

Nevada Real Estate Division

COURSE MANUAL

A reference guide for real estate education providers on the requirements for education programs and the course application process.

Published by the Nevada Real Estate Division in electronic format.

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First published June 2012 Second edition October 2015 Third edition February 2019 Fourth edition November 2019

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COURSE AS APPROVED

A: INTRODUCTION

A1. FOREWORD

This booklet has been prepared by the Nevada Real Estate Division (Division) as a source of reference for sponsors and instructors who develop and submit courses for approval by the Division on behalf of the Real Estate Commission.

The purpose of this manual is to answer questions, provide Division guidelines and address issues that education providers frequently encounter in complying with Nevada's real estate education requirements when applying for course accreditation.

The minimum required education standards are set forth in <u>NAC 645.435</u> and <u>645.437</u> for original license; <u>NAC 645.4442</u> for first renewal; and <u>NAC 645.450</u>, <u>NAC 645.448</u> and <u>NRS 645.575</u> for subsequent renewals and reinstatement of license.

The course booklet comprises three chapters, each of which deals with one of the three programs of real estate education – pre-licensing (PL), post-licensing (POST) and continuing education (CE) - and all aspects of these programs, as follows:

Ch. I Pre-licensing Education Ch. II Post-licensing Education Ch. III Continuing Education

A2. PROTECTING PUBLIC INTEREST THROUGH EDUCATION

The **MISSION** of the Nevada Real Estate Division is to protect the public and Nevada's real estate sectors by fairly and effectively regulating real estate professionals through licensure, registration, education and enforcement.

One of the ways the Division seeks to achieve its mission is through education. For example, in the case of pre-licensing education, a course will be approved if it satisfies the NRS/NAC 645 standards (discussed in Chapter I). When making the decision to approve a course for credits, the Division looks closely at the course content to ensure that it provides the basic knowledge needed to enable new licensees to conduct real estate transactions in a way that protects the public interest.

With regard to an application for post-licensing education, the course will be approved if it satisfies the <u>NRS</u> <u>645/NAC 645.4442</u> standards (discussed in Chapter II). This means that the Division must be satisfied that the course content provides the start-up knowledge and skills needed by new licensees, who have little or no industry experience, to perform real estate agency properly and understand the need for broker guidance when it is required to prevent harm to the client.

The approval of an application for continuing education credits requires that the course content should meet the standards set forth in <u>NAC 645.450</u>. To grant continuing education credits, the Division must be convinced that the course will advance the knowledge and skills of licensees and make them better practitioners so that they will function effectively within acceptable industry standards and serve their clients' best interests.

A3. THE NEVADA LAW AND REFERENCE GUIDE

Developed as an Education and Research Fee (ERF) funded project, the Nevada Law and Reference Guide (the Law Guide) is the Division's "blue book" on Nevada real estate law. The Law Guide's intended purpose is to provide an educational tool and a resource for the real estate education programs, and to be a source of reliable information regarding Nevada's real estate law as follows:

First, to provide a basic reference and annotation on Nevada real estate law to be used by real estate educators to ensure consistency in interpretation and application of Nevada real estate law to pre-licensing candidates, post-licensing (first year) licensees, and in continuing education courses which teach aspects of Nevada law; and

Second, to identify and compile the Division's understanding and application of statutes and regulations for use by licensees, the Division compliance staff, and the public.

The two goals are compatible with general risk reduction activities for brokerages by helping real estate licensees avoid the most common legal pitfalls.

The Law Guide comprises six chapters, each covering one of the six topical subjects for discussion:

Nevada Law on Real Estate Agency Nevada Law on Fiduciary Duties Nevada Law on Brokerage Agreements Nevada Law on Offers and Purchase Agreements Nevada Law on Disclosures Nevada Law on Advertising

<u>The Law Guide is available on the Division's website</u> and may be reproduced for use in educational offerings by licensees and other industry professionals and the public without specific permission.

B: GENERAL INFORMATION

APPLICABLE TO SOME OR ALL EDUCATION PROGRAMS

B1. USE OF CURRENT FORMS

Unless sponsor is filling out the course application or a related form online at <u>http://red.nv.gov</u>, the Division recommends ensuring that the most current version of the form is being used prior to completion. Only the current form is posted on the website and the revision date is given in the bottom left corner of the page.

B2. INSTRUCTORS AND INSTRUCTOR APPLICATIONS

B2-1. Instructor Qualifications and Approvals

Instructor qualifications are set forth in <u>NAC 645.426</u>, and all instructor applications are considered for approval by the Division.

One of the essential components of a course application in the pre-licensing, post-licensing and continuing education programs is the requirement of at least one qualified instructor who is approved by the Division. If a new course application lacks an instructor application, or if there is only one instructor applicant who fails to meet the State qualifications and is denied approval by the Division, the course application is incomplete and will not be considered for content accreditation. The sponsor will be notified and given the opportunity to submit another application for a suitable applicant by a specified date. Failure to timely provide areplacement instructor application will result in the course being denied approval for lack of a qualified instructor.

It is the sponsor's responsibility to submit instructor applications for each named instructor on new applications, and for added instructors on renewal applications.

There are no blanket instructor approvals. The sponsor must submit a separate application for each course that an individual instructor anticipates teaching for the sponsor.

Instructor approvals terminate with the expiration or termination of a course. If the sponsor re-applies for approval of a terminated or expired course, instructor applications need to accompany the re-application for new approval of a previously approved course.

B2-2. The Application Form

A link to the instructor application $\frac{\text{form } 635}{\text{m} 635}$ is provided in the new course application packages for all the programs. The standalone form is usable for instructor applications in all three programs – pre-licensing, post-licensing and continuing education – and may be used for instructor applications submitted with new course applications, and to add instructors during course renewal and the course approval period.

Each instructor application must be completed in full, with the name and other requested details of the applicant, including the address of the sponsor, and instructor's signature as detailed below:

Education Program Checkboxes: At the top of form 635 are the three education programs: Pre-Licensing, Post-licensing and Continuing Education. Check the program in which applicant is applying to teach.

