



## **Quarterly Student Survey Report**

---

### **Summary of Surveys Completed by Students Who Have Taken NMLS Approved Courses**

**August 5, 2010**

**Nationwide Mortgage Licensing System & Registry  
State Regulatory Registry, LLC**

**1155 Connecticut Ave, NW  
Washington, D.C. 20036-4307**

## **Executive Summary**

From March through June 2010, NMLS randomly surveyed students who completed NMLS approved courses as part of a multi-phased auditing strategy to ensure courses are being delivered in accordance with NMLS policies. NMLS will be releasing these survey results on a quarterly basis going forward.

During the four month survey period, NMLS distributed 321 course surveys and received 961 responses. The surveys were distributed across the various classroom delivery methods: classroom, classroom equivalent, and online-instructor led. All surveys to date have focused exclusively on PE courses. A total of 164 surveys were distributed for classroom courses; 558 responses were received; 44 classroom equivalent surveys were sent with 182 responses received; 113 surveys for online instructor led courses were distributed with 267 responses received.

A primary objective of the surveys is to measure student's perceptions of the courses they are required take in order to meet state licensure requirements. The surveys focus on measuring instructor effectiveness, perceived quality of course materials, instructor-to-student interaction, and course rigor. The survey results are enlightening and serve as a primary tool to assist NMLS to understand how courses are being delivered and to prioritize initiatives that will result in greater course quality.

As mentioned, student surveys are one aspect of a multi-phased auditing approach NMLS is taking to ensure NMLS approved education meets industry expectations. Other phases of auditing include NMLS staff or evaluators sitting in on classes, employing "mystery shoppers," and conducting onsite or virtual site visits.

## Instructional Delivery Method: Classroom

---

For courses delivered in a classroom setting, seven questions are asked; students are requested to rate on a scale of one to five, measuring a strong disagreement (1) to strong agreement (5).

1. I felt the instructor(s) had a solid understanding of the course subject matter.
2. I felt that the instructor(s) had good communication skills and presented the course material well.
3. I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.
4. I found the course materials to be up-to-date and useful.
5. I found the facilities where the course was offered to be satisfactory and did not distract from my learning experience.
6. I found the registration and payment process to be easy and convenient.
7. I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.

The remaining survey questions requested a 'yes' or 'no' response.

8. I was presented with an end-of-course certificate after I completed the course.
9. I understood that I needed to provide to the school my NMLS ID number in order to get credit for the course.
10. I would recommend this course to a friend.
11. Overall, my experience with this course was satisfactory.

For the reporting period, NMLS on average surveyed 27 courses per month representing 20 course providers; 41 surveys were sent (average monthly); 139 responses were received, and on average there were 5 student responses per course.

Classroom Delivery	Total Surveys Sent	Total # Respondents	Total #of Courses	Average Respondents per course	Total # of Course Providers
March	25	104	24	4.3	20
April	36	115	17	6.8	13
May	58	227	34	6.7	24
June	45	112	35	3.2	24
<b>Average per month</b>	<b>41</b>	<b>139.5</b>	<b>27.5</b>	<b>5.25</b>	<b>20.25</b>

**The monthly averages for classroom instruction maintained numbers above 4.0 in all questioned areas. NMLS expects responses between a four and five; classroom delivered courses remained within this range throughout the reporting period.**

Question 8 of the survey, which ask if the student received an end-of-course completion certificate (yes or no), yielded a surprising response. **In April 29% of students responded that they had received a certificate.** This was surprising since one of the criteria to become an NMLS approved course provider is to issue certificates. In response to the survey results, NMLS issued a reminder to course providers on May 21, 2010 of the requirement to issue end-of-course-completion certificates. Subsequent survey results indicate this requirement is not being currently being met by all course providers. NMLS will maintain efforts to ensure course providers understand that the issuance of certificates is a requirement regardless of instructional delivery mode.

