



Quarterly Student Survey Report – 1st Quarter 2011

Summary of NMLS Student Surveys

April 21, 2011
Nationwide Mortgage Licensing System & Registry
Conference of State Bank Supervisors
1129 20th Street, N.W., 9th Floor
Washington, DC 20036

Executive Summary

The primary objective of the end-of-course surveys distributed by NMLS is to gauge and understand student's perceptions of various aspects of course quality and serve as a major component of NMLS's multi-phase course auditing strategy. The survey results presented in the Quarterly Summary focus on measuring instructor effectiveness, perceived quality of course materials, instructor-to-student interaction, and course rigor. The course surveys are enlightening and serve as a tool to assist NMLS staff in understanding how courses are being delivered. Additionally, the surveys assist to prioritize initiatives that will result in better education being delivered to the mortgage industry.

At the recommendation of survey advisors, NMLS staff is working to increase survey response rates, and in mid-February surveys started being sent out to every student who complete a course (instead of a random sample). The effort resulted in an increase of the average response rate from 14 to 18 percent. As was the practice in 2010, NMLS continues to send out surveys tailored for each course format as a means to continue to benchmark and identify trends. The ultimate goal is to ensure that students have a uniform and rigorous learning experience regardless of which course format - classroom, webinar or online - they happen to choose.

Highlights from the 1st Quarter:

- 12,881 surveys were distributed between January 1 and March 31, 2011; 2,380 were returned for an overall response rate of 18%. This is the highest quarterly response rate since the survey initiative officially began in February 2010. (Note: NMLS is working to achieve a response rate of 25%)
- On a positive note, student satisfaction with courses ranged between 92% and 96% across all course formats.
- And, another positive note, students are reporting that they perceive the need to meet minimum time requirements while participating in online courses (both PE and CE).
- However, instructor-to-student interaction remains an area of concern, particularly in the classroom-equivalent (webinar) and online-instructor led formats. Changes to the online instructor-led format that went into effect in January and requires that all instruction is to happen within the LMS should start to show results in the 2nd quarter.
- Students are also continuing to struggle to make a connection with the instructor and are having trouble accessing course materials in the classroom equivalent (webinar) format. This problem was initially noted in Q4 of 2010 and confirms initial suspicions that the Functional Specification for this course format needs to be modified to address student concerns.
- As discussed in February at the NMLS User Conference, NMLS remains concerned about the new cohort of students who are taking pre-licensure (PE) courses who do not have

any prior experience in the mortgage industry and of their perceptions of required courses. Interestingly, initial survey results show that this cohort reports a higher satisfaction with online-instructor-led courses than either classroom or classroom equivalent courses.

As stated in previous, student surveys are one aspect of a multi-phase auditing approach NMLS has initiated to ensure NMLS approved education meets industry expectations. Other components include course observations, employing “mystery shoppers,” and conducting on-site or virtual site visits.

Data for the report was compiled by Terasita Edwards, Auditing Manager, Mortgage Education Programs. NMLS also wished to express its thanks to Dr. Sonja Eveslage and Dr. Roy Ponthier for their assistance to review the survey questions and for providing recommendations about how to make this report more effective.

Instructional Delivery Method: Classroom

For courses delivered in the traditional classroom format (C), students are requested to respond to 11 questions. The first seven questions are rated on a scale of one to five, with one measuring strong disagreement to five measuring strong agreement.

- C1: I felt the instructor(s) had a solid understanding of the course subject matter.**
- C2: I felt that the instructor(s) had good communication skills and presented the course material well.**
- C3: I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.**
- C4: I found the facilities where the course was offered to be satisfactory and did not distract from my learning experience.**
- C5: I found the course materials to be up-to-date and useful.**
- C6: I found the assignments and quizzes assisted me to learn the material.**
- C7: I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.**

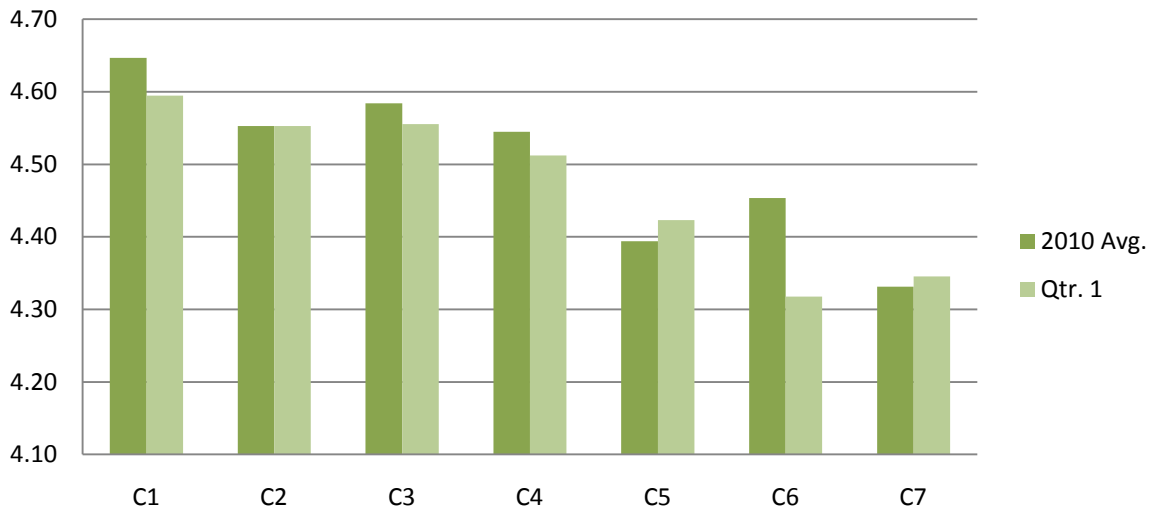
The following questions required a 'yes' or 'no' response.