Course Title and Number: These are the same as the title and the Division-assigned course number (PL, POST or CE) provided under Course Information on page one of the course application form. If the instructor application is part of a new course application, enter "Pending" for course number.

Proof of Qualifications: an instructor application must include a detailed resume giving dates (from-to) of schooling and work experience, with emphasis on experience in the field in which the applicant intends to instruct. If applicant holds a real estate license in Nevada and in another state (or in another field or licensed occupation), a copy of the license(s) and certification(s), as appropriate, must accompany the application form and resume.

Once established, an instructor who is approved to teach two or more courses need only provide instructor's resume without the supporting documentation (licenses, certificates, etc.) with subsequent instructor applications. The Division may periodically request a copy of an updated resume.

Disclosure of discipline, license denial/revocation: questions five to seven on the instructor application require the applicant to disclose any incidents of discipline, or license denial, suspension or revocation by any governmental agency. All three questions must be answered by checking the "Yes" or "No" boxes. If a question is answered in the affirmative, a brief explanation of the incident with dates, the acting entity's name, the violation or denial and the conduct resulting in the violation or denial must be provided on a separate sheet attached to the form.

The Division will not process an application if questions five to seven are not answered, causing a delay in the Division's review and decision regarding the application. A refusal by the applicant to provide the information will result in the denial of the instructor application.

Instructor's Signature, Current Resume, Licenses, etc.: The completed form must be fully executed and is submitted to the Division.

B3. DELIVERY METHODS

NAC 645 provisions require post-licensing education to be provided only by live instruction. Pre-licensing education for all the other credentials and continuing education courses may be offered by either live instruction or by distance education (DE).

The most commonly used delivery methods of distance education, in order of prevalence, include:

- *Internet*: web-based content requiring the use of a computer and network browser. Sponsor provides student with a login to access the course material electronically.
- *Correspondence*: usually refers to a printed workbook being provided to the student and does not require the use of a PC/laptop or any other digital or electronic equipment.
- *Other:* this may include any of the following:
 - CBT or computer-based technology: this refers to written or pre-recorded course content provided

on a CD or DVD which may be played back on a computer or DVD-player without the need to go online.

• *Other*: live streaming, webinar, other emerging technologies.

Remember: All modules of post-licensing education must be offered by live instruction.

B4. DISTANCE EDUCATION (DE)

B4-1. Distance Education Certification

Schools and sponsors offering distance education are encouraged to be certified by ARELLO (the Association of Real Estate License Law Officials), a nationally recognized body that certifies the design and delivery of distance education. ARELLO certification is granted after sponsor demonstrates compliance with the certifying body's requirements for a method of distance education delivery. For ARELLO certified courses, sponsor must submit a copy of the certificate with the distance education course application.

B4-2. Distance Education Questionnaire

Sponsors that do not have ARELLO certification are required to complete the Division's Distance Education Questionnaire with every course application for DE. All information requested in the questionnaire must be provided in the questionnaire, as explained below:

I. What is your mission statement?

Provide your school or company's mission statement on the questionnaire. A mission statement is a declaration of the purpose of an organization's existence.

II. Describe the design of the course:

Explain how the course has been developed to achieve the learning objectives and outcomes. For example, is/does the course:

- Modular with quizzes at the end of each module?
- Lecture-based or participative focusing on exercises such as contract writing?
- Include audio/visual presentations?

III. What are your procedures for updating the course:

Describe the methods (including timelines) to be used to:

- Track and monitor developments at the industry, Division, and legislative level likely to affect the course content;
- Incorporate the changes into the content; and notify the changes to the Division.

This informs the Division how sponsor intends to keep the course current and timely, e.g., by

updating the law content to include legislative and/or regulatory amendments; replacing forms and disclosures with new revisions as they occur, etc.

IV. Describe the type and frequency of interactivity of the instruction with the students:

Provide the methods of communication – email, phone, discussion board, office visit, other – by which a student can reach the sponsor or an approved instructor for assistance or discussion. Include the instructor's response time (e.g. immediate, within 24 or 48 hours) to a student's request for assistance.

V. How does the instruction provided teach mastery of the material?

Explain the steps taken in developing the presentation, audio and visual aids, student handouts and other information to ensure that the course structure enhances the student's ability to learn the material. Passing the quiz or test at the end of each unit before moving on to the next unit indicates mastery of the material.

VI. What support services are available to students?

This may include any one or more support services ranging from, e.g. supplemental live sessions with the instructor to periodic follow-up contact from sponsor or instructor to check student progress or to find out if assistance is needed.

VII. How was a time study of the range of instructional hours for this course completed? Justify the number of hours requested to be approved for this course.

Explain how a time study of the instructional hours requested was conducted *prior* to submitting the course for approval. This is usually attained by a small review group of licensees at various levels of experience taking the course without credits and reporting back on the level of difficulty or complexity of the content and the time taken to complete the course with quizzes (if any) and final exam.

VIII. Describe and document how each module of instruction has:

a) At least one learning objective.

Provide at least one course objective in the questionnaire. Statements such as: "See course objectives on page one of the application form" are <u>not</u> acceptable.

b) A structured learning method to enable the student to achieve the learning objective.

Explain how the self-paced study is designed to achieve the learning objective of each unit or module of the course.

c) A method of assessment of the student's performance during instruction.

State if student's performance is assessed by means of quizzes and/or exams, and the frequency at which these occur, e.g. at the end of each unit or chapter, or at completion of the course.

d) A method of remediation if student is deficient in mastering the course material to repeat the

course until the student understands.

Explain the procedure, if any, for assisting student with additional course review after failing the final exam or upon request.

e) A complete syllabus or student instruction manual (or both) provided in written form which includes accurate and clearly stated information about admissions, progression, completion, criteria, dismissal and any applicable licensing requirements.

See also B5 below: "Guidelines for Student Catalog." Provide a complete copy of the syllabus and/or instruction manual with the application package.

B4-3. Application for Secure Electronic Testing

Testing online by either a proctored or non-proctored method requires the completion of this form. Sponsor must state if the electronic testing will be proctored or not.

If applying for non-proctored online testing, details of the steps and measures to be taken by sponsor to verify that the tester is the enrolled student, and the techniques used to properly assess student's mastery of the subject, including timing the exam, must be provided. The Application for Secure Electronic Testing in the application package must be filled out to explain how the exam is timed and the security measures it contains to verify the test-takers identity. An access code must be provided for Division staff to take a review test either prior to or immediately upon obtaining approval.

B4-4. Certificate of Test Proctor

The Certificate of Test Proctor is required prior to any testing of students at a location where the sponsor or sponsor's authorized staff cannot be present to proctor the examination, regardless of whether the exam is in a pen-and-paper format or digital.

If sponsor requires the final exam to be proctored, the Certificate of Test Proctor must be duly completed, notarized and submitted to the Division even if tester verification measures are built into the electronic exam to be proctored.

The proctor verification form certifies proctor qualifications, provides instructions to the sponsor and the proctor regarding the exam to be administered, and is required upon completion to be signed by the proctor and notarized.

The Division's form may be substituted for sponsor's own and must contain at least all the information in the Division's form, including notary acknowledgment. A copy of the sponsor-created proctor certificate must be submitted in the application package.

B4-5. NAC 645.443 Provisions

B4-6. Requirements Specific to Distance Education

The Guidelines for Student Catalog relate to distance education courses and are included here as part of the information on Distance Education for all programs to which DE applies.

Guidelines for Student Catalog for Distance Education Courses

The **student catalog** must be included with all distance learning programs and contain the information listed below.

- Name, address, telephone number, web address (if applicable), name and/or email address of contact person, and business hours of school;
- Name and means of contact (telephone number, e-mail address) of approved instructor who can be reached for questions during the period of study, including "office hours" or times when the instructor can be reached by the student and the instructor's response time if he or she is not immediately available;
- Step-by-step instructions as to how the student should proceed with the distance education study;
- A list of the curriculum and materials included in the package: student catalog,textbook(s), student handbooks, supplemental laws, etc.;
- Suggested reading and quiz schedule by chapters/lessons;
- Procedure to take and submit quizzes (see program specific information for minimum number of quizzes required);
- Procedure to schedule, take and submit final exam, either proctored or administered by secure electronic testing, approved by the Division on behalf of the Commission (where applicable or required);
- Minimum time allowed to complete work;
- Maximum time allowed to complete work (include any extension options);
- Refund policy;
- Any added or supplemental features offered, such as review sessions, practice tests, remediation course reviews, etc.;
- A certificate of test proctor form to be submitted to the school when ready to take final exam and to be kept on file with student record.

Common questions to be answered in the student catalog include: "What is in my package?" "What if all the materials are not here?" "What do I do first?" "How long do I have to complete the course?" "What if I have questions about the material?" What if I don't pass the final test for the course?"

B5. ATTENDANCE AND COMPLETION OF COURSE

B5-1. Attendance Verification

Form 740 is the Division's prescribed attendance verification report (sign-in sheet). It can be downloaded and

printed for use in live instruction classes. Form 740 may be substituted for sponsor's own sign-in sheet, but it must contain all the information requested in the Division's form 740. A copy of form 740 or the sponsor's sign-in form must be submitted with the application for a classroom course. <u>NAC 645.404</u>.

B5-2. Certificate of Completion

The Division's letter notifying the sponsor that an application has been approved includes a sample Certificate of Completion which gives the:

- Course title and Division-assigned course number;
- Delivery method by which the course was taken;
- Number of hours for which the course is approved;
- Name and address of sponsor;
- Original signature of the sponsor's authorized signer of certificates; and
- The statement that "The course was approved by the Real Estate Division on behalf of the Real Estate Commission".

Sponsor may then produce his or her own certificate of completion form which must contain, at a minimum, all the information on the Division's sample certificate.

Certificates of Completion may only be issued with the name of the approved sponsor, regardless of the location or host facility where sponsor offers the course. So, for example, if sponsor Z Title Company offers its approved course at X Realty, the certificate of completion must be issued by Z Title Company as the sponsor, not X Realty.

B5-3. Student Evaluations

Student evaluations are required for original licensing (PRE), POST and CE courses. The regulations give licensees who take approved courses for credits the opportunity to assess and evaluate the course and the quality of instruction. The Division provides a prescribed Course and Instructor Evaluation Report form for this purpose. See classroom evaluation <u>form 612A</u> and distance education evaluation <u>form 612B</u>.

The Division actively monitors and enforces the sponsor's duty to obtain student evaluations as required by <u>NAC 645.444</u>. Approved sponsors must:

- Fill-out all the information, from Course Title to Instructor (name), at the top of the evaluation form <u>before</u> distributing the form to students;
- Provide to students at each course offering either the Division-issued evaluation form, or the sponsor's form containing all the information in the Division form;
- Arrange for the collection of completed evaluations by an administrative staff, not the instructor.

Compile a summary of student evaluation ratings and comments for each class on the Division's evaluation summary form 612C (classroom) or 612D (distance education) and email the summary to Evals@red.nv.gov within 10 days of completion of the course.

B6. ADDITIONAL INFORMATION RELATING TO COURSE APPLICATIONS

B6-1. Checklist

The last page on all the course application forms is a checklist which provides two columns for verification of information included in the application. Sponsor must check off in the "Sponsor Checkbox" column all the items, information and materials that have been provided in the application before submitting the application to the Division.

B6-2. Course Materials and Other Information

Course materials: list, and provide with the application, all student handouts, audio or visual aids, presentations, instructor notes/manuals, and any other materials intended to be used in teaching the course. Printed digital, scanned or emailed copies of the listed course materials are required for all courses, including those to be offered by an electronic or digital delivery method. Additionally, for an internet course, an online access code is required to allow Division staff to review the online content. If the course is to be offered by computer-based technology (CBT), a CD must be provided with the printed copy of the content.