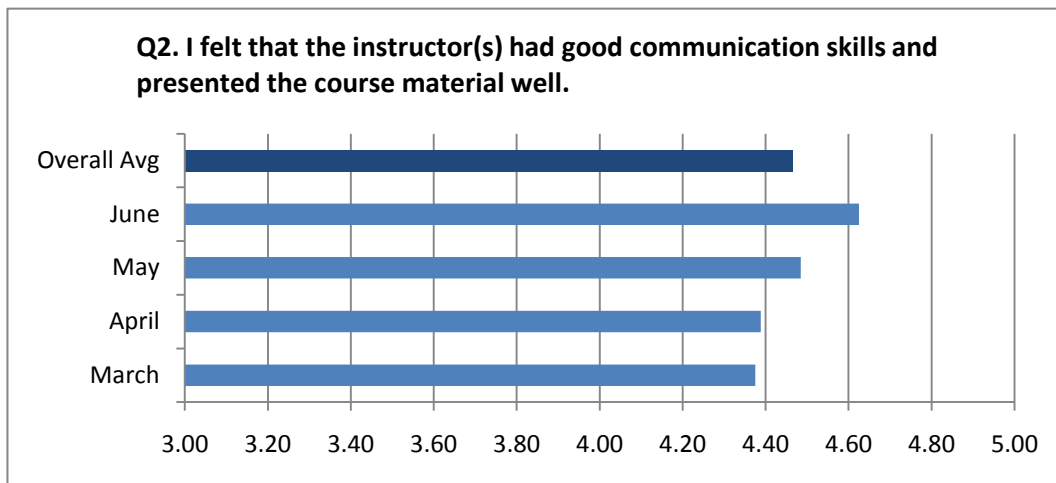
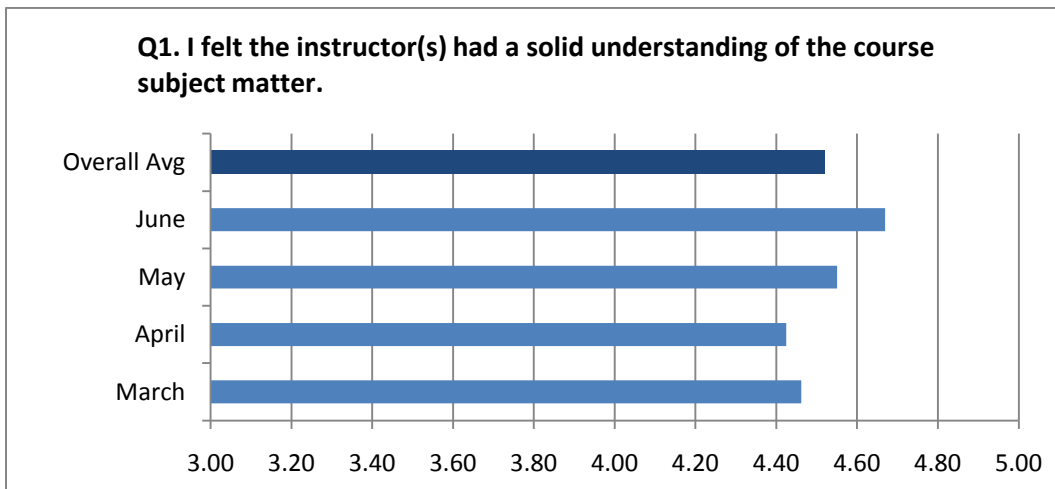
<b>Classroom Monthly Averages</b>											
<b>Question:</b>	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
<b>March</b>	4.46	4.38	4.34	4.21	4.36	4.39	4.13	77%	98%	91%	95%
<b>April</b>	4.42	4.39	4.39	4.14	4.39	4.39	4.05	<b>29%</b>	97%	90%	91%
<b>May</b>	4.55	4.48	4.50	4.30	4.29	4.44	4.23	67%	97%	90%	93%
<b>June</b>	4.67	4.63	4.59	4.43	4.37	4.48	4.29	61%	95%	94%	95%
<b>Average:</b>	<b>4.52</b>	<b>4.47</b>	<b>4.46</b>	<b>4.26</b>	<b>4.35</b>	<b>4.44</b>	<b>4.18</b>	<b>60%</b>	<b>97%</b>	<b>91%</b>	<b>93%</b>

