



Functional Specification for NMLS Approved Classroom Equivalent Courses

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**Nationwide Mortgage Licensing System
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Summary of Changes between V1.0 and V1.2:

Section 2.4 Student Authentication and Verification of Attendance: updated to better differentiate between the requirements associated with the use of a web cam and personal information.

Specifically:

Section 2.4.2 Visually Identify: describes the use of a web cam and the need to show face and some form ID.

2.4.3 Personal Information as a means of Authentication: describes the employment of webinar technology and the need to request personal information that can be used to question the student during the course to verify that the student is who they say they are and to verify attendance.

Sections 3.1, 3.2, and 3.4 have been updated. Specifically:

3.1 Video Feed Monitoring: has been updated to include information pertaining only to the use of a video stream (i.e. a broadcast from one training facility to another).

3.2 Webinar Support Capabilities: section has been updated to specifically address the employment of webinar technologies like GotoMeeting/GoToTraining and is intended to ensure that webinars are being delivered in a manner that requires the student to remain focused and to interact with the course.

3.4 verify Course Attendance and Course Completion: like section 3.2, the intent is to ensure students don't log into the course and then walk away from the computer or go web surfing.

Executive Overview

The following course design requirements and subsequent sections outlining special considerations for classroom equivalent courses are intended to inform course providers of the specifics necessary to design a course for NMLS for approval. The requirements detailed in this functional specification are for “classroom equivalent courses”. A classroom equivalent course is defined as a course where the students and instructor may be in two or more physical locations and where the instructor is teaching a group (one-to-many) or an individual (one-to-one).

This document is organized into three sections:

Section 1, General Course Requirements contains information detailing the SAFE Act's education requirements and defines the types of course categories that a course provider can register a course for. This first section also provides the specifications that must be followed for naming courses as well as other information pertaining to course set-up, information on writing a syllabus, and requirements for course materials.

Section 2, Special Considerations for Instructor-Led Courses describes roles and responsibilities of the instructor and facilitators, class times, and student authentication requirements. This section also provides specific syllabus content requirements pertinent to the delivery of classroom equivalent courses and includes instructor qualification requirements.

Section 3, Technical Considerations details the specifics for technology employment.

This document also contains one Appendix:

Appendix A is a list of webinar technologies. The list is not all inclusive but it does include several easy-to-use options that a course provider may want to consider.

It is the intent of NMLS to ensure this document remains current and adaptive to the needs of the mortgage industry. Accordingly, as technology advances and/or based upon recommendations from the Mortgage Testing and Education Board (MTEB) this document will be updated.

Lastly, NMLS would like to thank the members of the Course Provider Working Group (CPWG) for their input and assistance in researching and preparing the initial version of this document. Comprised of 16 members who are active leaders of state trade associations and commercial course providers, the CPWG met continuously between April and June 2009 for the purpose of advising NMLS on drafting education policies and standards.

Section 1. General Course Requirements

1.1 SAFE Act Education Requirements

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires that state-licensed mortgage loan originators (MLOs) complete pre-licensure and annual continuing education.

In order to meet pre-licensure continuing education requirements, state-licensed MLOs must complete 20 hours of NMLS-approved education that includes the following topics:

- ✓ 3 hours of federal law and regulations;
- ✓ 3 hours of ethics, this shall include instruction on fraud, consumer protection, and fair lending issues;
- ✓ 2 hours of training related to lending standards for the nontraditional mortgage product marketplace; and
- ✓ 12 hours of undefined instruction on mortgage origination.

For annual continuing education, the SAFE Act requires state-licensed MLOs to complete 8 hours of NMLS-approved education that includes the following topics:

- ✓ 3 hours of federal law and regulations;
- ✓ 2 hours of ethics that shall include instruction on fraud, consumer protection, and fair lending issues;
- ✓ 2 hours of training related to lending standards for the nontraditional mortgage product market; and
- ✓ 1 hour of undefined instruction on mortgage origination.

It should be noted that the SAFE Act's requirement for state-licensed MLOs to complete 20 hours of pre-licensure education and 8 hours of annual continuing education is a minimum standard and that individual States, through the passage of their own SAFE legislation, may require MLOs to complete a greater number of hours of education as a condition to be licensed in that state. Additionally, for the 12 hours of undefined instruction (commonly referred to as "electives"), a State may also require that a certain number of those hours be state-required instruction. The same requirement may also apply for the 1 hour of undefined instruction required for annual continuing education.