Schedule of Classes: for classroom courses, a proposed schedule of offerings for the course approval period is required to be submitted with all pre-licensing applications. This includes at a minimum: dates, times, locations, and instructor. For POST and CE, it is recommended to submit a proposed quarterly schedule of classes even if the class schedule may later change or be cancelled for lack of enrollments

Once a classroom course is approved and sponsor has firm class dates, Division policy requires advance notice of those class schedules to be sent by email to <u>Realest@red.nv.gov</u> for posting on the Division's online calendars which are updated weekly or every two weeks as sponsor notifications necessitate. If a posted class offering is cancelled for lack of enrollments or other reason, sponsor must immediately notify the Division by email to avoid receiving requests from Division staff for a student evaluation summary and upload roster for the class.

<u>C: CHAPTER I – PRE-LICENSING EDUCATION</u>

C1. THE BASICS OF PRE-LICENSING EDUCATION

C1-1. Postsecondary Education Licensure

Unless the pre-licensing (PL) education sponsor is part of the Nevada System of Higher Education or a "school" as defined by <u>NAC 645.400</u>, licensure by the Nevada Commission on Postsecondary Education (CPE) must be obtained <u>prior</u> to submitting the PL course application to the Real Estate Division. CPE is a state agency and a licensing authority with oversight of postsecondary educational institutions. For more information about obtaining CPE approval, contact (702) 486-7330 or visit <u>http://cpe.nv.gov/</u>.

See also <u>NRS Chapter 394</u>, sections 383-560 (as well as the corresponding sections of <u>NAC 394</u>) for more information regarding the CPE and the requirements for CPE licensure.

A copy of the CPE license, or CPE's letter of conditional grant of an initial postsecondary education licensure, must accompany the PL course application to the Real Estate Division.

C1-2. NAC Provisions Relating to Pre-licensing Education

NAC 645.403 Approval of school: Application. (NRS 645.190, 645.343)

NAC 645.404 Approval of school: Conditions of approval; evidence of licensure required from certain schools. (NRS 645.190, 645.343)

NAC 645.410 Approved schools: General requirements for certification of students. (NRS 645.190, 645.343)

NAC 645.412 Approved schools: Certification of students taking courses by correspondence. (<u>NRS 645.190</u>, <u>645.343</u>)

C1-3. Pre-licensing Education Standards

Pre-licensing education and a passing score of the Division-approved examination (75% or higher) is required to obtain the initial salesman, broker-salesman or broker license.

Education to obtain original permit: Licensees who wish to add the property management permit or business broker permit to their repertoire of licensed activities must also obtain pre-permit education in these areas and pass the final examination.

Prescribed Pre-licensing Curriculum: A course of pre-licensing education must meet the curriculum requirements set forth in <u>NAC 645.435</u>, <u>645.437</u>, <u>645.800</u> and <u>645.913</u> for each license and permit type. The curriculum prescribed in these regulation provisions is a required minimum standard that is considered when reviewing a course for pre-licensing education credits.

C1-4. Credit Hour and Semester Credit

A course of pre-licensing education for an original salesperson's license must consist of at least the required 90

hours of distance education study or classroom instruction. 50 minutes or more of actual instruction constitutes a clock hour. For the required credit hours to be issued, the curriculum and course outline must cover at a minimum the actual hours for which credit is approved <u>NAC 645.445(3)</u>.

C1-5. Attendance, Examination and Grading

As a condition of issuing a pre-licensing certificate of completion, sponsor must ensure that the student has attended the required number of hours of instruction, taken at least two examinations in the course and earned a minimum 75% points for the entire course. <u>NAC 645.410</u>, <u>645.403</u>.

C2. THE COURSE APPLICATION AND ITS PREPARATION

C2-1. The Application Forms

For convenience, there is one course application form for each pre-licensing or pre-permit credential that comprises all the information-gathering items and copies of Division-prescribed documentation for courses of live instruction, as well as the courses to be offered by distance education, as applicable. Pre-licensing education course application forms include:

<u>Form 560</u> for a course to meet the educational requirements for an original Salesperson's license;

Form 560A for a course to meet the educational requirements for a Broker and Broker-Salesperson's license;

Form 560B for a course to meet the educational requirements for a Business Broker permit;

Form 560C for a course to meet the educational requirements for a Property Management permit.

The forms listed above must be used for new approval and annual re-approval applications of PL courses.

Forms 560 to 560C comprise:

- a) Page 1: Sponsor Information and Course Information, including instructor names. A separate instructor application form, <u>635</u>, is required for each instructor named on the application form.
- b) Page 2: Course Objectives (provide at least one for the course for which Sponsor is seeking approval); Delivery Method; Retention of Records; and Regulatory Compliance.
- c) Page 3: Course Module Sheet in Forms 560 and 560A must be filled out with a breakdown of subtopics under each stated topic and the hours of instruction or self-paced study for each subtopic to total the required hours for the topic. The completed Course Module sheet is required in addition to the timed content outline.

Course Module Sheet in Forms 560B and 560C - for the Business Broker and Property Management pre-permit courses, respectively – are available in the application packet with the topics and sub-topics already filled out.

Sponsor must enter the time allotted to each topic/subtopic to make up the required hours of instruction or study.

Forms 560, 560A and 560B for Distance Education components:

- d) Pages 4 and 5: Distance Education Questionnaire to be completed in full if course is by distance education delivery and the delivery method for the course is notARELLO certified. If course delivery is ARELLO certified, provide a current copy of the ARELLO certification.
- e) Page 6: Application for Secure Electronic Method of Administering Final Examination for Distance Education Course required if the final examination is to be provided online.
- f) Page 7: Certificate of Test Proctor is required prior to any testing of student at a location where the sponsor or sponsor's authorized staff cannot be present to proctor the examination.

Composition of Forms 560, 560A, 560B and 560C continued:

g) Page 8 (page four in Form 560C): checklist – sponsor checkboxes to be checked as relevant by the sponsor to ensure that all required information and materials are included in the packet prior to submitting application.

C2-2. Completing the Application Form

All sections on pages one and two of the form must be completed. If any information requested is not applicable, insert "N/A" in the blank space.