- C8: I was presented with an end-of-course certificate after I completed the course.**
- C9: I understood that I needed to provide to the school my NMLS ID number in order to get credit for the course.**
- C10: I would recommend this course to a friend.**
- C11: Overall, my experience with this course was satisfactory.**

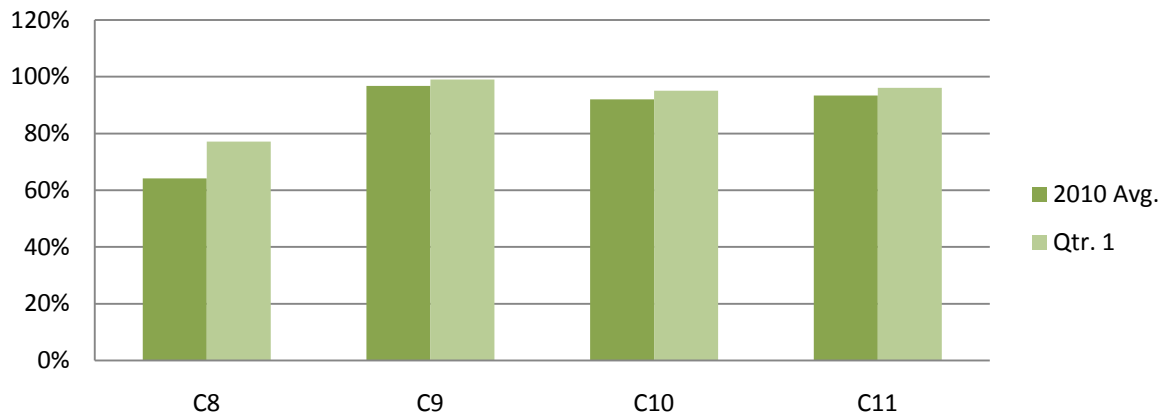
Overall Assessment: During the first quarter, 3564 surveys sent; 809 responses were received. The overall response rate was 23%. Scores for four of the 11 questions asked slightly decreased in value from the 2010 average. Most noticeable was slight drop in the score pertaining to question C6 which deals the effectiveness of course materials in learning. A reoccurring point of concern relates to question C8 and the issues of end-of-course certificates. NMLS expects this measure to be at 100% and since this is the easiest classroom format to ensure a student receives a certificate, nearly 25% of student report not receiving one.

Classroom											
	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11
2010 Avg.	4.65	4.55	4.58	4.54	4.39	4.45	4.33	64%	97%	92%	93%
Qtr. 1	4.59	4.55	4.56	4.51	4.42	4.32	4.35	77%	99%	95%	96%

Classroom Questions C1-C7:
Rated on a Scale of 1-5



Classroom Questions C8-C11:
Percentage of 'Yes' Responses



Instructional Delivery Method: Classroom Equivalent (Webinar) Courses

For courses delivered in a classroom equivalent format (CEQ), the first eight questions are rated on a scale of one to five, with one measuring a strong disagreement to five measuring strong agreement.

CEQ1: I felt the instructor(s) had a solid understanding of the course subject matter.

CEQ2: I felt that the instructor(s) had good communication skills and presented the course material well.

CEQ3: I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.

CEQ4: I found the course materials to be up-to-date and useful.

CEQ5: I found the course material to be easily accessible.

CEQ6: The course format and delivery of the course met my expectations.

CEQ7: I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.*

CEQ8: I felt the assignments and quizzes assisted me with learning the material.*

The following questions required a 'yes' or 'no' response.

CEQ9: The instructor required me to verify my identity prior to the start of the course.

CEQ10: I was required to verify my attendance throughout the entirety of the course.

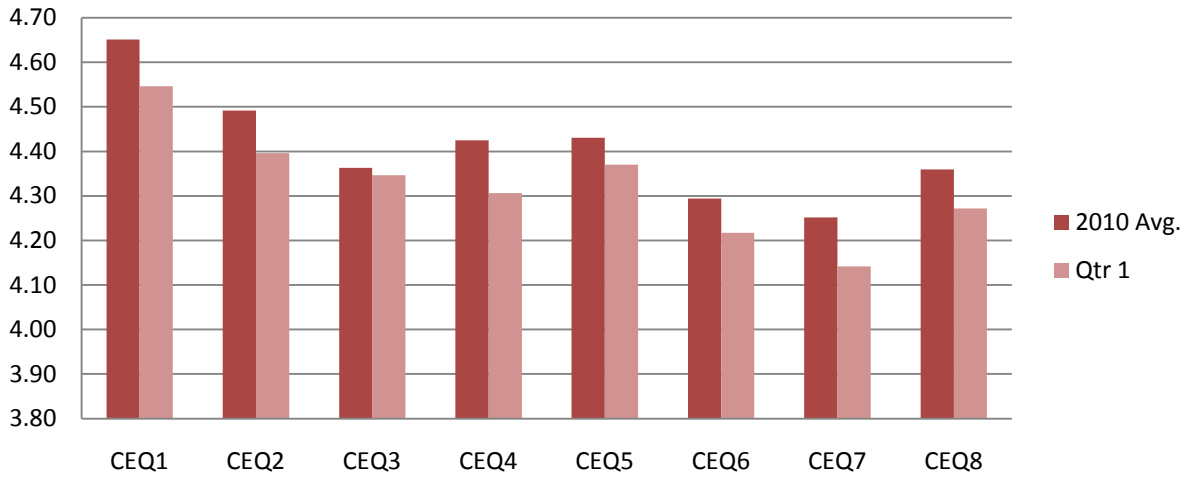
CEQ11: I will recommend this course to a friend.

CEQ12: Overall, my experience with this course was satisfactory.

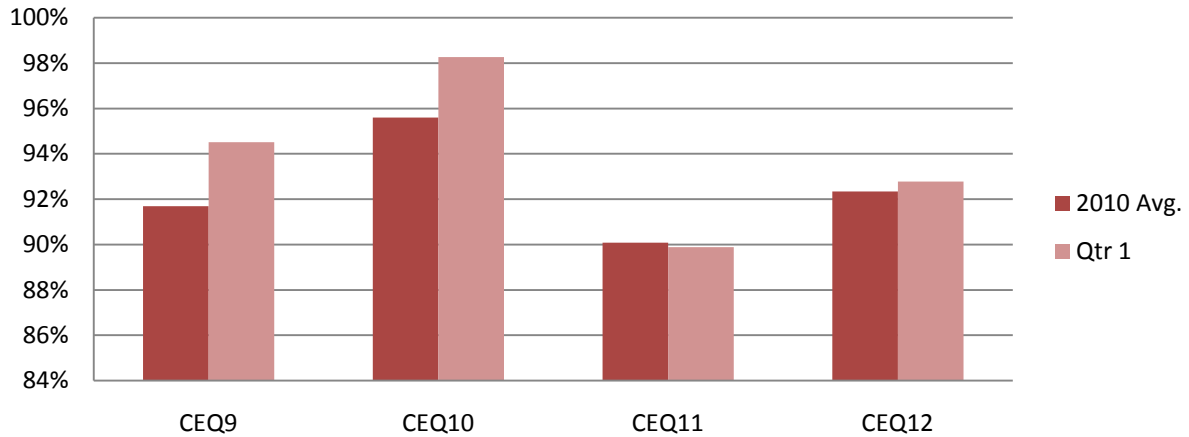
Overall Assessment: During the fourth quarter, there were 1717 surveys sent, with 346 responses received. The response rate for classroom equivalent courses was 20%. The first eight questions surveyed decreased in the response rating. The only decrease seen in the percentage area was specifically geared towards course recommendation. While this is a difficult format to teach, it appears as though both course provider and student are having difficulty with the classroom equivalent delivery method.

Classroom Equivalent												
	CEQ1	CEQ2	CEQ3	CEQ4	CEQ5	CEQ6	CEQ7	CEQ8	CEQ9	CEQ10	CEQ11	CEQ12
2010 Avg.	4.65	4.49	4.36	4.43	4.43	4.29	4.25	4.36	92%	96%	90%	92%
Qtr 1	4.55	4.40	4.35	4.31	4.37	4.22	4.14	4.27	95%	98%	90%	93%

Classroom Equivalent Questions CEQ1-CEQ8:
Rated on a Scale of 1-5



Classroom Equivalent Questions CEQ9-CEQ12:
Percentage of 'Yes' Responses



Instructional Delivery Method: Online Instructor-Led Courses

For courses delivered in an online instructor-led format (OIL), students are requested to respond to 12 questions. Students are requested to rate the first eight questions on a scale of one to five, with one measuring a strong disagreement to five measuring strong agreement.

OIL1: I understood there was an instructor leading the course.

OIL2: I felt there was significant instructor to student interaction and that the instructor encouraged feedback and questions.

OIL3: I found the instructor to be responsive to my questions and he/she provided sufficient feedback on my assignments.

OIL4: I felt the instructor(s) had a solid understanding of the course subject matter.

OIL5: I found the course easy to navigate and the technology easy to use.

OIL6: I found the course material to be useful and easily accessible.

OIL7: I found the assignments and quizzes assisted me in learning the material.

OIL8: I felt the course possessed sufficient difficulty and assisted me in achieving my goals.

Students are requested to respond with a “yes” or “no” to the following questions.

OIL9: The course format and delivery of the course met my expectations.

OIL10: I was informed that the course had a defined start and end date.

