



Pearson
VUE

Missouri

Navigator Licensing

Candidate Handbook

March 2019



QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, the Missouri Navigator Examination Content Outline and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 3)

Candidates may make a reservation by either visiting www.pearsonvue.com or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4). **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

Candidates must pay the \$39 examination fee at the time of reservation by credit card, debit card, electronic check, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy* (page 4).**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 6).

Exam procedures

Candidates should report to the test center at least **thirty (30)** minutes before the examination begins to complete registration. The time allotted for the examination is one (1) hour, and each candidate will leave the test center with an official score report in hand.

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Missouri Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Phone

(866) 274-4740

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

STATE LICENSING INFORMATION

Candidates may contact the Missouri Department of Insurance, Financial Institutions and Professional Registration with questions about obtaining or maintaining a license after the examination has been passed.

Missouri Department of Insurance, Financial Institutions and Professional Registration

Truman State Office Bldg.
301 W. High Street Rm 530
Jefferson City, MO 65101

Phone

(573) 751-3518

Fax

(573) 526-3416

Website

www.insurance.mo.gov

OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the Missouri Navigator Handbook be reviewed, with special attention given to the content outline, before taking the examination. (*Missouri Navigator Exam Content Outline found on www.pearsonvue.com.*)

Individuals who wish to obtain an Navigator insurance license in Missouri must:

1. Make a reservation and pay the fee.

Make a reservation online or by phone with Pearson VUE for the examination.

2. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 6.*)

3. Apply for a license.

After passing the examination, apply for your license by contacting the Missouri Department of Insurance, Financial Institutions and Professional Registration at www.insurance.mo.gov.

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

FOR EXAMINATIONS Pearson VUE/Missouri Insurance <i>Attn: Regulatory Program</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (866) 274-4740	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit www.pearsonvue.com/mo/insurance/contact for further information.

Candidates may contact the Missouri Department of Insurance, Financial Institutions and Professional Registration with questions about obtaining or maintaining a license.

For State Licensing Missouri Department of Insurance, Financial Institutions and Professional Registration Truman State Office Bldg. 301 West High St., Room 530 Jefferson City, MO 65101		
Phone: (573) 751-3518	Fax: (573) 526-3416	Website: www.insurance.mo.gov

A MESSAGE FROM THE DEPARTMENT

This handbook provides you with information about the license examination and application process for becoming licensed by the Missouri Department of Insurance, Financial Institutions and Professional Registration (referred to as “the Department” in this handbook) as a navigator. We suggest you keep this handbook for future reference.

GENERAL GUIDELINES

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals and businesses to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Missouri has retained the services of Pearson VUE to develop and administer its Navigator Licensing Examination Program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

OVERVIEW OF LICENSURE

The Department of Insurance, Financial Institutions and Professional Registration is empowered by Chapter 376, Missouri Revised Statutes, to license individuals who wish to become navigators, as defined in Missouri statute. The legislature may make changes to the State Law, and administrative rules may be changed at any time. Licensees are expected to be aware of changes in the laws and rules that affect their practice as navigators.

To be licensed as a navigator, you must pass an examination and apply for a license by submitting the appropriate fee and forms to the Department.

NAVIGATOR LICENSING REQUIREMENTS

To qualify for an individual navigator license, you must satisfy these requirements:

- Be 18 or older.
- Reside in Missouri or maintain a principal place of business in Missouri.
- Not be disqualified for having committed any act that would be grounds for refusal to issue, renew, suspend or revoke an insurance producer license.
- Successfully pass the examination prescribed by the director.
- When applicable, have the written consent of the director of the Department under 18 U.S.C. §1033 or any successor statute regulating crimes by or affecting persons engaged in the business of insurance whose activities affect interstate commerce.
- Have identified the entity with which he or she is affiliated and supervised.
- Have paid the fees prescribed by the director.

EXAM RESERVATIONS

MILITARY SITE TESTING

Missouri Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Missouri insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Missouri to test.

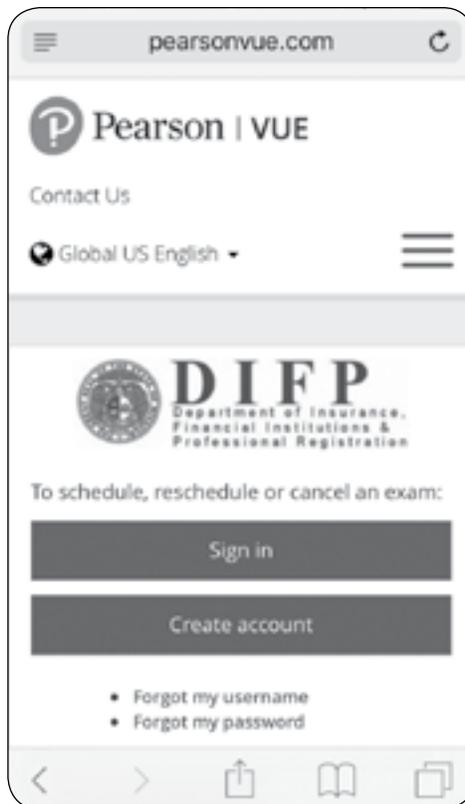
To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Missouri Insurance from the Insurance program category.