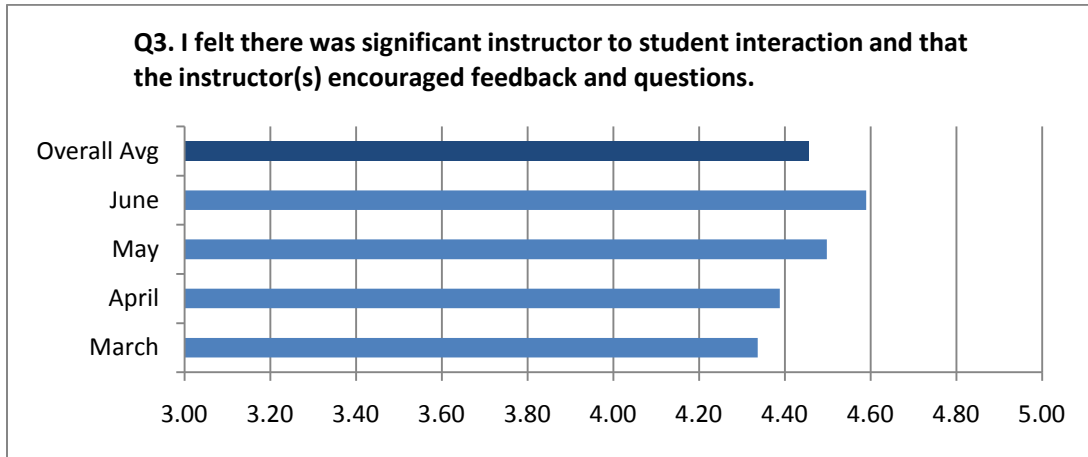
The following are graphs of the monthly average for each question of the classroom survey.

Questions one through three of the classroom survey are designed to gather information on instructor effectiveness.

**Instructor Effectiveness:**

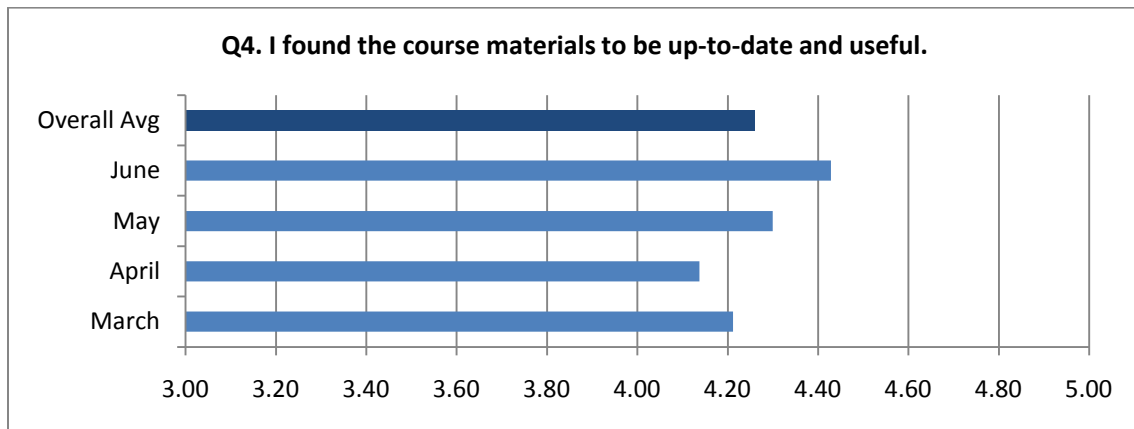
The results of the three questions show an upward trend through June which surpassed the overall average score. In March and April the numbers do not show any large differences but over a four month period positive responses average increased by 0.2 for all questions pertaining to instructor effectiveness.