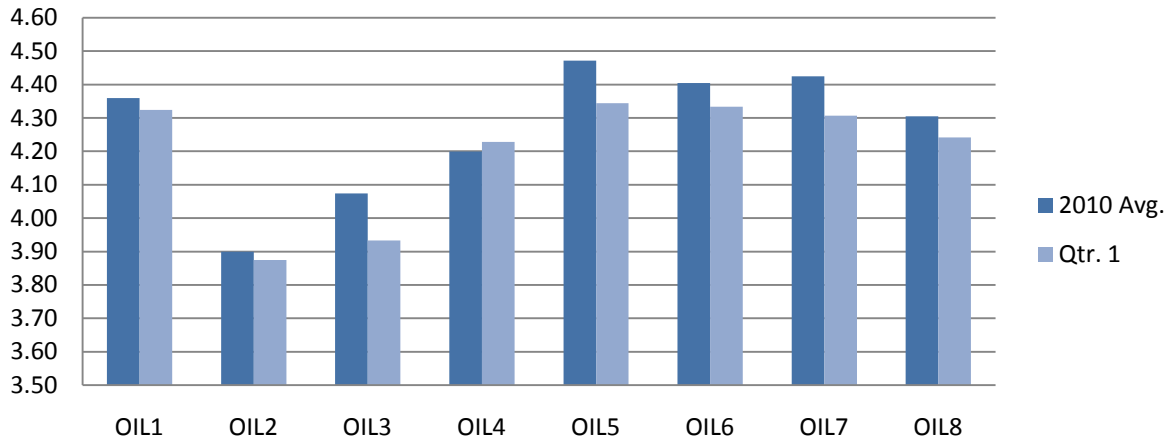
OIL11: I would recommend this course to a friend.

OIL12: Overall, my experience with this course was satisfactory.

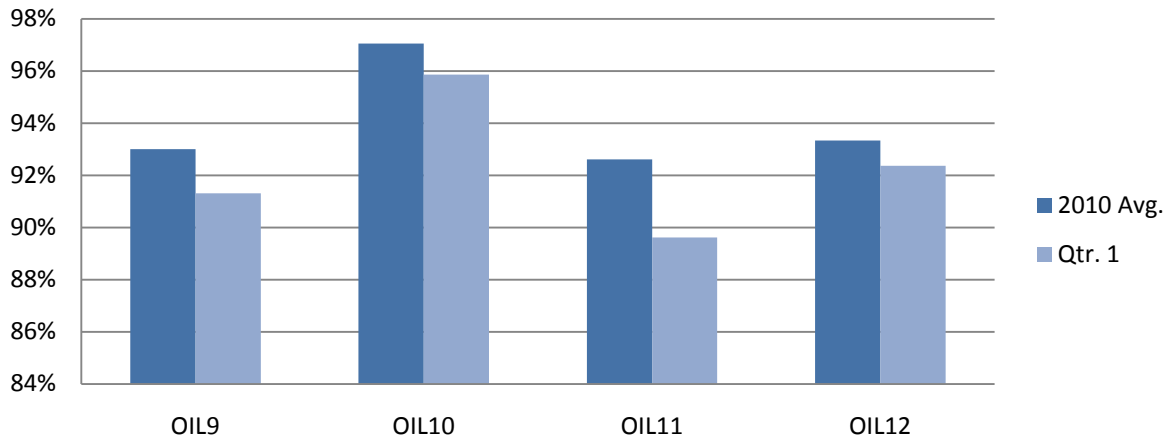
Overall Assessment: During the first quarter, 6,241 surveys were sent; 943 responses were received. The overall response rate was 15%. Responses remained consistent with those observed in 2010 with exception of question 4 which measures perception of instructor knowledge which saw a slight uptick. Questions 9-12 which measure overall satisfaction, however, saw noticeably lower results.

Online Instructor Led												
	<i>OIL1</i>	<i>OIL2</i>	<i>OIL3</i>	<i>OIL4</i>	<i>OIL5</i>	<i>OIL6</i>	<i>OIL7</i>	<i>OIL8</i>	<i>OIL9</i>	<i>OIL10</i>	<i>OIL11</i>	<i>OIL12</i>
2010 Avg.	4.36	3.90	4.07	4.20	4.47	4.40	4.42	4.30	93%	97%	93%	93%
Qtr. 1	4.32	3.87	3.93	4.23	4.34	4.33	4.31	4.24	91%	96%	90%	92%

Online Instructor-Led Questions OIL1-OIL8:
Rated on a Scale of 1-5



Online Instructor-Led Questions OIL9-OIL12:
Percentage of 'Yes' Responses



Instructional Delivery Method: Online Self-Study (Continuing Education)

In September 2010 NMLS began surveying online self-study continuing education courses. Although this course format is similar in concept to online PE courses, there are some significant technical differences between the two given that there is not an instructor leading this course. The survey questions for this delivery type are as follows.

OSS1. I found the course easy to navigate and the technology easy to use.

OSS2. I found the course material to be useful and easily accessible.

OSS3. I found the assignments and quizzes assisted me in learning the material.

OSS4. I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.

The following questions required a 'yes' or 'no' response.

OSS5. The course format and delivery met my expectations.

OSS6. I was required to stay in class for the stated number of hours listed in the course description.

OSS7. I was required to complete an end of course exam with 25 or more questions.

OSS8. I received a course completion certificate after completion of the final exam.

