

An NMLS Testing & Education Workshop Series

December 9th, 2009



Instructor-Led Online Courses

Workshop Logistics

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- *6 mute and un-mute your call.
- Please do not put your phone on hold.
- Please identify yourself and your organization when asking a question.
- Workshop focus is PE online courses.
- Survey at end of presentation.

Workshop Facilitators

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- Questions? Please send mail to:
nmls.ed@stateregulatoryregistry.org

Participant Introductions

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Welcome!

Central Piedmont Community College

Champions School

American School of Business

MortgageEducation.com

Florida Mortgage Broker School

Apple Tree Training

Michigan Institute of Real Estate

M Source

Mortgage-U

CMS Consultants

National Academy of Financial Literacy

Alliance Academy

Diehl & Associates

Genworth

Mortgage State Training

123CE Inc.

Mortgage Bankers Association

Alpha Mortgage Training

Michigan Education

School of Mortgage Lending

Institute Online

Objectives

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- Discuss the definition of “online instructor-led” and the reason for the classroom format.
- Explore concepts of learner interaction.
- Review common observations and requests made by evaluators during the evaluation process.
- Demonstrate some best practices for designing and offering online courses.

Useful Resources

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- **Functional Specification for NMLS Approved Instructor-Led Online Courses** (version 1.2 dated June 16, 2009)
<http://mortgage.nationwidelicencingsystem.org/courseprovider/Pages/Resources.aspx>
- **Empowering Online Learning: 100+ Activities for Reading, Reflecting, Displaying, & Doing** Curtis Bonk and Ke Zhang ISBN: 978-0-7879-8804-3
- **An Administrator's Guide to Online Education** Kay Shelton and George Saltsman
ISBN: 1-59311-424-9
- **Technology, e-learning, and distance Education, 2nd edition** A. W. (Tony) Bates ISBN: 0-415-28437-6
- **Sloan Consortium** <http://www.sloan-c.org>

Why & What: “Instructor-Led”

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- Numerous discussions since Fall ‘08
 - Testing and Education Committee instance
 - Requirement from States
 - Emphasis is on education
 - Intent is to prepare individuals to work in industry
 - Recognize that this is a departure from other industries
 - Standards will be applied to all providers
 - NMLS is taking an “educate and enforcement” approach towards implementation

Why & What: “Instructor-Led”

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- Significant characteristics of “instructor-led”
 - Instructor is assigned to the course
 - Instructor facilitates the learning
 - Instructor - student interaction is obvious and persistent
 - Instruction is delivered through the use of a LMS
 - Courses have fixed start and end dates
 - Students complete the course as a cohort

Online Teaching Differs from Other Instruction...

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- Most obvious differences:
 - Not face-to-face
 - Often not in real-time

Accordingly, instructor interaction and communication becomes the critical link in assisting students to learn the material.

Instructors must PIPE...

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- Personal
- Informed
- Prompt
- Engaging

Instruction needs to consider...

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- What will students take away?
 - Learning objectives
 - Linking assignment/activities to learning objectives
- How will you help them to learn on the web?
- How will you know what if they have learned what you set out to teach?
 - Identify measures

Instruction Focuses on Student Learning...

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- Materials are designed and presented consistently (but can be changed with relative ease).
- Assignments are designed to support interaction and facilitate learning.
- Instructors focus on student interaction.

Well Designed Courses...

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- Tie directly to course outcomes
- Allow instructors to focus on student communication and learning
- Offer assignments and activities that engage

Good Assignments...

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- Focus on expected outcomes
- Engage students
- Use the communication capabilities of the Web
- Apply to their work setting

Communication is Key...

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- Discussions
- Web searches
 - Web Safaris
 - <http://iit.bloomu.edu/etraining/Safari/safari.htm>
- Direct communication with instructor

Design Best Practices...