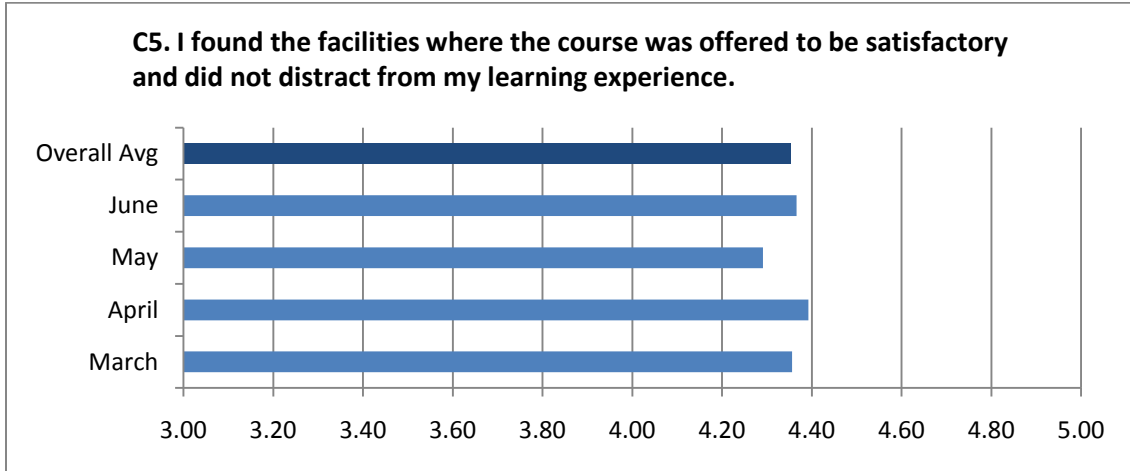
**Course Materials:**

Although course materials are reviewed during the course submission process, it is important to measure student impressions regarding the perceived quality of course materials and if they find the information to be relevant and current. From the classroom survey question regarding course material, it appears that the materials being used are current. Although there was a slight decline in the ratings during the month of April, this was later recovered in May and June.



**Classroom Environment:**

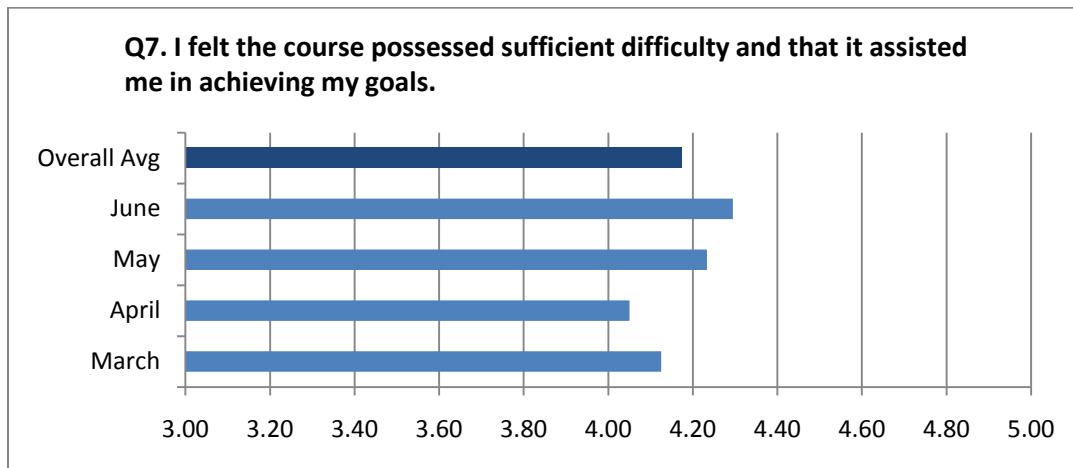
NMLS policies require that classroom instruction be delivered in an environment that is appropriate for adult learning. For this reason NMLS asks students about the facilities provided for the course. The results were similar to course materials. The ratings/rankings maintained a steady number throughout the four month period with a slight drop in May. However, this was recovered during June and the overall average for course facilities stayed consistent. The findings are within the range of expectations.