Below are some useful tips on how to complete the forms correctly:

i. <u>Sponsor Information</u>

Sponsor: the school, company, organization, or individual that will be responsible for complying with the duties and requirements of an approved sponsor per <u>NAC 645.4432</u> and other relevant provisions of NAC 645.

ii. Course Information

Course Title and PL Number: course title is the sponsor's title for the course and the title by which the course will be approved or has been approved, if application is for annual re- approval. The PL number is the course number assigned by the Division at initial approval. For a new course application, state the course title and insert "Pending" for PL number. The PL number must be provided on the form applying for annual reapproval.

Instructor Names and Locations of Offerings: list all instructors and the locations at which the course will or may be offered.

Requested Credit Hours: the number of hours of instruction or self-paced study a student must attend to complete the course and for which the certificate of completion will be issued.

Course Fee: the fee the sponsor will charge the student to attend the course.

Exams and Answer Keys: state the number of quizzes and/or exams which must be completed by the student and provide copies of all exams and/or quizzes with answer keys, including for electronic tests. Additionally, for online exams, an access code must also be provided.

Required Texts and Other Readings for Course: list all textbooks and publications, including those written and/or published by the sponsor, with the author's name, the publisher and date of publication.

Course Objectives/Learning Outcomes: these are one or more statements of the measurable outcomes the course developer or sponsor seeks to achieve, i.e. *what applicable knowledge and/or skills students will gain from the course* that will prepare them to perform competently as real estate licensees and protect the public interest.

Delivery Method: check either "live instruction" or "distance education." If distance education, then select only one of the listed delivery methods.

Retention of Pre-licensing Education Records: provide the site address at which the sponsor's education records will be maintained, with the printed name and signature of the sponsor's representative responsible for records. By execution of this item, sponsor undertakes to retain and maintain records for the time specified in <u>NAC 645.404</u> for pre-licensing education, at a location where they can be available for Division inspection and audit.

Regulatory Compliance: an application form submitted without a signature is incomplete and will not be processed by Division staff for review and recommendation for approval. To avoid delays or denial and the need to re-apply, ensure that the form is properly signed, with the printed name of the signer and the date of execution.

iii. Course Module Sheet

The module sheet lists the curriculum topics and subtopics with time delineations that total the required hours for each unit or module of the course content. This sheet must be completed *in addition to* a separate sponsor's timed content outline for the course. Sponsor's timed outline provides a two-to-three level breakdown of topics in the content in increments of approximately 20-40 minutes.

Timed Content Outline: is a <u>brief</u> overview or summary (one or two sentences) of the course content to be covered in segments of 5 minutes or more of classroom instruction or distance education study.

• Citing Law/Regulation (NRS/NAC) and Referencing Source

Where the law is discussed in the content, it is highly recommended to reference the specific NRS/ NAC (or federal) provision in the timed outline and in the content so that students are aware of the source of a transactional obligation or practice. For example, if the topic of discussion is how to advertise a listing correctly, the content outline should read: "How to advertise a listing: <u>NAC</u> <u>645.610-615</u> inclusive"; and in a detailed discussion about restrictions in advertising - e.g. the use of "for sale by owner" in an advertisement by a licensee pursuant to a listing agreement - the main body of the course should specifically reference the relevant provision: "<u>NAC 645.610(1)(b)</u>."

C3. ANNUAL RE-APPROVAL OF PRE-LICENSING COURSES

Approvals of all PL courses expire on June 30th, irrespective of when initial approval was granted. If sponsor wishes to continue offering the PL course in the next approval period, a re-approval application must be submitted on the appropriate forms 560 to 560C as detailed below:

- To obtain re-approval, a new course application must be completed and submitted to the Division, including all course-books, textbooks, timed content outline, student handouts, exam and quizzes with answers, and applicable audios, videos or CD's;
- If textbook is a Dearborn or other primary sponsor publication, and sponsor is using the same edition that had been provided the previous year, sponsor must provide a written statement to that fact and need not send another copy of the textbook;
- Course re-approval notices are sent by the Division six weeks prior to course expiration, giving a date by which re-approval applications are due;
- Re-approval notices are sent as courtesy reminders;
- The regulations place the duty to ensure timely submission of re-approval applications on the sponsor;
- Failure to timely apply for re-approval results in termination of the course and re- application for new approval.

D: CHAPTER II - POST-LICENSING EDUCATION

D1. THE BASICS OF POST-LICENSING EDUCATION

D1-1. Post-licensing Education Standards

Post-licensing (POST) education is required for the first renewal of a salesperson and broker-salesperson license. A course of POST education for real estate licensees must meet the curriculum requirements set forth in <u>NAC 645.4442</u> below. The curriculum is a required minimum standard that is considered when reviewing a course for approval for POST credits. POST education covering topics specified in <u>NAC 645.4442(3)</u> must be offered in modules (a) to (o) with particular focus on the practical applications of real estate transactions.

D1-2. Program Structure

To bring uniformity and consistency to the 15 POST modules mandated per NAC 645.4442, the Commission, with input from the Division and POST educators, prescribed times and topics for each POST module A to O and developed a 10-session program which is required to be sequentially followed by POST sponsors from Session 1 through Session 10. <u>The 10-Session Program details are available on the Division's website.</u>

D1-3. Live Instruction Only

<u>NAC 645.4442</u> mandates that POST education be provided through live instruction in which licensee and instructor are in the same room. An exception to this requirement exists for first-time licensees in rural areas who may, with prior written approval from the Division, take the POST course with the aid of technology that allows licensees in one or more rural locations to participate in, and interact with, the instructor and other students at a live class being conducted in another location.

D1-4. Credit Hour

The POST course is established to consist of no less than 30 hours of classroom instruction. Breaks of 10 minutes or less may be written into every 60 minutes of approved instructional time. A content outline must be provided for each module per session with breaks written into the timed outline.

D1-5. Attendance, Examination and Grading

A certificate of completion must be issued upon completion of each session. It is the sponsor's responsibility to ensure that the student has attended the required hours of instruction, taken a final closed-book, proctored examination and obtained a 75% or higher grade for the module or session. <u>NAC 645.4444</u>.

