar range, one more week of the same method is unlikely to move it much. Second, a repeated obstacle: if the same thing knocks out your study session three weeks running — late meetings, a long commute, a particular evening commitment — the slot itself is the problem, not your discipline. Third, a repeated topic: if the same two or three areas produce most of your wrong answers every time, rereading the whole manual again will dilute your time; those topics need targeted work.

Just as important are the signals that point to persistence. If your practice scores are creeping up slowly, slow is still progress. If you missed sessions because of a one-off event — a deadline, a wedding, a bout of flu — that is life, not a broken plan. If you are covering new material on schedule but your scores have not caught up yet, that gap is normal: understanding usually arrives before accuracy does. In these cases the right move is to keep going and let the next practice set give you more information.

A useful rule of thumb: give any meaningful change two to three weeks and two practice sets before judging it. Judging sooner means you are reacting to noise; judging much later means you have spent weeks on something that was not working. And when you do adjust, adjust one thing at a time — the time slot, the method, or the scope — so you can tell which change made the difference.

A hypothetical example

Mei has done three timed practice sets for her paper, scoring 58%, 60% and 59%. Her scores are flat, and the same wrong answers keep coming from two topic areas. Because the result is repeated, she adjusts: instead of rereading the full manual again, she spends the next two weeks on those two areas only, then does a fresh practice set to see whether the change moved the number.

Try this in 10 minutes

1. Write down your last two or three practice scores, or your honest sense of where you stand if you have not done timed practice yet.
2. Mark each as trending up, flat, or down.
3. List anything that has interrupted your study sessions more than twice in recent weeks.
4. Decide which applies to you right now: persistence (keep the plan, judge after two more practice sets) or adjustment (change one thing: time, method, or scope).
5. If adjusting, write the single change and the date you will judge whether it worked.

Your worksheet

My evidence: scores _____ (trend: _____). Repeated obstacle: _____. My decision is to _____ (persist / adjust), and if adjusting, the one change is _____, to be judged on _____ (date).

Review your progress: On the date you wrote down, compare your newest practice result with the scores you listed today. That comparison, not your mood, tells you whether the adjustment worked.

19. Put your plan into practice

A plan only becomes useful when it survives contact with a real Monday morning. This lesson is about converting everything you have decided so far — your goal, your time slots, your method, your practice routine — into concrete arrangements for the coming week. The test of a good weekly plan is simple: on any given day, you should be able to answer "what exactly am I doing at that time?" without having to think.

Start by anchoring the week around fixed points. If you have registered for an exam, your study manual is available to download from the day of registration until your exam date, so make sure the version you are using is the current one, including any updates listed in the manual. Fix your main sessions first — the ones you have found most reliable, such as a commute or a lunch break — and treat them like appointments. Then attach smaller items to them: which topic you will read, which question set you will attempt, which weak area from your error list you will revisit.

Next, make the plan self-checking. Each session should end with something you can see: a short set of answers marked, a summary sentence written in your own words, or a topic crossed off your list. This matters because a week of study that produces nothing checkable is very hard to review honestly — you will not know whether you studied effectively or merely sat with the book open. If your paper offers official support resources such as mock practice tests, schedule one into the week rather than saving it for the eve of the exam.

Finally, plan the recovery, not just the ideal week. Decide in advance what your minimum session is on a bad day — perhaps 15 minutes of practice questions on the commute — so that a difficult Tuesday does not erase the whole week. A realistic week with a built-in fallback is worth more than a perfect week that exists only on paper.

A hypothetical example

On Sunday evening, Calvin plans his week around two fixed 40-minute commute sessions (Tuesday and Thursday mornings), one Saturday hour for a timed 40-question set, and a 15-minute fallback for any day that collapses. Each session has a named topic from his study manual and a checkable output: marked answers or a written summary. By Friday he can see exactly what was done and what slipped.

Try this in 10 minutes

1. Open your calendar and mark your two or three most reliable slots for the coming week.
2. Assign a specific topic or question set to each slot, taken from your study manual or error list.
3. Schedule one checkable output per session: marked answers, a written summary, or a topic crossed off.
4. Write down your 15-minute fallback session for bad days, including when and what.
5. Set a reminder for Sunday evening to review what happened.

Your worksheet

My coming week: Session 1: _____ (day/time) — topic _____ — output _____. Session 2: _____ — topic _____ — output _____. Practice set: _____. Fallback: _____ (15 minutes, when: _____).

Review your progress: Next Sunday, tick off each planned session that actually happened and each output that exists. Two or more ticks means the plan is working; fewer means simplify next week's plan rather than abandoning it.

20. Review progress and choose the next step

This is the final lesson, and it closes the loop you have been building: set a realistic goal, protect the time, keep the habit, adjust when the evidence says so, and then review. A review is not a mood check or a round of self-criticism. It is a short, factual look at what happened, followed by one decision about what comes next. Done well, it takes ten minutes and leaves you with a clear first action for the following week.

Keep the review to four questions. What did I plan? What actually happened? What does the gap tell me? What is the one next step? Answer them with specifics: sessions held versus sessions planned, practice scores versus previous scores, topics covered versus topics on your list. If you have been ending each session with a checkable output, as suggested in the last lesson, this review takes minutes rather than an evening of guesswork.

Then choose the next step, and make it small and dated. "Study more" is not a step. "Do a 40-question timed set on Saturday morning and add the wrong answers to my topic list" is. If your review shows steady progress, the next step is usually to continue and schedule the next practice set. If it shows a repeated obstacle or a flat score, the next step is the single adjustment you identified in Lesson 18. If life has genuinely changed — a new role, a move, a busy season at work — the next step may be to reset the goal itself, including possibly rescheduling the exam sitting, so that your plan matches your reality rather than your original optimism.

One practical note as you continue: the HKSI Institute provides official study manuals and, for some papers, support resources such as mock practice tests and online seminars, and it has stated that it does not commission any third-party study aids for the examinations and accepts no liability for loss or damage arising from the use of third-party resources. Whatever materials you use, your own review record — scores, error lists, session logs — is the most reliable map of where you stand. Keep it simple, keep it honest, and let it choose your next step.

A hypothetical example

After four weeks, Fion reviews: she planned 8 sessions, held 6; her practice scores moved from 55% to 63%; her error list shrank from nine topics to three. The gap is two missed evening sessions, both due to late meetings. Her one next step: move those two sessions to her morning commute for the coming fortnight, and book a fresh timed practice set for the following Saturday.

Try this in 10 minutes

1. Write down what you planned for the past week: sessions, topics, practice sets.
2. Write down what actually happened, ticking each item that has evidence behind it.
3. Answer in one sentence: what does the gap tell me — progress, a repeated obstacle, or a changed situation?
4. Choose one next step, small and dated, and write it down.
5. Put the step where you will see it at your next study session.

Your worksheet

This week: planned _____, actually done _____. The gap tells me: _____. My one next step is _____, on _____ (date).

Review your progress: At your next session, start with the step you wrote down. If it is done, repeat this ten-minute review at the end of the week — the same four questions, every week, until exam day.

Use alongside your examination materials

These lessons offer general study habits and practical exercises. They are not official examination syllabus content or a promise of passing. Use the study guide valid for your examination date for the full examinable material.

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