### Course Rigor:

In order for a course to become NML approved, it must be of sufficient rigor that it assists the student to prepare to work within the industry. ***During the four month survey period, the rigorous nature of classroom courses showed an increase, possibly due to NMLS's increased emphasis and requirement that courses contain case studies.*** However, in comparison to other areas surveyed, instructor interaction, and up-to-date course materials, the numbers are noticeably lower. This question experienced a drop during the month of April but saw an upswing during May and June. However, the overall average is ranked almost one tenth below its closest scoring question and three tenths below the highest ranked survey question. NMLS has made efforts to ensure that course providers maintain rigor in all classes by requiring case studies and other various learning activities.

Of note, the lower results associated with this question could also be influenced by student perception that NMLS approved courses are intended to be test-prep which a majority are not.



## **Instructional Delivery Method: Classroom Equivalent (Webinar)**

---

Survey questions for the classroom equivalent delivered courses are similar to the classroom courses. However, in April, the functional specifications for this delivery method were changed to bring the classroom format delivery method more in line with contemporary training practices for delivering instruction via the Internet in a webinar format. This change modified the requirement that both the instructor and student to have a two-way camera for identification and it increased the requirements that the course provider have a way to ensure that students are present through the entire course. Similar to classroom delivered courses, the first six questions asks students to respond to statements on a scale of one to five, measuring a strong disagreement (1) to strong agreement (5).

1. I felt the instructor(s) had a solid understanding of the course subject matter.
2. I felt that the instructor(s) had good communication skills and presented the course material well.
3. I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.
4. I found the course materials to be up-to-date and useful.
5. I found the course material to be useful and easily accessible.
6. The course format and delivery of the course met my expectations.

The remaining survey questions requested a 'yes' or 'no' response.

7. The instructor required me to verify my identity prior to the start of the course.
8. I was required to verify my attendance throughout the entirety of the course.\* (Question 8 in March prior to the changes is in the functional specifications - I was required to have a working web cam on my PC or I was in a conference room with video conference capabilities for the entire course.)
9. I understood what I needed to do if I had a question during the course.
10. I will recommend this course to a friend.
11. Overall, my experience with this course was satisfactory.

Because classroom equivalent courses have additional technical requirements that provider must satisfy prior to the course being approved there are fewer of them; as a result the number of surveys sent is lower than the classroom instruction delivery format. However, both delivery methods average approximately the same number of respondents per course: five.

For the reporting period, NMLS on average surveyed 8 courses per month representing 4 course providers; 11 surveys were sent (average monthly); 45 responses were received, and on average there were 5 student responses per course.

Classroom EQ Delivery	Total Surveys Sent	Total # Respondents	Total #of Courses	Average Respondents per course	Total # of Course Providers
March	8	23	8	2.9	4
April	7	36	5	7.2	4
May	11	49	9	5.4	5
June	18	74	13	5.7	6
<b>Averages per month</b>	<b>11</b>	<b>45.5</b>	<b>8.75</b>	<b>5.3</b>	<b>4.75</b>

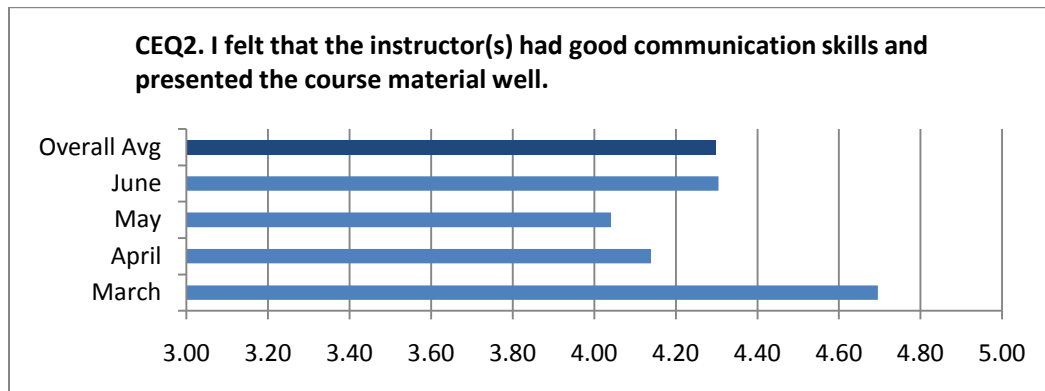
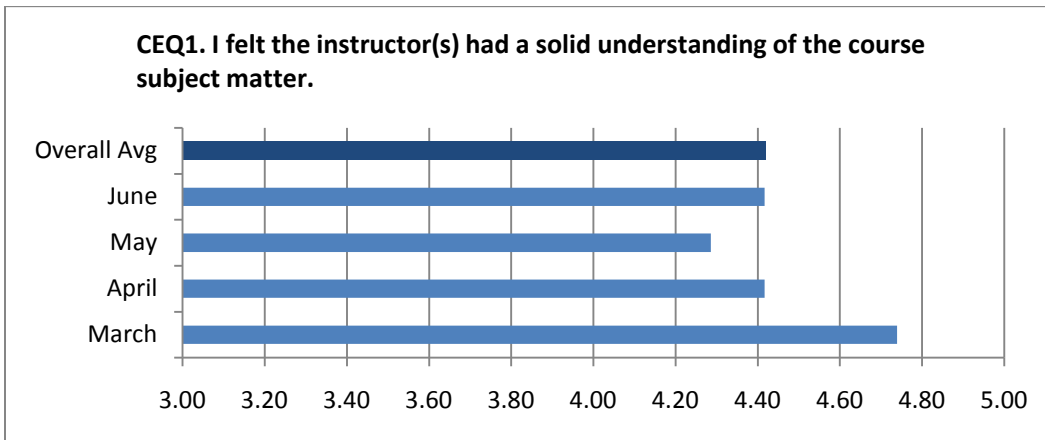
The monthly averages for classroom equivalent courses fluctuate. Given the smaller number of courses and respondents, the outcomes are more concentrated than the classroom delivery results. The overall trend shows higher results in March, with declining numbers in April and May and a return in June. The declining numbers could be attributed to a greater number of course providers offering courses via this classroom format since the standards were changed in March. NMLS is significantly increasing course audits for this instructional delivery method to gain a better understanding about how course providers are employing webinar technology.

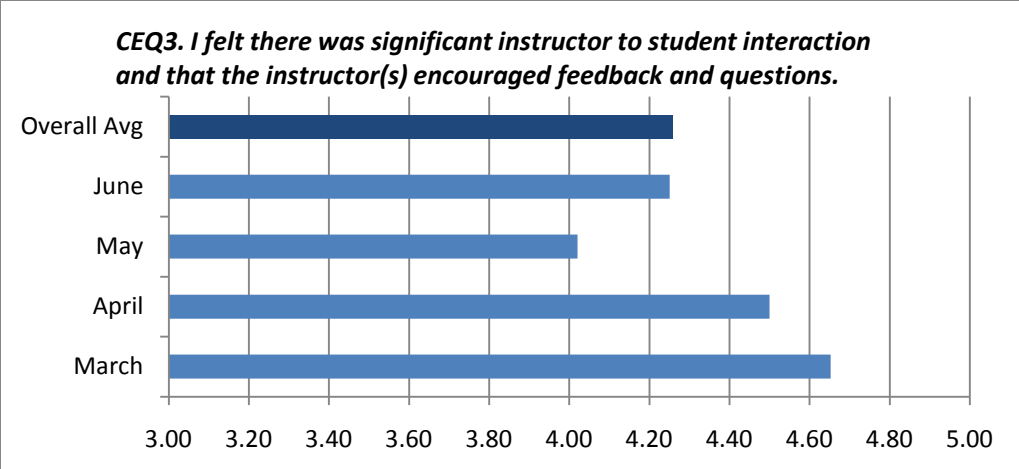
Overall, the performance average for the classroom equivalent course delivery method is within the NMLS expected range of four or higher.