D2. THE COURSE APPLICATION AND ITS PREPARATION

D2-1. The Application Form 613

Available and fillable online, <u>Form 613</u> is the course application form for POST education.

Form 613 comprises:

- a) Pages 1-2: Sponsor Information, Course Information, including instructor names. A separate instructor application is required for each instructor named on the application form a link to form 635 is provided for this purpose. Retention of continuing education records, and Regulatory Compliance. All to be completed in full. Enter "NA" where information requested is not applicable.
- b) Page 3 (last page): Checklist sponsor checkboxes to be checked as relevant by the sponsor to verify that all required information and materials are included in the packet prior to submitting application.

D2-2. Completing the Application Form

Below are some useful tips on how to complete the form correctly:

i. <u>Sponsor Information</u>

Sponsor: the school, organization, or individual that will be responsible for complying with the duties and requirements of an approved sponsor per <u>NAC 645.4432</u> and other relevant provisions of NAC 645.

ii. Course Information

Course Title: the sponsor's title for the course and the title by which the course will be approved.

Requested Session: check the appropriate session for which course is submitted for approval.

Instructor Names and Locations of Offerings: list all instructors and the locations at which course will or may be offered.

Course Fee: the fee sponsor will charge licensee to attend the course.

iii. Retention of Post-licensing Education Records

Provide the site address at which the sponsor will maintain education records, with the printed name and signature of the sponsor's representative responsible for records. By execution of this item, sponsor undertakes to retain and maintain records for the time specified in <u>NAC 645.4444</u> for POST education, at a location where the records can be available for Division inspection and audit.

iv. Regulatory Compliance

An application form submitted without a signature is incomplete and will not be processed for review and considered for approval by Division staff. To avoid delays or the need to resubmit an application, ensure that the form is properly signed, with the printed name of the signer and the date of execution.

D3. ANNUAL POST-LICENSING RENEWAL

Approval of POST courses is annual, with courses scheduled to expire at the end of the anniversary month in which initial approval was granted. Renewal applications must be completed on form $\underline{640}$ and submitted prior to course expiration.

Sponsor should note that:

- A renewal notice is emailed to the sponsor six weeks prior to course expiration.
- The renewal notice provides a cut-off date for submission of renewal applications.
- Renewal notices are sent as courtesy reminders.
- It is the sponsor's duty to ensure timely submission of renewal applications.
- Failure to timely apply for renewal results in expiration of the course and the need to re- apply for course approval.

<u>E: CHAPTER III – CONTINUING EDUCATION</u>

E1. THE BASICS OF CONTINUING EDUCATION

E1-1. Continuing Education Standards

A course of continuing education for real estate licensees must meet the curriculum requirements specified in <u>NAC 645.450</u>. The curriculum is a required minimum standard which provides the basis for Division and/ or Commission review in considering the merits of a course for CE credits. Education sponsors may, and are encouraged to, develop courses that go above and beyond the minimum standards while ensuring that the subject matter of the course is real estate or real estate-related and pertinent to the knowledge, activities and expertise of real estate licensees.

The second and subsequent renewal of a salesman, broker-salesman and broker license requires the completion of at least 24 hours of continuing education not less than 12 of which must be in the mandatory designated categories, per <u>NAC 645.448</u>.

E1-2. Credit Hour

A course of continuing education must constitute at least three hours of distance education study and at least one hour of classroom instruction. 50 or more minutes of actual instruction constitutes a clock hour However, for three credit hours to be issued, the curriculum and content outline must cover three physical hours with breaks written into the timed outline. <u>NAC 645.445</u>.

E1-3. Credit Hours Per Day and Final Exam

A maximum seven hours of live instruction per day may be approved without the need for a final exam. Requests to approve eight or more credit hours per day must include at least one hour-long final exam, per <u>NAC</u> <u>645.450</u>.

All distance education courses require a written final exam.

E1-4. Mandatory Designations

The designations have been defined by the topics which the Commission has approved in each of the mandatory designation. <u>NAC 645.448</u>. These are outlined below.

<u>AGENCY (A)</u>: classes relating to agency relationships in real estate transaction in Nevada, including:

- Buyer representation
- Seller representation
- Multiple representation
- Assigned agency

- Brokerage agreements
- Agency disclosures, with emphasis on
 - Duties Owed Form
 - Informational Bulletin #34 Duties Owed FAQs
 - Advisory Opinion No. 15-01 -Duties-Owed Forms for Referring Licensees (April 29, 2015)
 - Consent to Act Form
 - Agent as Principal (<u>NAC 645.637</u>)
 - Confirmation of agency (<u>NAC 645.637</u>)
- Nevada Law and Reference Guide: Chapter I on Agency in Nevada
- Other agency relationships that occur in the real estate industry

Wherever applicable, copies of the agency forms, disclosure forms, the Division's policy statements, Informational Bulletins, Advisory Opinions and NRS/NAC provisions must be provided in the application package as instructional materials and/or student handouts.

LAW & LEGISLATION (LL): classes must include the most current Nevada legislative material with one or more of the topics listed below to meet the standards for the designation:

- Existing laws directly or indirectly affected by legislative amendments.
- Federal provisions/amendments that affect the practice of real estate
- Adopted regulations new and amended
- <u>Publications</u>, including Advisory Opinions, Informational Bulletins and Position Statements, issued by the Division, that relate to the practice of real estate
- Laws and regulations most frequently violated as evidenced from disciplinary cases

Discussions of the practical applications of the laws and regulations covered in the content are recommended as they encourage licensee participation, raise awareness and enhance the CE experience.

Reference to the NRS or NAC chapter and section is required. In the case of new law and regulation, if the course is approved with the legislative bill or proposed regulation file number, the bill and LCB file numbers must be replaced to cite NRS/NAC as soon as the amendments are encoded.

The Division does not encourage including "pending" legislation in your law course. If a course does contain discussion of a bill that has not yet passed at the time the course is submitted for approval, the content must

clearly identify it as such, encourage students to follow the status of the bill through the Legislature to ensure its passage and effective date before adjusting their practice, and update the course content to reflect the outcome.

