



## **20 Hours SAFE Comprehensive: Financing Residential Real Estate**

### **POLICIES AND COURSE COMPLETION EXPECTATIONS**

#### **Prerequisites**

There are no educational prerequisites for this course; however, students are expected to have high school level reading and mathematics ability.

#### **Attendance**

This course is a 20 credit hour program and attendance is required at all classes to receive credit for completion. Partial credit is not given.

#### **Tardiness/Absences** (for "in-classroom" presentations)

Students arriving late for class, or who are absent from a class, must make up the portion of the class missed at a later presentation of the course. However, make up time will be on a space available basis, and must be completed within 30 days of the end of the program in which the student was originally enrolled.

#### **Assessments**

Periodic quizzes may be administered by the Instructor. The quizzes are used for student self evaluation; therefore, they are not graded. Students will be administered a final examination consisting of 100 multiple choice questions. The examination may be taken online, or in person, on a date scheduled with the school. The final examination must be taken and passed within 60 days of course completion or an additional fee will be assessed. The minimum passing score is 80%. Students who fail the examination may reschedule no more than once each week.

#### **Certificates**

Certificates of completion will be e-mailed to each student within three business days of course completion.

### **Reporting to NMLS or State Agencies**

Documentation of course completion will be accomplished within five (5) business days of course completion.

### **Completion Timeline**

Upon registering, you must complete the course and all final exams before your course expiration date. If taking an Internet-based course, your password will be deactivated after the course expiration date has passed. If you require an extension, additional fees will be assessed.

### **Course Withdrawal**

Students who have registered for a course, but have not begun the course, may request a full refund, if requested as explained below, within 24 hours of registration. It is our policy to provide students with a partial refund for the course if a written request is e-mailed to the school, and the student has not completed more than 25% of the course. The written request must be received by our office within 48 hours after registering. The refund is specifically defined as 75% of the course tuition. Books, materials, and shipping costs are non-refundable. To request a refund, please send an e-mail request, including student's name as registered, address, contact telephone number, date of registration, and the course for which refund is requested, to [Administration@ProEducate.com](mailto:Administration@ProEducate.com).

### **Classroom Rules of Conduct** (for "in-classroom" presentations)

- Students must turn off cell phones and pagers during class.
- Food and beverages are not permitted in the classroom.
- During exams, the use of cell phones, pagers, PDAs, or any other electronic devices (other than a standard non-programmable calculator) is strictly prohibited.

## **School Regulations**

- The student is responsible for verification of qualifications for licensing, before registering for a course of study.
- Registrants with any form of criminal history, including misdemeanor or felony convictions, or who are currently on parole, must contact the relevant licensing agency before registering for any pre-licensing or pre-certification course.
- An e-mail account is essential to participate in the online program.
- Instructors may not, in any venue, answer questions of a personal, professional, business, or legal nature, and students should not interpret any information received from instructors, or course content, as being legal or professional advice.
- Any attempt to take the course under an assumed identity, or to accept assistance from others in completing any portion of the course, may result in rejection of a license application, revocation of an existing license, fines, or other penalty provided by law governing the relevant state regulatory agency to whom the student submitted documentation.
- For students taking online courses, the instructional staff will respond to questions by e-mail as quickly as possible. In general, questions received by noon on any business day are responded to by 5 pm the following business day. Students who abuse the e-mail opportunity may be dropped from the course, solely at the discretion of the school, without penalty to the school beyond refund of tuition.