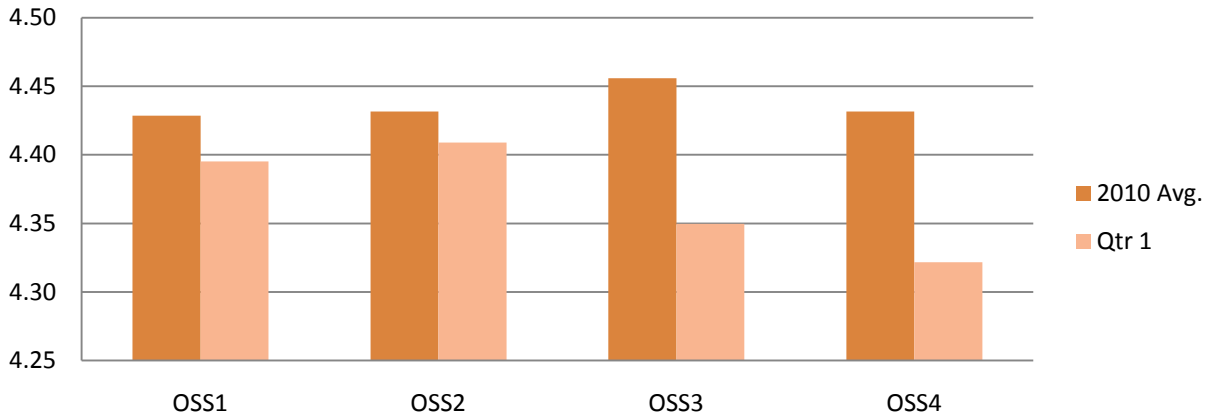
OSS9. I would recommend this course to a friend.

OSS10. Overall, my experience with this course was satisfactory.

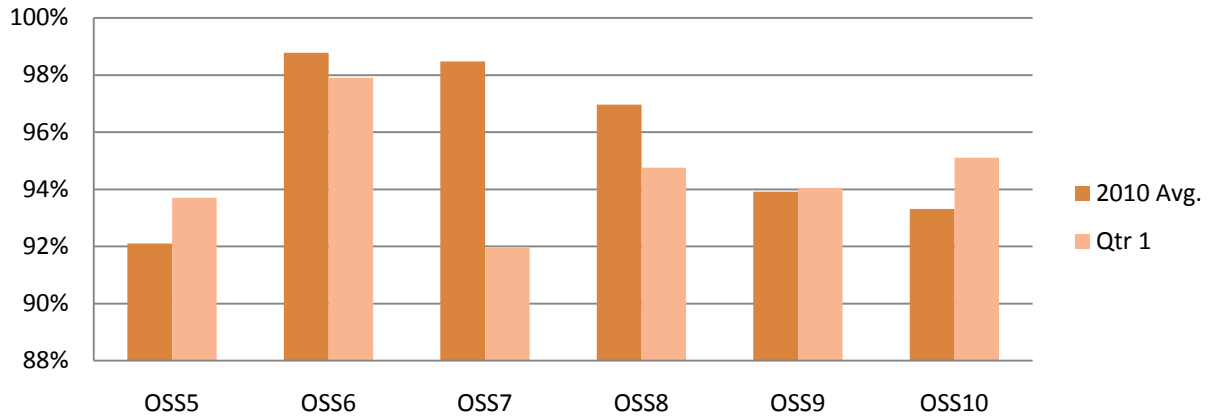
Overall Assessment: During the first quarter, 1559 surveys sent; 282 responses received. The overall response rate was 18%. While the online self-study format is one of the most rigid with regard to the technical requirements that must be met as a condition for course approval, overall satisfaction remains consist with the other three classroom formats. The variance in the response rates for the first four questions between 2010 and the most recent can possibly be attributed to a higher number of students who are now completing these types of courses.

Online Self-Study										
	<i>OSS1</i>	<i>OSS2</i>	<i>OSS3</i>	<i>OSS4</i>	<i>OSS5</i>	<i>OSS6</i>	<i>OSS7</i>	<i>OSS8</i>	<i>OSS9</i>	<i>OSS10</i>
2010										
Avg.	4.43	4.43	4.46	4.43	92%	99%	98%	97%	94%	93%
Qtr 1	4.40	4.41	4.35	4.32	94%	98%	92%	95%	94%	95%