Note: The Law & Legislation content defined above meets the CE standards set forth in \underline{NAC} <u>645.450</u>.

<u>CONTRACTS (C)</u>: classes relating to written agreements and the contract forms used in real estate transactions. Course content may cover a range of topics about contracts including:

- The components, purpose, consideration and execution generally
- The legal aspects of a contract
- A detailed review of a specific type of contract, e.g. a buyer's brokerage agreement, and relevant disclosures

Wherever sample forms such as offer and acceptance, leases, escrow agreements, options, listings, contract clauses, addendums, etc. are to be used as instructional and/or student materials, copies of the forms must be provided with the application. Sample forms used shall be applicable to real estate transactions in Nevada and may refer to local customs, as appropriate.

If copyrighted forms, such as the Realtor Association contract forms, are used as sample contracts or for classroom exercises, permission from the copyright owner must be obtained in writing and provided to the Division with the course application.

<u>ETHICS (E)</u>: classes relating to ethical behavior - morals, principles - and the standards of professional conduct established by the industry and through compliance with laws, including:

- Rules and standards of conduct statutory, regulatory, Realtor Code of Ethics
- Fiduciary relationships
- Fair Housing Federal and State
- RESPA requirements
- Disciplinary action case studies

To a limited extent, courses dealing with diversity – cultural, ethnic, generational, socio-economic, etc. – may qualify for "Ethics" designation depending on the tone and perspective of the content and discussion.

FOR BROKER-SALESPERSON AND BROKER LICENSE HOLDERS

<u>BROKER MANAGEMENT (BM</u>): for classes dealing with the responsibilities and liabilities of a broker. This designation may include:

• Risk management

- Responsibilities of a broker regarding associated licensees (NAC 645.600)
- Supervision of employees (<u>NAC 645.600</u>)
- Trust accounting and handling of client funds
- Operation of a brokerage business
- Office policies and procedures

FOR PROPERTY MANAGEMENT AND BUSINESS BROKER PERMIT HOLDERS

<u>PROPERTY MANAGEMENT (PM</u>): classes relating to the management of rental properties. Topics for CE may include, among others:

- Management contracts
- Leases
- Trust accounts
- Trust accounting reconciliations and reporting to the Division
- Record keeping and accounting systems
- Handling tenant issues
- Security, pet, cleaning and other deposits
- Evictions, surrendered lease, abandoned personal property
- Fair housing and ADA compliance

This designation does not include the management of common-interest communities.

<u>BUSINESS BROKER (BUSB</u>): classes relating to the sale and purchase of the tangible assets and goodwill of an existing business as defined in <u>NAC 645.911</u>. Subject matter for this designation may include, without limitation, an advanced understanding of:

- Financial statements
- Valuation
- Purchase and sale considerations such as structuring a transaction
- Describing goodwill and assets, etc.

Property Management and Business Broker permit holders require three credits in each permit designation to

renew the permit.

E1-5. Elective Credits

Continuing education courses for elective credits, referred to as "General," can be in any real estate or real estate-related areas that do not fall within the mandatory designations.

General credits are an elective designation for CE that would include classes relating to developing a licensee's expertise and competence, including

- Negotiating skills
- Marketing skills
- Closing strategies
- Personal safety
- Time management

E2. THE COURSE APPLICATION AND ITS PREPARATION

E2-1. The Application Form 526

Form 526 is the continuing education course application form for classroom and distance education courses.

Form 526 comprises:

- a) Pages 1-2: Sponsor Information, Course Information, including instructor names. A separate instructor application is required for each instructor named on the application form a link to form 635 is provided for this purpose. Retention of continuing education records, and Regulatory Compliance. All to be completed in full, with "NA" inserted where information requested is not applicable.
- b) Pages 3-4: Distance Education Questionnaire to be completed in full if course isby distance education delivery and the delivery method for the course is not ARELLO certified.
- c) Page 5: Application for Secure Electronic Method of Administering Final Examination for Distance Education Course complete and submit if the final exam will be administered online.
- d) Page 6: Certificate of Test Proctor required prior to any testing of student at a location where the sponsor or sponsor's authorized staff cannot be present to proctor the examination.
- e) Page 7: checklist sponsor checkboxes to be checked as relevant by the sponsor to verify that all required information and materials are in the packet prior to submitting application.

E2-2. Completing the Application Form

All sections on pages one and two of the form must be completed. If any information requested is not applicable, insert "NA" in the blank space.

Below are some useful tips on how to complete the forms correctly:

i. <u>Sponsor Information</u>

Sponsor: the school, organization, or individual that will be responsible for complying with the duties and requirements of an approved sponsor per <u>NAC 645.4432</u> and other relevant provisions of NAC 645.

ii. Course Information

Course Title: the sponsor's title for the course and the title by which the course will be approved.

Requested Credit Hours: the number of hours of instruction or self-paced study a student must attend to complete the course and for which the certificate of completion will be issued.

Course Objectives/Learning Outcomes: one or more statements of the measurable outcomes the course developer or sponsor seeks to achieve, i.e. *what applicable knowledge and/or skills students will gain from the course* that will prepare them to perform competently as real estate licensees and in a manner that will protect the public interest.

Course Fee: the fee sponsor will charge licensee to attend the course.

Qualifying Standards: come from <u>NAC 645.450</u>, the standards for continuing education. Select one or more as appropriate to the subject matter of the course.

Requested Designation: the subject matter of the entire course, or a significant portion of it, will determine the mandatory or elective designation that may be requested. If the Division determines that approval cannot be granted in the requested designation, Sponsor will be notified with the opportunity to accept or reject the Division's recommended designation. If rejected, Sponsor will be advised to resubmit the content with appropriate revisions to qualify it for the requested designation. For example, the "Contracts" designation will be granted if a course contains about 20-25% discussion on agency disclosures and the rest of the 75-80% focuses on a review of the purchase agreement and how to fill out the form, even if sponsor has requested "Agency" designation. Similarly, a course with a strong emphasis on financing a real estate purchase but the title suggests, and some content covers, contract contingencies, will be approved for the elective "General", not the requested "Contracts" designation.