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- Good courses facilitate interaction
 - Instructor-to-student
 - Students-to-students
 - Student-to-content

Instructor-to-Student Interaction

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- Engage in Discussions
 - Comment on overall themes
 - Pose questions
 - Insert information
 - Challenge perspectives
- E-mail or maintain contact with students
- Call the student if needed

Student-to-Student Interaction

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- Design discussions requiring students respond to each other
 - Argue for or against...
 - List top three challenges...Respond to at least two other students' posts by asking questions.
 - Team up with another student to discuss...
 - Role-play

Student-to-Content Interaction

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- Review two web sites and make a judgment.
- Write a memo to your supervisor supporting your judgment to authorize a mortgage.
- Identify guidelines for responding to applicants with low credit scores.
- Write three test questions based on the review of material.

Managing the Course and Student Cohort

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- As in a physical classroom – we assume the class will stay together.
- Assume the online classroom is like the physical classroom.
- Courses must have fixed start dates and end dates.
- Ideally, all students should start and complete the course on the same date.

Keeping the Cohort Together...

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- Design assignments that require students interact with each other.
- Instructor needs to set and maintain expectations.
- Set timelines to keep students together (post to the newsgroup by Tuesday; respond to your colleagues at least one by Thursday and twice by Saturday).
- Use the features of the LMS to release material at a specific time.
- Post instructor comments on assignments on a regular schedule.

Observations from Course Reviewers

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- Make learning objectives clear.
- Chunk material to fit the goal
 - Readings or web searches should have focus and require time.
 - A quiz on facts can be completed in a short period of time.
 - Limit streaming video length.
- Vary interactions between instructor and the collaboration with classmates.

Observations from Course Reviewers

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- Threaded discussions need to be of substance.
- Generate scenarios that force the student to think and formulate ideas and/or solutions to problems.
- Canned responses result in a de-personalized learning experience.
- Radio buttons, “guessing games”, or retaking of the same quiz does not impart learning.
- Include references and like state statues, regulations, rules, laws, etc.

Assignments and Case Studies

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The screenshot shows a web browser window titled "Course Home Page - Mozilla Firefox". The address bar shows the URL: [http://frameset.next.ecollege.com/\(NEXT\(4e74ae3d74\)\)/Main/AllMode/FramesetHybrid/NavigateView.ed?courseItemTy](http://frameset.next.ecollege.com/(NEXT(4e74ae3d74))/Main/AllMode/FramesetHybrid/NavigateView.ed?courseItemTy). The page title is "Course Home Page".

The main content area is titled "Fraud Identification Training" and is by Professor James Murphy. It includes a navigation menu with "Tools", "Email", "Live", "Doc Sharing", "Dropbox", "Webiography", and "Help".

The left sidebar contains a "Course Home" section with links to "Syllabus" and "Class Lounge". Below that are sections for "Week 1" through "Week 5", each with sub-links for "Introduction", "Review & Discussion", and "Conclusion".

The main content area has a "Topics" section with links for "Course Assessment", "Case Study #18: The Case of 'It's on the House!'", "Case Study #19: The Case of A Friendly Fraud", "Case Study #20: Accommodating Officer", and "Case Study #21: Amortizing Debt".

The "Case Study #18: The Case of 'It's on the House!'" section contains the instruction: "Please list your red flags and comments below. Remember, one red flag per day for each participant, but feel free to comment on your peers' postings at any time." Below this are options to "Expand All", "Print View", and "Show Options".

The "Responses" section is a threaded discussion table with the following data:

Response	Author	Date/Time*
Red Flag	Kitty Von Doeren	11/2/2009 7:10:05 PM
RE:Red Flag	Professor Murphy	11/3/2009 9:26:15 PM
RE:Red Flag	Kitty Von Doeren	11/5/2009 4:17:44 PM
RE:Red Flag	Professor Murphy	11/5/2009 7:23:53 PM
Case Study # 18	Donel Martinez	11/4/2009 8:15:54 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:20:00 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:21:32 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:25:03 AM
RE:Case Study # 18	Professor Murphy	11/4/2009 4:34:46 PM
RE:Case Study # 18	Professor Murphy	11/4/2009 4:33:02 PM
RE:Case Study # 18	Jenny Shaw	11/5/2009 6:47:06 PM
RE:Case Study # 18	Professor Murphy	11/5/2009 7:24:57 PM
RE:Case Study # 18	Professor Murphy	11/4/2009 4:30:30 PM
Red Flag	Jeffrey Blake	11/4/2009 1:52:07 PM
RE:Red Flag	Professor Murphy	11/4/2009 4:36:43 PM
Expressing salaries, incident details	Jenny Shaw	11/5/2009 6:38:22 PM

Threaded Discussion

Assignments and Case Studies cont.