The following scenarios are examples for how pre-licensure education could potentially be configured:

Scenario 1: State A

State A may require the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending and 12 hours of electives for a total of 20 hours.

Scenario 2: State B

State B may require the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending, 4 hours of state-specific mortgage law (taken from the 12 hours of undefined electives), and 8 hours of electives for a total of 20 hours.

Scenario 3: State C

State C may require the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending and 12 hours of undefined electives, plus an additional four hours of state-specific mortgage lending law for a total of 24 hours.

Scenario 4: State D

State D may require the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending, and 3 hours of state-specific mortgage industry regulation (taken from the 12 hours of undefined electives), 9 hours of electives, plus an additional four hours of state-specific mortgage lending law for a total of 24 hours of education.

1.2 NMLS Course Approval

In situations where States, through the passage of their own SAFE Act legislation, have mandated that state-licensed MLOs complete additional hours of pre-licensure and/or continuing education that exceed the Federal requirement; or in situations where States have mandated that a certain number of the 12 hours of electives associated with meeting the pre-licensure requirement or the 1 hour of elective associated with fulfilling the annual continuing education requirement, NMLS will, if the State so desires, approve these courses in cooperation with the respective State agency. For example:

Example 1: State B

State B requires the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending, 4 hours of state-specific mortgage law (taken from the 12 hours of undefined electives), and 8 hours of electives for a total of 20 hours. ***NMLS will approve this course.***

Example 2: State C

State C requires the minimum SAFE Act requirements of 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage lending, and 12 hours of undefined electives plus an additional four hours of state-specific mortgage lending law for a total of 24 hours. ***NMLS will approve the required 20 hours associated with meeting the federal SAFE Act requirements, AND, if the State so desires, NMLS will coordinate with the appropriate State agency for the approval of the additional hours of state-specific content.***

1.3 Course Categories

When submitting a course for NMLS approval, course providers will be required to identify which course category of the SAFE Act requirement the course is intended to satisfy. This is an important decision as this information will carry over to the MLO Course Completion Record and will determine whether or not the MLO has completed the necessary education required for licensure. As such, and to provide course providers with as much flexibility as possible to construct courses to suite individual business models while at the same time attempting to work within specific technical parameters associated with the management of the NMLS system, the following course categories and associated course hours are as follows:

1.3.1 Pre-Licensure Education

(a) Individual Core Courses:

1. Federal Law: Course must be a minimum of 3 hours;

2. Ethics: Course must be a minimum of 3 hours; and
 3. Lending Standards for the Nontraditional Mortgage Product Marketplace: Course must be a minimum 2 hours.
- (b) Core Course: Intended to fulfill the three core requirements. The course must contain 3 hours of federal law, 3 hours of ethics and 2 hours of nontraditional mortgage for a minimum total of 8 hours.
- (c) Electives: Course designed to fulfill any number of hours of the 12 hours of undefined instruction. The course must be a minimum 1 hour.
- (d) Comprehensive PE: Course intended to fulfill all of the pre-licensure requirements of the SAFE Act and does not contain any State-specific content. The course must contain 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage and 12 hours of elective content for a total of 20 hours.
- (e) State Comprehensive PE: Course intended to fulfill all of the pre-licensure requirements of the SAFE Act as well as meet the State requirement for a specific number of hours taken from the 12 hours of electives. The course must contain 3 hours of federal law, 3 hours of ethics, 2 hours of nontraditional mortgage, a specific number of hours for State required education (taken from the 12 hours of electives), and the remaining number of elective hours for a total of 20 hours.

1.3.2 Continuing Education

- (a) Individual Core Courses:
1. Federal Law: Course must be a minimum 3 hours;
 2. Ethics: Course must be a minimum of 2 hours; and
 3. Lending Standards for the Nontraditional Mortgage Product Marketplace: Course must be a minimum of 2 hours
- (b) Core Course: Intended to fulfill the three core requirements. The course must contain 3 hours of federal law, 2 hours of ethics and 2 hours of nontraditional mortgage for a minimum total of 7 hours.
- (c) Electives: Course designed to fulfill the 1 hour of undefined education. The course must be a minimum 1 hour.
- (d) Comprehensive CE: Course intended to fulfill all of the continuing education requirements of the SAFE Act and does not contain any State-specific content. The course must contain 3 hours of federal law, 2 hours of ethics, 2 hours of nontraditional mortgage and 1 hour of elective content for a total of 8 hours.
- (e) State Comprehensive CE: Course intended to fulfill all of the continuing education requirements of the SAFE Act as well as meet State requirements for a specific number of hours taken from the 1 hour elective. The course must contain 3 hours of federal law, 2 hours of ethics, 2 hours of nontraditional mortgage, and a specific number of hours for State required education (using the 1 elective hour) for a total of 8 or more hours.

1.4 Minimum Course Length

Courses will only be accepted and approved if the course meets the minimum number of hours associated with the SAFE Act requirement it is intending to satisfy. Accordingly, a course can only be registered under one category and may not count for less than the number of required credit hours as required by the SAFE Act. For example, there cannot be a 2 hour individual core federal law course since the minimum number of hours required to satisfy the SAFE Act requirement for federal law for both pre-licensure and continuing education is 3 hours.

1.5 Course Naming

To ensure course names properly reflect the intended need to meet SAFE Act education requirements and to ensure courses appear correctly in the NMLS Master Course Catalog, the following course naming convention has been developed. As a rule, each course name begins with the number of hours, state abbreviation (if applicable), followed by the course category, and then the course title containing specific key words and/or a state identifier. The naming convention is as follows:

1.5.1 Pre-Licensure Courses

- (a) Individual Core Course Federal Law: Courses intending to satisfy the federal law portion of the SAFE Act requirements. The number of hours is 3 and the title must contain the words *Federal Law*. Example: 3 Hours Federal Mortgage Law.
- (b) Individual Core Course Ethics: Courses intending to satisfy the ethics portion of the SAFE Act requirements. The number of hours is 3 and the title must contain the words *Ethics* as well as *Fraud*, or *Consumer Protection*, or *Fair Lending*. Example: 3 Hours Ethics and Consumer Protection: What the Loan Originator Needs to Know.
- (c) Individual Core Course Nontraditional Mortgage: Courses intending to satisfy the nontraditional mortgage portion of the SAFE Act requirements. The number of hours is 2 and the title must contain the words Nontraditional Mortgage or Lending Standards. Example: 2 Hours Nontraditional Mortgage: Emergent Standards
- (d) Core Course: Courses intending to satisfy each of the three SAFE Act course requirements (federal law, ethics, and nontraditional mortgage). The number of hours is 8 and the title must contain the words SAFE Core. Example: 8 Hours Loan Originators Basics SAFE Core.
- (e) Comprehensive Course: Courses intending to satisfy all of the pre-licensure requirements of the SAFE Act. The number of hours is 20 and the title must contain the words SAFE Comprehensive. Example: 20 Hours Mortgage Loan Originator SAFE Comprehensive.
- (f) State Comprehensive Course: Courses intending to satisfy all of the pre-licensure requirements of the SAFE Act and contains state-specific content. The number of hours is 20 and the title must contain the State's two letter abbreviation code and the words SAFE Comprehensive. Example: 20 Hours MLO Fundamentals: CA SAFE Comprehensive.

1.5.2 Continuing Education Courses:

- (a) Individual Core Course Federal Law: Courses intending to satisfy the federal law portion of the SAFE Act requirements. The number of hours is 3 and the title must contain the words *Federal Law*. Example: 3 Hours Federal Mortgage Law.
- (b) Individual Core Course Ethics: Courses intending to satisfy the ethics portion of the SAFE Act requirements. The number of hours is 2 and the title must contain the words *Ethics* as well as *Fraud*, or *Consumer Protection*, or *Fair Lending*. Example: 2 Hours Ethics and Consumer Protection: What the Loan Originator Needs to Know.
- (c) Individual Core Course Nontraditional Mortgage: Courses intending to satisfy the nontraditional mortgage portion of the SAFE Act requirements. The number of hours is 2 and the title must contain the words Nontraditional Mortgage or Lending Standards. Example: 2 Hours Nontraditional Mortgage: Emergent Standards
- (d) Core Course: Courses intending to satisfy each of the three SAFE Act course requirements (federal law, ethics, and nontraditional mortgage). The number of hours is 7 and the title must contain the words SAFE Core. Example: 7 Hours Loan Originators Basics SAFE Core.
- (e) Comprehensive Course: Courses intending to satisfy all of the continuing education requirements of the SAFE Act. The number of hours is 8 and the title must contain the words SAFE Comprehensive. Example: 8 Hours Mortgage Loan Originator SAFE Comprehensive.
- (f) State Comprehensive Course: Courses intending to satisfy all of the continuing education requirements of the SAFE Act and contains state-specific content. The number of hours is 8 and the title must contain the State's two letter abbreviation code and the words SAFE Comprehensive. Example: 8 Hours Annual MLO Fundamentals: CA SAFE Comprehensive.

1.6 Start and End Times

Classroom equivalent courses are required to have a fixed start date. Course providers should pay close attention to the course end date since some state-licensed MLOs have a requirement to complete their pre-licensure education by December 31, 2010. Additionally, if this course format is being used for continuing education, a course should not extend beyond December 31 of any year or the student will be unable to complete the course within the required calendar year as required by each state's law. Course providers should also take into consideration the administrative time required to process course completions and to upload the information both into their own internal systems as well as NMLS.

1.7 Course Syllabus

Every course is required to have a course syllabus that is easily accessible to every student. While it is beyond the scope of this document to provide instruction on how to write a course syllabus, some general information and guidelines are provided below.

According to O'Brien, Millis, and Cohen (2008), a course syllabus communicates the course provider's attitude towards students and learning. As such, they suggest drafting a course syllabus with the end in mind and looking at three stages with each stage answering the following questions:

Stage 1:

What is worthy and requiring of understanding? Define the key objectives of the course and identify specific points or concepts that you want the students to focus on and understand.

Stage 2:

What is evidence of understanding? Answer how understanding is going to be measured both formally and informally.

Stage 3:

What learning experiences and teaching promote understanding, interests, and excellence? In other words, now that you have the student, define how you're going to engage them in the learning process, retain them, and help ensure they are successful.

In addition to answering the questions associated with the three stages above, a course syllabus should also contain the following information:

- ✓ Instructor background, contact information and introduction;
- ✓ Purpose for the course;
- ✓ Course description;
- ✓ Course objectives;
- ✓ Requirement for text or other course materials;
- ✓ Policies and course completion expectations and specify actions that will cause disqualification for a completion certificate;
- ✓ Policies regarding attendance and behavior (including use of cell phones and other electronic devices);
- ✓ Grading or pass/fail criteria;
- ✓ End-of-course completion requirements (including end-of-course evaluation/survey);
- ✓ Specifics pertaining to each module of instruction including information on activities, materials required, group participation requirements, and estimated time required for completion; and
- ✓ Any technology requirements, including need for software, camera, continuous interaction, internet access, etc.

1.8 Course Materials

Course materials should be provided as part of the course. If there is a separate requirement for materials that are not included as part of the course (i.e. a text book), these additional materials should be identified in the course description so that students are made aware of the requirement (and any associated costs) early enough to acquire the materials prior to the course start date.

1.9 Instructor Qualifications

Course providers must ensure and be prepared to provide evidence that instructors are qualified and meet legal requirements to instruct NMLS approved courses. Instructors must be knowledgeable in the course subject matter as a result of either relevant academic and/or professional experience. See Section 2.6.

1.10 Measuring Student Satisfaction

Course providers must have a means by which to measure student satisfaction. Course providers need to be prepared to demonstrate that end-of-course evaluations/surveys are being completed and that substantive feedback is being incorporated in the course material.

1.11 Evidence of Satisfactory Course Completion

Course providers must have a means to measure/verify that a student has attended the course along with a means to measure that a student has completed the course (typically this takes the form of a final course exam that requires a passing score as determined by the course provider). Means to verify that a student has completed a course *one or more of the following*:

- ✓ Requiring a final exam;
- ✓ Participation in a any number of activities such as polls, quizzes, online discussions, etc.;
- ✓ Significant student-to-student or student-to-instructor interaction.

Section 2. Special Considerations for Classroom Equivalent Courses

2.1 General Use Scenarios

Classroom equivalent courses are generally intended to be delivered to meet the following two scenarios:

2.1.1 Instructor to Group: A number of students grouped together in multiple locations (i.e. hotel conference room or at a training center) and the students and the instructor are in different physical locations. This format is also sometimes referred to as a live video cast.

2.1.2 Instructor to Individual: An individual instructor teaching a number of individual students who are all geographically dispersed and the student may be participating in the course from their home or work office. This format is also sometimes referred to as a webinar.

2.2 Course Delivery Personnel: Roles and Responsibilities

Because of the potential high number of students taking this course format, and the venue in which the course format is typically offered, classroom equivalent courses typically require the support of a greater number of people. In most situations the following roles and responsibilities apply:

2.2.1 Instructor: Defined as the individual teaching/instructing the course. Generally, a course has one principle instructor assigned to it. This individual is the subject matter expert and is responsible for leading the course and bears the burden of responsibility of ensuring the course is delivered properly.

2.2.2 Facilitator: Sometimes also referred to as a proctor, the facilitator (or group of facilitators) is responsible for ensuring students are properly registered and checked into the course. Additionally, the facilitator is responsible for making sure students return from break-out sessions or meal breaks, and that the student attends the entire course. Facilitators can also be employed to assist in taking student questions and passing them to the course instructor, and may perform other administrative functions in support of the course delivery.

(a) Facilitator as Course Provider Agent: Since the course provider is ultimately responsible for ensuring students have completed the course, facilitators should be an employee or agent of the course provider. As a general rule, and to remove the potential for any conflict of interest, employees of a company who are also students in the course should not be functioning as a facilitator. Exceptions can be made in situations where a trade association is sponsoring instruction and trade association employees may be asked to serve as proctors.

(b) Facilitator-to-Student Ratio: In determining facilitator-to-student ratio, a provider needs to take into consideration the venue and the number of students expected to participate in the course. ***The larger the venue (i.e. a grand ball room where there are several doors) and the higher the number of students a situation will be created in which the ratio of facilitator-to-student needs to be higher. While a small venue and small cohort of students will***

create an environment where fewer facilitators can provide greater support. As a rule of thumb, providers should strive to keep the facilitator-to-student ratio at no greater than 1:50.

(c) Facilitator as Support Agent: Facilitators can also assist the course instructor by providing feedback to the instructor regarding the course audience's mood by viewing the questions/comments submitted by online participants. The facilitator can also monitor questions being submitted via the webinar. Using this type of information and by observing course participants, the facilitator can provide the instructor with cues about the speed of the course and the need to address any issues.

Note that a mortgage loan originator who is receiving credit hours cannot be a facilitator.

2.3 Class Size and Physical Environment

There is no fixed floor or ceiling limit on the number of students that a course provider using the classroom equivalent format can teach. However, course providers need to take into consideration the following:

2.3.1 Employment of Facilitators: As noted above in Section 2.2.2(b), the greater the number of students, the greater the number of facilitators the course will require.

2.3.2 Student Space: If seated in a conference room, students need to be provided with sufficient space for writing and use of course materials as well as adequate personal space in order to be comfortable and productive.

2.3.3 Set-up: So that all students can see and hear the instructor, attention needs to be paid to staging, camera position, and amplification. An elevated stage, proper lighting, and good sound amplification for larger groups are critical. If conducting a webinar, a speakerphone should be placed near the instructor so students can hear what the instructor is saying.

2.3.4 Instructor Connection to Students: The instructor must be able to connect and project to all parts of the room. Instructors need to be aware of the environment in which the course is going to be given and adjust accordingly.

2.3.5 Personal Appearance and Professional Environment: If a student is taking the course from a home office and using a web cam, the student should attend the course properly attired. Additionally, the space in which the student is taking the course should be free of clutter and distraction. Students should be made aware prior to the course start time that the instructor and potentially other students may be able to see them via the use of a web cam and to plan accordingly.

2.4 Student Authentication and Verification of Attendance

Course providers are responsible for authenticating that a student is who they say they are and for monitoring attendance and ensuring the student has attended the entire

course prior to issuing a course completion certificate. This can be accomplished in multiple ways:

- 2.4.1 Employment of Facilitators:** If the course is being delivered to a group located in a conference room, facilitators can be used to check students into the course and verify identity. Once students have entered the course venue, facilitators assume responsibility for validating that students have returned from breaks.
- 2.4.2 Visually Identify:** If a student is attending the course from their home or work office, and a web cam is being used, the course provider should make use of the web cam and require the student to show their face while also holding a government-issued picture ID card in order for the instructor/facilitator to visually verify the individual.
- 2.4.3 Personal Information as Means of Authentication:** If the instruction is being delivered via webinar employing GotoMeeting (or similar software) then the provider is required to collect multiple pieces of personal information from the student at time of course registration (i.e. age, date-of-birth, location of birth, favorite color, name of pet, etc.) that can be used throughout the course to verify that the student is in attendance and to verify identity. **Note: the use of attestation documents is not an acceptable means of verifying attendance.**

2.5 Time Requirements

A classroom equivalent hour is no less than 50 minutes of instruction for each clock hour (60 minutes). To ensure instruction meets the requirements associated with the SAFE Act, the following applies:

- 2.5.1 Meeting Minimum Course Hour Requirements:** Course start and end time must take into consideration time for breaks. Breaks do not count as part of the time required for instruction.
- 2.5.2 Mandatory Breaks:** No instruction is to extend for longer than four hours without a break.
- 2.5.3 Maximum Course Day:** No course is to be scheduled to last longer than 12 hours.

2.6 Instructor Skills and Qualifications

Instructors should possess the following skills and qualifications:

- 2.6.1 Interpersonal Skills:** Instructors should possess excellent interpersonal skills that foster relationship and team building. Instructors should also be able to work appropriately with diverse groups of people.
- 2.6.2 Communication Skills:** Instructors should be able to use language, including industry terminology, confidently and appropriately.
- 2.6.3 Teaching Skills:** Instructors should possess the ability to share information one-to-one or one-to-many. Additionally, the instructor should be able to master information, plan and lead classes, and collect and use information from a diverse set of resources. Instructors should also be

able to distill complex information and/or concepts in such a manner that students can learn the information.

2.6.4 Organizational Skills: Instructors need to be able to set goals (generally in the form of learning objectives), plan activities, establish priorities, and manage time.

2.7 Professional Requirements: Instructors must demonstrate through experience, credentials and/or other means that s/he is a subject matter expert in one or more areas of mortgage loan origination laws and practices including, but not limited to:

- ✓ Federal law and regulations;
- ✓ State laws and regulations (for one or more state and/or agencies); and
- ✓ General mortgage origination knowledge and practices.

Detailed requirements for instructors from various segments of the mortgage industry are as follows:

2.7.1 Industry Professional: It is expected that instructors will have a least five (5) years of professional experience in the industry in a position (or positions) that bears directly on mortgage loan origination practices including but not limited to origination, underwriting, secondary marketing, operations compliance, quality control, and/or other comparable positions.

2.7.2 Federal/State Regulator: It is expected that regulatory instructors (state or federal) must have at least three (3) years of responsible experience in a regulatory position (or positions) including the conduct or supervision of mortgage company examinations (brokers and/or lenders), consumer complaint investigation and resolution, or mortgage legal affairs.

2.7.3 Associated Mortgage GSE Professional: It is expected that instructors formerly or currently associated with Mortgage GSE's must have a minimum of three (3) years of responsible experience in a position that is comparable to either the industry professional or regulator position described above.

It is preferred but not required that the instructor have a BA/BS degree from a regionally accredited institution and/or equivalent experience and credentials.

Instructors must also meet the minimum requirements for a criminal background check that are included in the SAFE Act (See Section 1505(b)(1-3)).

Section 3: Technical Considerations

3.1 Video Feed and Monitoring

Whether the classroom equivalent format is being used to instruct a group or an individual, the course provider needs to make use of two-way communications feed in order to:

- ✓ Verify and authenticate identity of the student as discussed in **Section 2.4**;
- ✓ Monitor attendance and verify that the student is present for the duration of the course; and
- ✓ Acknowledge that the students have questions or are not grasping the material.