Select no more than one designation that most closely defines your course content.

Instructor Names: list all instructors that sponsor would like to teach the course and submit a separate instructor application for each named instructor.

Retention of Continuing Education Records: provide the site address at which the sponsor will maintain with the printed name and signature of the sponsor's representative responsible for records. By

execution of this item, sponsor undertakes to retain and maintain records for the time specified in <u>NAC</u> 645.455 for CE, at a location where they can be available for Division inspection and audit.

Regulatory Compliance: an application form submitted without a signature is incomplete and will not be processed for review and considered for approval by Division staff. To avoid delays or the need to resubmit an application, ensure that the form is properly signed, with the printed name of the signer and the date of execution.

E2-3. Timed Content Outline

Required as course materials for review with the course application. This is an overview or summary (one or two sentences) of the course content to be covered in segments of 20 minutes or less of classroom instruction or distance education study.

Where the law is discussed in the content, reference the specific NRS/NAC (or federal) provision in the outline and in the content is required so that licensees are aware of the source of a transactional obligation or practice. For example, if the topic of discussion is how to advertise a listing correctly, the content outline should read: "How to advertise a listing: NAC 645.610-615 inclusive"; and in a detailed discussion about restrictions in advertising - e.g. the use of "for sale by owner" in an advertisement by a licensee pursuant to a listing agreement - the main body of the course should specifically reference the relevant provision: "NAC 645.610(1)(b)."

E3. ANNUAL CONTINUING EDUCATION RENEWAL

Approval of CE courses is annual, with courses scheduled to expire at the end of the anniversary month in which initial approval was granted. Renewal applications may be completed online at <u>My Account Login</u> <u>Here</u> or may be submitted via mail or in-person drop off by completing <u>form 641</u> and submitted within 45 days of course expiration.

Sponsor should note that:

- A renewal notice is emailed to the sponsor six weeks prior to course expiration.
- Renewing Online at the following link, <u>My Account Login Here</u>, is now the preferred method and will offer the quickest turnaround timeframe.
- CE Courses submitted via mail or in-person drop off must be submitted at least two weeks prior to expiration, online submissions will be the preferred method moving forward.
- The renewal notice provides a cut-off date for submission of renewal applications unless submitting online.
- Renewal notices are sent as courtesy reminders.
- It is the sponsor's duty to ensure timely submission of renewal applications.
- Failure to timely apply for renewal will result in expiration of the course and the need to re- apply for course approval. Upon written appeal to the Division, a late fee may be assessed and the course re-instated if approved within 30 days of expiration.

• Under no circumstance should a course be offered once expired.

F: DUTIES OF ALL APPROVED SPONSORS

All sponsors who have courses accredited for pre-licensing, post-licensing and/or continuing education must comply with the regulatory responsibilities that arise out of various provisions of <u>NAC 645.400</u> to <u>645.463</u>, including the duties of a sponsor itemized in <u>NAC 645.4432</u>.

Some of the frequently encountered issues regarding sponsor duties are discussed below.

F1. SCHEDULE OF OFFERINGS

- Schedule of Classes: for classroom courses, a proposed schedule of offerings for the course approval period is required to be submitted with all applications. This includes at a minimum: dates, times, locations, and instructor. For POST and CE, you are requested to submit a proposed quarterly schedule of classes even if the class schedule may later change or be cancelled for lack of enrollments.
- Division policy requires notice of class schedules (on a spreadsheet template provided by the Division) sent by email to <u>Realest@red.nv.gov</u>. The schedule of classes, with the sponsor's contact details, date, times, locations and instructor is posted on the Division's online calendars which are updated weekly or every two weeks as sponsor notifications necessitate.
- For courses hosted by an entity other than the sponsor, the sponsor remainsresponsible for sending calendar dates to the Division and for issuing certificates of completion.
- If a posted class offering is cancelled for lack of enrollments or other reason, sponsor must immediately notify the Division by email to avoid receiving requests from Division staff for a student evaluation summary and upload roster for the class.

F2. APPROVED INSTRUCTORS

Per <u>NAC 645.426</u>:

- The instructor of a Division accredited course must have written approval from the Division before teaching an approved course;
- Instructor approval is course specific, that is, for each individual instructor a separate approval is required for every course submitted for accreditation or already accredited. The sponsor is responsible for ensuring compliance with this provision.
- Allowing a non-approved individual to instruct an approved course constitutes grounds for the Administrator or the Commission to withdraw approval or deny renewal of the course.

The Division recommends:

• Scheduling a stand-by approved instructor to cover in situations of unforeseen cancellation by a scheduled instructor; or alternatively,

• Submitting an emergency instructor application for Division's consideration and approval.

F3. GUEST SPEAKERS

- Sponsor may invite one or more guest speakers to instruct or speak about one or more topics.
- A guest speaker may instruct for no more than 10% of the class time.
- If multiple guest speakers are invited, they may collectively instruct for no more than 10% of the class time.
- Names of guest speakers, the topics and the amount of time they will instruct must be disclosed to the Division.

F4. MATERIAL CHANGES TO COURSE CONTENT

- Must be notified to the Division within 15 days of making the changes.
- A copy of the revised course content with the revised timed outline must be submitted.
- Changes may include updates to the content and any revisions that are substantive and major but do not change the course objectives and/or learning outcomes.

Do not wait until renewal of the course to submit the material changes.

F5. COURSE AS APPROVED

- Courses for credits are approved by the Real Estate Division on behalf of the Commission for content, credit-hours, CE designation and delivery method;
- A course approved for classroom delivery may only be taught by live instruction;
- To offer the same content electronically, a separate approval (via separate application) must be obtained for an internet or other DE delivery.
- An approved classroom course may not be taught by a "virtual classroom" method, and a course approved for internet delivery may not be offered by live instruction.

This Course Manual has been prepared and published by the Education Section of the Real Estate Division

Department of Business & Industry 3300 W. Sahara Avenue, Suite 350 Las Vegas, NV 89102

> Phone: (702) 486-4033 Fax: (702) 486-4096 Email: <u>realest@red.nv.gov</u>