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The screenshot shows a Mozilla Firefox browser window displaying a course page titled "Fraud Identification Training" by Professor James Murphy. The page features a threaded discussion with the following content:

Response	Author	Date/Time*
Red Flag	Kitty Von Doeren	11/2/2009 7:10:05 PM
RE:Red Flag	Professor Murphy	11/3/2009 9:26:15 PM
RE:Red Flag	Kitty Von Doeren	11/5/2009 4:17:44 PM
RE:Red Flag	Professor Murphy	11/5/2009 7:23:53 PM
Case Study # 18	Donel Martinez	11/4/2009 8:15:54 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:20:00 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:21:32 AM
RE:Case Study # 18	Donel Martinez	11/4/2009 8:25:03 AM
RE:Case Study # 18	Professor Murphy	11/4/2009 4:34:46 PM
RE:Case Study # 18	Professor Murphy	11/4/2009 4:33:02 PM
RE:Case Study # 18	Jenny Shaw	11/5/2009 6:47:06 PM
RE:Case Study # 18	Professor Murphy	11/5/2009 7:24:57 PM

The discussion includes several replies to a case study about red flags and audit functions. A red arrow points from the text "Threaded Discussion" to the right side of the browser window.

Threaded Discussion

Discussion Boards

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Location: Discussion group 3
Message Viewing: Roundtable
 Make default Viewing
Go

This Activity Section is open to the entire class.

[New Message](#) [group chat](#)
[view as linear](#) [view as threaded](#)
[leave](#) [group files](#)

User	Activity
Dr. Jerry Gideon	International Hacking and Cracking Mon Jun 29 08:57:42 2009
Rebekah Carr	Re: re: International Hacking and Cracking Sun Sep 13 20:31:18 2009 Re: International Hacking and Cracking Sun Sep 13 20:10:11 2009
Viktors Engelbrehts	Re: International Hacking and Cracking Fri Sep 18 15:12:48 2009
Jerry Gideon	Re: re: International Hacking and Cracking Thu Oct 8 22:39:46 2009 Re: re: International Hacking and Cracking Thu Oct 8 22:47:15 2009 Re: re: International Hacking and Cracking Mon Oct 12 11:48:46 2009 Re: re: International Hacking and Cracking Tue Oct 13 14:57:45 2009 Re: re: International Hacking and Cracking Sat Oct 10 15:06:13 2009 Re: re: International Hacking and Cracking Sun Oct 18 21:44:31 2009 Re: re: International Hacking and Cracking Tue Oct 13 15:03:22 2009 Re: re: International Hacking and Cracking Sun

Re: Re: International Hacking and Cracking posted by posted by [Jerry Gideon](#) Thu Oct 8 22:47:15 2009

Eric, All,

I think I infer this discussion in a question I asked in either the first or second board, but this is a good discussion regardless of where it takes place.

Economic espionage by states is legend among the French, Russian/Soviet, Chinese, Indian, and a few other nations directed against the U.S. and other industrial nations. Japan made its early fortune stealing ideas and technology in the 19th and early 20th century, and used both legal and covert means in the late 20th century.

The U.S. collects a lot of economic and industrial intelligence but its purpose is not to assist its domestic industries, as much as it is to keep the government experts apprised on what others are doing, and what the U.S. needs to direct to counter such actions.

The question we can explore if you wish over the next couple of weeks is should the U.S. provide secrets to industry, and if so how would this be one and still protect sources and methods, and not give undue advantage to selected firms.

Or is it okay, as I suggest it may be done already, to provide classified information to selected defense contractors in order for the U.S. to counter potential enemies?

If that is appropriate where might the fine line be between appropriate and inappropriate?

Dr. G

[Reply](#)

← Instructor Feedback