3.2 Webinar Support Capabilities

The technology employed to deliver classroom equivalent instruction must be able to support the following capabilities:

- ✓ Synchronous communication between the students and the instructor (or facilitator);
- ✓ Ability to provide polls or surveys and display results from students in near-real time;
- ✓ Ability to deliver quizzes or exams that display questions from a question bank and are immediately scored and provide the students with the results;
- ✓ Ability to distribute accessible links to students via e-mail and enable quick and easy log-in to the system; and
- ✓ Require the presentation window to remain in “focus” or to detect when a student has disengaged from the presentation (i.e. prevent the student from surfing the web while instruction is being delivered).

3.3 Special Technical Considerations

Course providers need to be sensitive to the following when delivering instruction using the classroom equivalent format:

3.3.1 Student’s Internet Connection: In order to effectively view video online or from a remote connection, both the instructor and the student are required to have a high-speed (broadband) Internet connection or video broadcast capability. Course providers should survey or inform the student prior to the start of the course to ensure they meet this requirement.

3.3.2 PC and Mac Compliant Software: The course provider needs to ensure that whatever technology is being employed are both PC and Mac compliant. For example, if the technology is Mac compliant only, then the student needs to be made aware of this prior to enrolling in the course.

3.3.3 Browser Considerations: The course provider needs to ensure that the technology works on all common browsers to include Internet Explorer, Mozilla Firefox and/or Safari. Should the required technology not work with a particular browser or if the browser requires a plug-in or other configuration (i.e. disabling pop-up blockers), then the student must be made aware of the requirement PRIOR to the start of the course.

3.3.4 Availability of Course Materials: If the course requires students to access or download any course materials; the student needs to be made aware of the following:

- (a) Location for where to access those materials;
- (b) Technical or software requirements necessary to view the materials (i.e. Adobe Acrobat, MS Word, PowerPoint, etc.);
- (c) List of required materials so the student can verify they have them all; and
- (d) Password or any other authentication required to access the materials.

3.4 Verify Course Attendance and Course Completion

In accordance with Criteria 4 of the *Policy on Criteria for Granting Approval to Become an NMLS Approved Course Provider*, the provider must have a means to measure/verify that a student has attended the course along with a means to measure that a student has completed the course. Means to verify that a student is in attendance requires:

- ✓ Periodically requiring the student to answer personal questions based upon information collected from the student during the registration process (see section 2.4.3), *or*,
- ✓ Employment of a web cam or video feed to see the student(s).

Means to verify that the student has completed the course, **must** include one or more of the following:

- ✓ Requiring a final exam;
- ✓ Participation in a majority number of activities to include polls, quizzes, online discussions, etc.;
- ✓ Significant interaction with the instructor or facilitator.

Appendix A. List of Webinar Technologies

The following is a list of companies that provide the capability to deliver webinars that a course provider may want to consider in order to meet many of the conditions associated with offering classroom equivalent instruction. This list is not intended to be all inclusive and NMLS does not endorse one product over another. The intent of this list is to simply provide a list of LMS providers that provide a range of services and pricing options to meet a course provider's needs.

LMS Company Name	Snapshot	Website	Address	Phone Number
Adobe Connect Pro	Available through Adobe, provides the capability to incorporate PowerPoint, audio and video files for e-learning. The software enables for the building of interactive tutorials and simulations, track student progress, and to evaluate content effectiveness.	http://www.adobe.com/products/acrobatconnectpro/elearning	345 Park Ave San Jose, CA 95110-2704	888-649-2990
GoToMeeting	Offers web conferencing tools like desk-top viewing, application sharing, chat, and attendance reporting.	http://www2.gotomeeting.com	Citrix Online 6500 Hollister Ave Goleta, CA 93117	800-372-6207
Webex	Provides for real-time presentation delivery and works across multiple platforms. Software enables for integrated testing, student registration, tracking and reporting, and can handle up to 1000 participants.	http://www.webex.com		888-509-3239

References

Gruner O'Brien, J., Millis, B., Cohen, M. W. (2008). *The course syllabus: a learning-centered Approach*, 2nd edition. San Francisco, CA: John Wiley & Sons.