Online Self-Study Questions OSS1-OSS4:
Rated on a Scale of 1-5



Online Self-Study Questions OSS5-OSS10:
Percentage of 'Yes' Responses



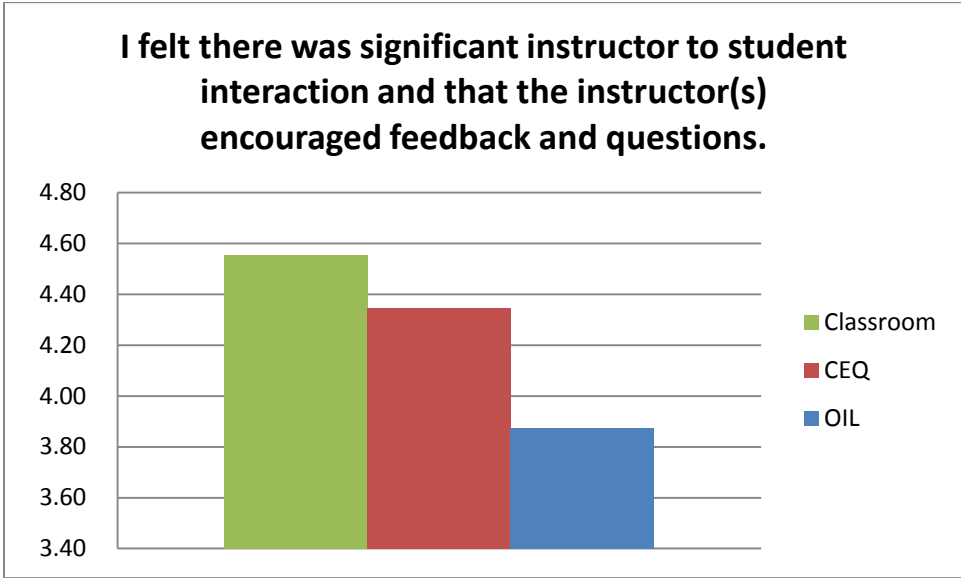
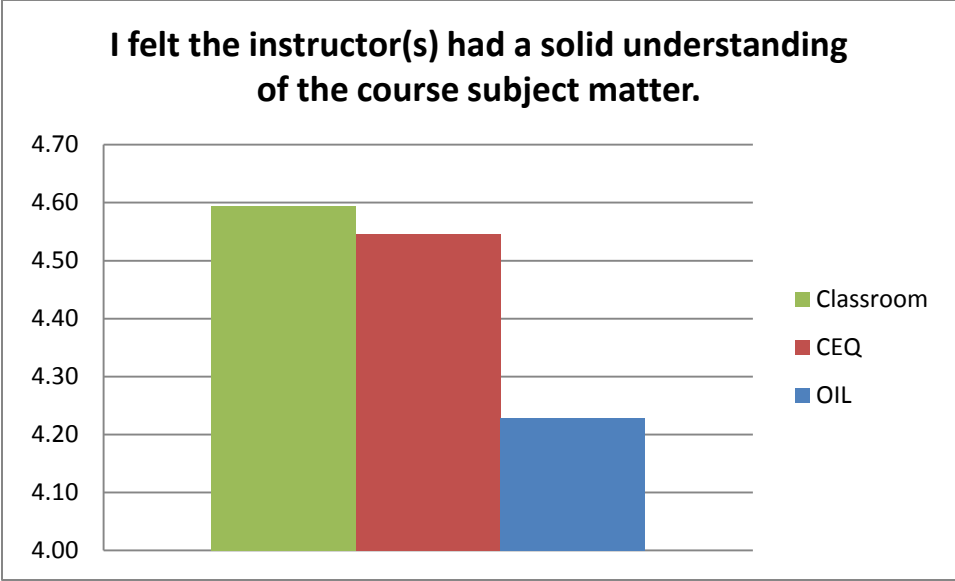
Instructional Course Delivery Comparisons

Although the courses are offered in a variety of formats, it is the hope of NMLS that all courses, no matter the delivery method are equal. Therefore, a course that is offered in a classroom setting should have the same quality materials as those in an online instructor-led course as well. By using the similar questions throughout all course delivery methods, it is determinable if the courses are being offered equally across all mediums.

In regards to instructor quality, the interaction of an instructor relates directly to the students' confidence in the instructor. Also, online instructor-led courses continue to remain weak in the area of instructor-to-student interaction. Changes have been made to the functional specifications to ensure that instructor interaction in this course type is persistent and obvious throughout the course in hopes that this will increase student confidence in instructors.

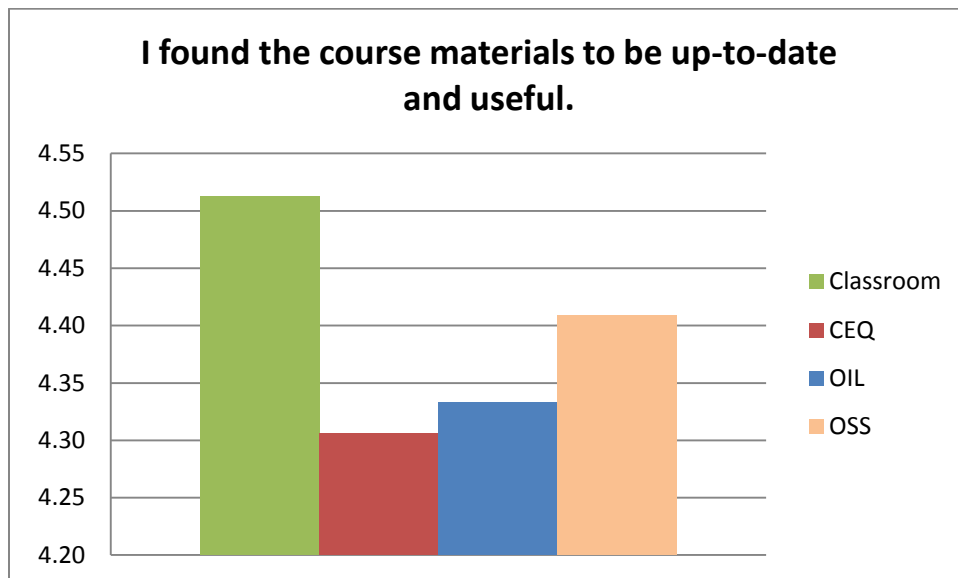
I felt the instructor(s) had a solid understanding of the course subject matter. (Questions C1, CEQ1, & OIL4)	
Classroom	
2010 Average	4.65
Qtr 1 Average	4.59
Class EQ	
2010 Average	4.65
Qtr 1 Average	4.55
OIL	
2010 Average	4.20
Qtr 1 Average	4.23

I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions. (Questions C3, CEQ3, & OIL2)	
Classroom	
2010 Average	4.58
Qtr 1 Average	4.56
Class EQ	
2010 Average	4.36
Qtr 1 Average	4.35
OIL	
2010 Average	3.90
Qtr 1 Average	3.87



It would be expected that course materials, regardless of course delivery method, would receive similar scores. However, there appears to be a difference in the course materials for classroom equivalent courses and online-instructor-led. There seems to be a direct correlation in student satisfaction when a student can physically touch and interact with the course material as compared to accessing the material electronically. Of note, is the perceived quality of online self-study materials in comparison to classroom equivalent and online instructor-led materials.