In addition to Pearson VUE's standard ID policy (see page 6), candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/mo/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Our new website has been optimized to work on mobile devices such as phones and tablets as pictured below.



Before calling, candidates should have the following:

- Legal name, residence address, Social Security number, daytime telephone number, and date of birth
- The names of the examinations
- The preferred examination dates and test center locations (a list of test centers appears on the back cover of this handbook)

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed below).

EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*. The fee for each exam is \$39.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE at the time of reservation the following information:

- Bank name
- Account number
- Social Security number (SSN)
- Name and address on the account

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <http://www.pearsonvue.com/vouchers/pricelist/moins.asp> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate Voucher as the payment method and provide the voucher number. **All vouchers are pre-paid.**

Vouchers are non-refundable and non-returnable.

Vouchers expire 12 months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (866) 274-4740 forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation, or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty

- Military duty
- Weather emergency

Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

Candidates who are absent and fail to change or cancel their reservation according to the *Change/Cancel Policy* will forfeit the examination fee. Candidates who are late will not be admitted to the examination and will forfeit the examination fee.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending the *English as a Second Language (ESL) Request Form* (found in the back of this Candidate Handbook) to Pearson VUE. Candidates MUST include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

EXAM DAY

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree or other official document.

- **Note:** You will not be permitted to bring your own calculator into the testing room.

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Acceptable Forms of Candidate Identification

Candidate must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government issued, photo-bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (with photograph and signature, not expired)

- Government-issued Driver's license
- U.S. Department of State Driver's license
- U.S. Learner's permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (with signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as decertification.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover of this handbook. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

ABOUT THE EXAM

The content of the general portion of the examination is based upon information obtained from analysis of Federal law regarding the nature and scope of tasks that a navigator will perform and the knowledge and skills required to be a navigator. This information is the basis upon which the examination questions are written.

The state-specific portion of the examination has been developed to reflect the laws, statutes, rules, and regulations for navigators operating in Missouri, and has been reviewed and approved by the Department.

The Missouri Navigator Examination is given in a multiple-choice format dealing with basic navigator functions and knowledge.

Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the Department, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department will be so notified and will determine whether the candidate's scores will be released.

SCORE EXPLANATION

Equating and Scaling

There are multiple versions of the Navigator Licensing Examination. These versions are known as *forms*. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as *scaling* is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the *raw score* was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score

The passing score of the examination was set by the Missouri Department of Insurance <http://insurance.mo.gov/> (in conjunction with Pearson VUE) after a comprehensive study was completed for the examination. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported to you is neither the number of questions you answered correctly nor the

percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report by completing the appropriate form found in the back of this handbook.

RETAKE THE EXAM

Reservations for reexamination are not made at the test center. **Candidates must wait one (1) day before scheduling a reexamination.**

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations should direct written inquiries to Pearson VUE's address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments are concerning an examination already taken, candidates should also include:

- The name of the examination
- The date the examination was taken
- The location of the test center

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes, from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

PREPARING FOR THE EXAM

PRETEST QUESTIONS

The examination will contain “pretest” questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate’s score. Pretest questions are mixed in with the scored questions and are not identified.

MISSOURI NAVIGATOR EXAMINATION CONTENT OUTLINE

The examination is based on a detailed content outline of topics and subtopics. The content outline is provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. The content outline is updated periodically to reflect changes. Missouri offers the content outline as part of the handbook. The exam content outline in this handbook is the basis for the Navigator Exam. **Make sure your study materials cover the topics in this outline.**



MISSOURI NAVIGATOR

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to pearsonvuecustomerservice@pearson.com; however if you are unable to email, please mail your request to:

Pearson VUE
MISSOURI INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the Navigator Examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

GENERAL INFORMATION

Candidates should make an exam reservation either by phone at (866) 274-4740 or online at <http://www.pearsonvue.com/mo/insurance/>.

Candidates may test at any of our US test centers.

MISSOURI TEST CENTERS			
Cape Girardeau (2)	Joplin (2)	Poplar Bluff	Springfield
Carthage	Kansas City (2)	St. Joseph (2)	West Plains
Columbia	Maryville	St. Louis (2)	

Locations and schedules are subject to change.

TEST CENTERS IN NEIGHBORING STATES					
STATE	CITY	STATE	CITY	STATE	CITY
AR	Fort Smith	IL	Oak Brook	NE	North Platte
AR	Little Rock (2)	IL	Peoria	NE	Omaha
AR	Springdale	IL	Schaumburg (2)	OK	Norman
AR	Texarkana	IL	Springfield	OK	Oklahoma City
IA	Coralville	KS	Hays	OK	Tulsa
IA	Davenport	KS	Overland Park	TN	Brentwood
IA	Sioux City	KS	Topeka	TN	Chattanooga
IA	West Des Moines	KS	Wichita	TN	Johnson City
IL	Buffalo Grove	KY	Lexington	TN	Knoxville
IL	Chicago (2)	KY	Louisville	TN	Memphis (2)
IL	Marion	NE	Lincoln	TN	Nashville

Locations and schedules are subject to change.

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving