PASS GEORGIA
REAL ESTATE EXAM PREP

GEORGIA REAL ESTATE EXAM GLOSSARY

Protected class

A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct.

OFFICIAL AREA	KNOWLEDGE CLUSTER	LEARNING SYSTEM
Practice of Real Estate	**Fair housing**	**Define, distinguish, apply, retrieve**

SOURCE STANDARD

Official exam outline plus authoritative Georgia or federal references where the topic has a controlling rule. Independent educational resource, not affiliated with GREC or PSI.

01 / COMPLETE LESSON

Build the complete exam definition

Learn the rule, separate it from the nearest distractor, then apply it to a Georgia fact pattern.

CORE DEFINITION

What does Protected class mean?

A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct.

CLOSEST DISTINCTION

How do you separate the nearest exam answer?

Federal fair housing has seven listed class categories. ECOA, the ADA, and state or local laws have different coverage, terms, and protected bases.

GEORGIA APPLICATION

What changes or stays the same in Georgia?

For Georgia housing questions, start with the federal Fair Housing Act categories and then consider any additional law named in the stem. Do not invent a federal class from an unrelated fairness concern.

WORKED EXAMPLE

A property manager rejects an otherwise qualified applicant because the applicant has children, making familial status the prohibited basis.

EXAM TRAP

The law protects people from decisions based on covered characteristics, not properties or neighborhoods as protected classes themselves.

Memory cue: The law protects people from decisions based on covered characteristics, not properties or neighborhoods as protected classes themselves.

02 / PRACTICE AND MASTERY

Retrieve the rule under exam conditions

Answer before reading the explanation. Then explain why every distractor belongs to a different term.

ORIGINAL PRACTICE CHECK

Which statement correctly explains Protected class?

- **A** A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct.
- **B** The federal Fair Housing Act prohibits discrimination in covered housing sales, rentals, advertising, financing, brokerage, and related services because of race, color, religion, sex, familial status, national origin, or disability.
- **C** ECOA is the federal law prohibiting creditors from discriminating in any aspect of a credit transaction on protected bases specified by the Act and Regulation B.
- **D** The Americans with Disabilities Act is the federal civil-rights law prohibiting disability discrimination in covered employment, government services, public accommodations, commercial facilities, transportation, and communications.

CORRECT ANSWER: A

Protected class is correct. A protected class is a group defined by a characteristic that anti-discrimination law prohibits decision-makers from using as a basis for specified housing, credit, employment, or public-accommodation conduct. Federal fair housing has seven listed class categories. ECOA, the ADA, and state or local laws have different coverage, terms, and protected bases. For Georgia housing questions, start with the federal Fair Housing Act categories and then consider any additional law named in the stem. Do not invent a federal class from an unrelated fairness concern.

MASTERY TRACKER

Mark each box only when you can perform the skill without looking.

- [ ] I can define the term in one precise sentence.
- [ ] I can separate it from the closest look-alike.
- [ ] I can explain the Georgia rule or confirm that the national rule applies.
- [ ] I can answer the practice check and explain every option.

03 / CONNECTIONS AND AUTHORITY

Connect the term to the wider exam

Use these relationships to move from isolated recall to a connected exam model.

RELATED TERM

Fair Housing Act

The federal Fair Housing Act prohibits discrimination in covered housing sales, rentals, advertising, financing, brokerage, and related services because of race, color, religion, sex, familial status, national origin, or disability.

https://www.passgeorgiarealestate.com/glossary/fair-housing-act

RELATED TERM

Equal Credit Opportunity Act (ECOA)

ECOA is the federal law prohibiting creditors from discriminating in any aspect of a credit transaction on protected bases specified by the Act and Regulation B.

https://www.passgeorgiarealestate.com/glossary/ecoa

RELATED TERM

Americans with Disabilities Act (ADA)

The Americans with Disabilities Act is the federal civil-rights law prohibiting disability discrimination in covered employment, government services, public accommodations, commercial facilities, transportation, and communications.

https://www.passgeorgiarealestate.com/glossary/americans-with-disabilities-act

RELATED TERM

Disparate treatment

Disparate treatment is intentional discrimination in which similarly situated people receive different housing or credit treatment because of a protected characteristic.

https://www.passgeorgiarealestate.com/glossary/disparate-treatment

RECOMMENDED NEXT COMPLETE LESSON

Practice of Real Estate complete lesson

https://www.passgeorgiarealestate.com/study-guide/practice-of-real-estate/prohibited-fair-housing-conduct

EXAM SOURCES AND AUTHORITY NOTES

1. PSI Georgia Candidate Information Bulletin, 7/1/2026

Official exam administration and content-outline source.

https://test-takers.psiexams.com/api/content/bulletin/4672

2. U.S. Department of Housing and Urban Development, Fair Housing Act Overview

Federal source for protected classes, prohibited conduct, accommodations, and modifications.

https://www.hud.gov/helping-americans/fair-housing-act-overview

3. Consumer Financial Protection Bureau, Regulation B

Current federal ECOA regulation. Its July 2026 amendments remove disparate-impact liability under ECOA, so Fair Housing Act analysis must remain separate.

https://www.consumerfinance.gov/rules-policy/regulations/1002/