I found the course materials to be up-to-date and useful. (Questions C4, CEQ4, OIL6, and OSS2)	
Classroom	
2010 Average	4.54
Qtr 1 Average	4.51
Class EQ	
2010 Average	4.43
Qtr 1 Average	4.31
OIL	
2010 Average	4.40
Qtr 1 Average	4.33
Online Self-Study	
2010 Average	4.43
Qtr 1 Average	4.41

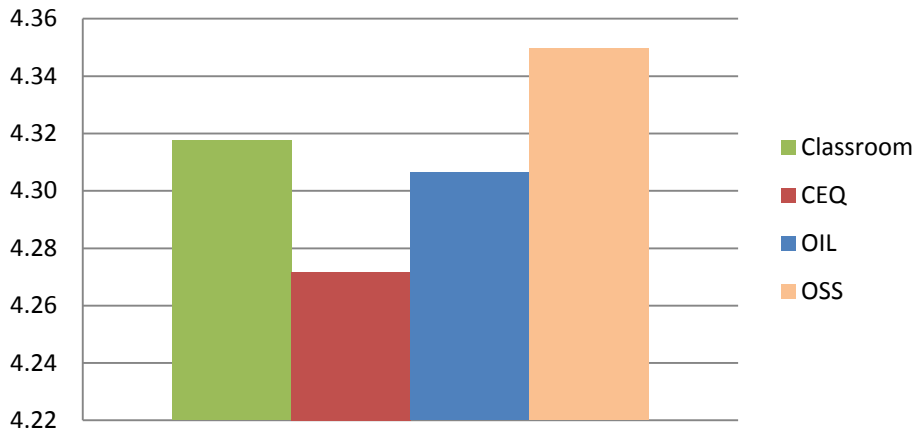


Finally, course rigor is an area which is always in need of continuous improvement. Course rigor across all delivery methods did not show any increase with the exception of classroom courses. In a comparison of all course types, recent changes to the functional specification to require quizzes are helping to ensure the courses possess rigor. Of note, classroom equivalent courses rank the lowest in rigor.

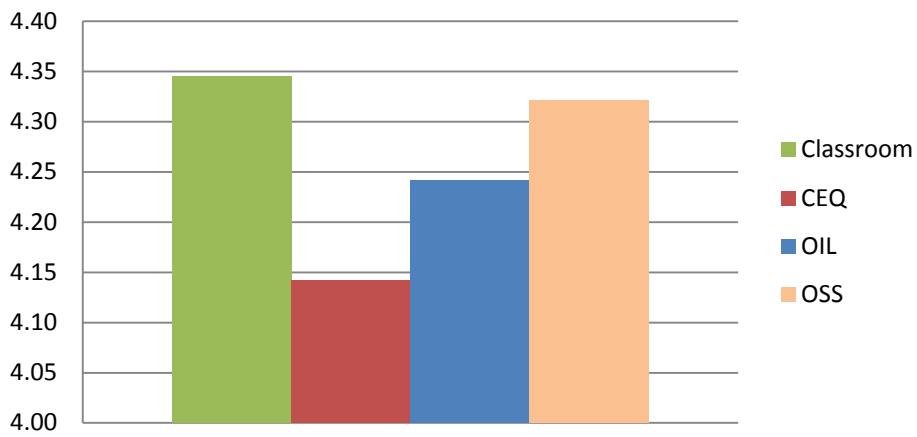
<i>I found the assignments and quizzes assisted me in learning the material. (Questions C6, CEQ8, OIL7, and OSS3)</i>	
Classroom	
2010 Average	4.45
Qtr 1 Average	4.32
Class EQ	
2010 Average	4.36
Qtr 1 Average	4.27
OIL	
2010 Average	4.42
Qtr 1 Average	4.31
Online Self-Study	
2010 Average	4.46
Qtr 1 Average	4.35

I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals. (Questions C7, CEQ7, OIL8, and OSS4)	
Classroom	
2010 Average	4.33
Qtr 1 Average	4.35
Class EQ	
2010 Average	4.25
Qtr 1 Average	4.14
OIL	
2010 Average	4.30
Qtr 1 Average	4.24
Online Self-Study	
2010 Average	4.43
Qtr 1 Average	4.32

I found the assignments and quizzes assisted me in learning the material.



I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.



2011 20 Hour Pre-Licensure Education Cohort

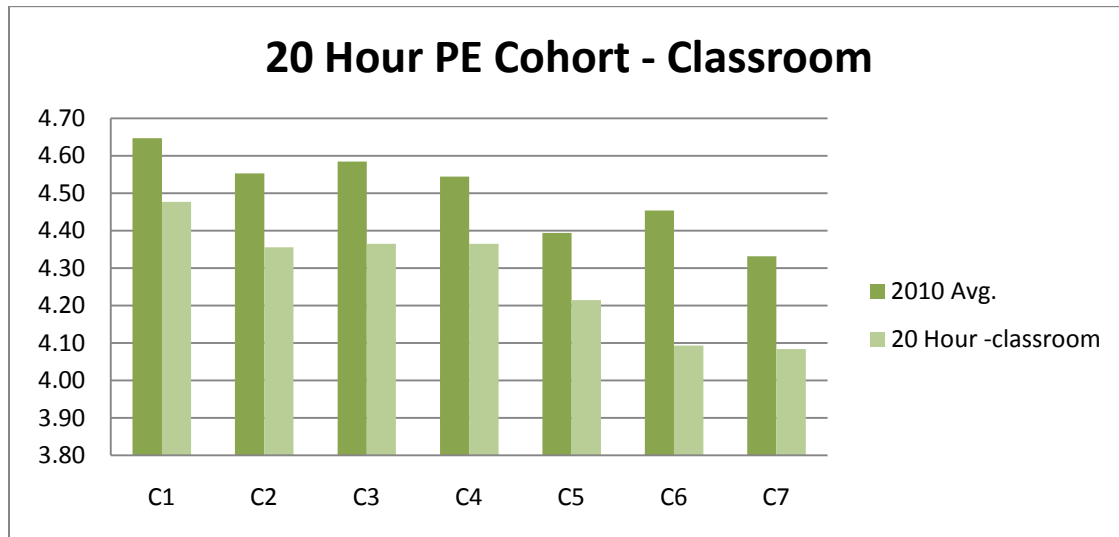
One of the focal areas of the individual surveys distributed is the new students who completed 20 hours of pre-licensure education. Assuming that this cohort of students is new to the industry, their specific responses to the survey can provide a unique perspective and insight about course content and rigor.

Of the total surveys distributed in the first quarter, 280 were from students who completed a 20 hour PE course. Of the 280 responses, 107 completed a classroom courses; 73 took a classroom equivalent course and 100 took an online instructor-led courses.

Overall, those students completed an online instructor-led course reported a higher overall satisfaction rate than those who completed a classroom or webinar course. They were also more likely to recommend the course to a friend (question 10), and found the assignments and quizzes better assisted them to learn the material (question 7)

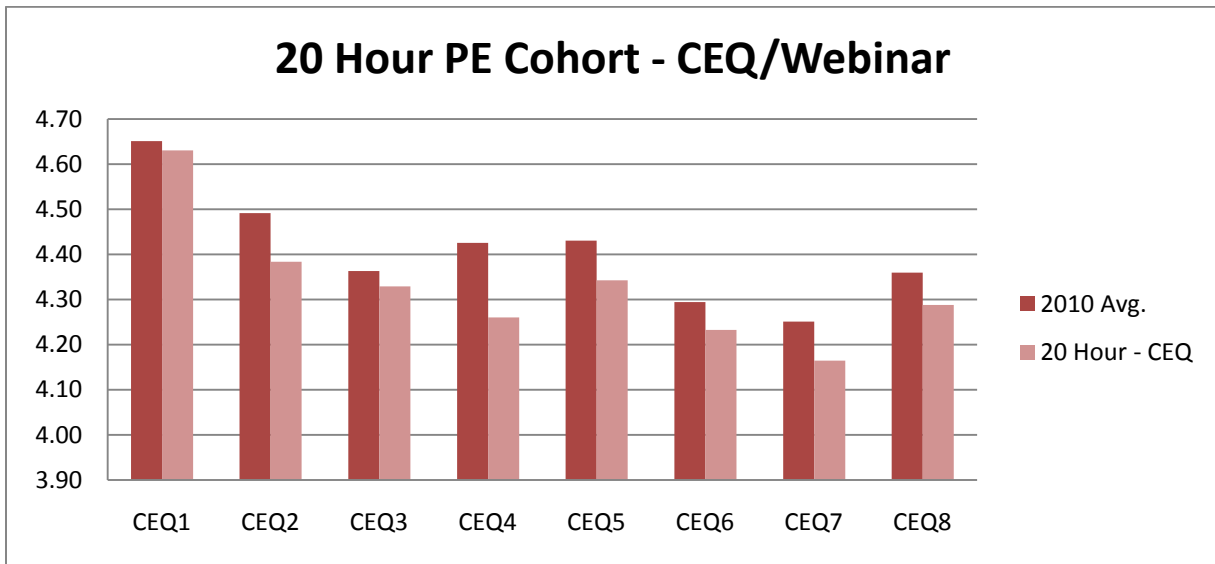
20 Hour PE Cohort - Classroom

Classroom											
Month	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11
2010 Avg.	4.65	4.55	4.58	4.54	4.39	4.45	4.33	64%	97%	92%	93%
20 Hr - classroom	4.48	4.36	4.36	4.36	4.21	4.09	4.08	79%	99%	91%	93%



20 Hour PE Cohort - Classroom Equivalent/Webinar

Class EQ												
Month	CEQ1	CEQ2	CEQ3	CEQ4	CEQ5	CEQ6	CEQ7	CEQ8	CEQ9	CEQ10	CEQ11	CEQ12
2010												
Avg.	4.65	4.49	4.36	4.43	4.43	4.29	4.25	4.36	92%	96%	90%	92%
20 Hr -												
CEQ	4.63	4.38	4.33	4.26	4.34	4.23	4.16	4.29	93%	100%	89%	92%



20 Hour PE Cohort -Online Instructor Led

OIL												
Month	OIL1	OIL2	OIL3	OIL4	OIL5	OIL6	OIL7	OIL8	OIL9	OIL10	OIL11	OIL12
2010 Avg.	4.36	3.90	4.07	4.20	4.47	4.40	4.42	4.30	93%	97%	93%	93%
20 Hr - OIL	4.51	4.13	4.21	4.45	4.57	4.59	4.54	4.48	94%	99%	93%	95%