Classroom Equivalent Monthly Averages											
Questions:	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
<b>March</b>	4.74	4.70	4.65	4.43	4.61	4.48	74%	43%	100%	100%	100%
<b>April</b>	4.42	4.14	4.50	4.14	4.17	4.00	86%	97%	100%	86%	92%
<b>May</b>	4.29	4.04	4.02	3.84	4.06	3.86	92%	92%	96%	84%	86%
<b>June</b>	4.42	4.30	4.25	4.11	4.19	4.00	92%	100%	99%	89%	90%
<b>Average:</b>	<b>4.42</b>	<b>4.30</b>	<b>4.26</b>	<b>4.11</b>	<b>4.19</b>	<b>4.00</b>	<b>92%</b>	<b>100%</b>	<b>99%</b>	<b>89%</b>	<b>91%</b>

### Instructor Effectiveness:

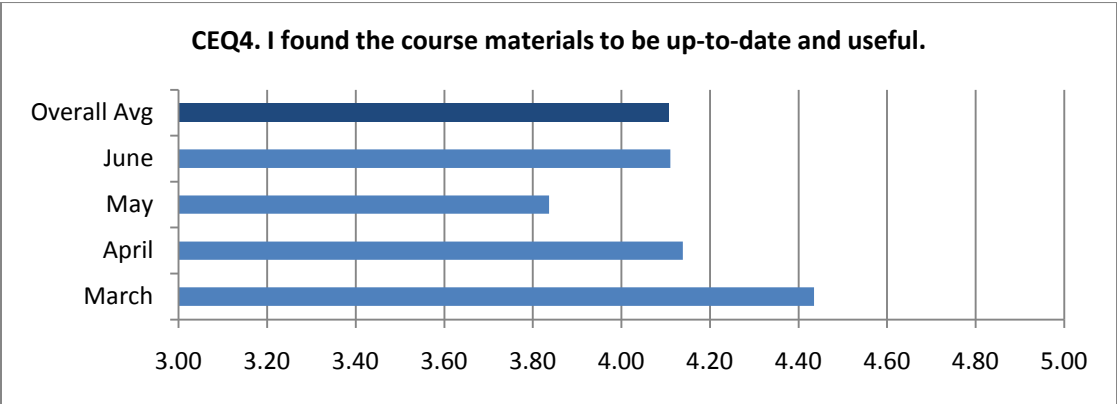
Questions one through three are related to the instructor effectiveness. Instead of steady increases through the month of June, the averages dropped in April and begin to regroup by June but still remained at levels below those first observed in March. Instructor effectiveness rated the lowest during the month of May. Positively, by the month of June, student responses appear to be more favorable towards instructor effectiveness for this course format. ***NMLS has taken actions to more aggressively audit classroom equivalent courses in an effort to identify problem areas and assist providers to more effectively employ best practices associated with delivering instruction via this instruction method.***



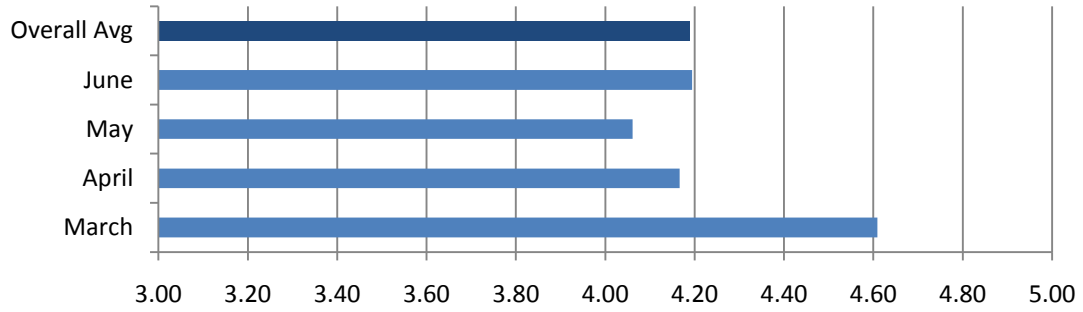


**Course Materials:**

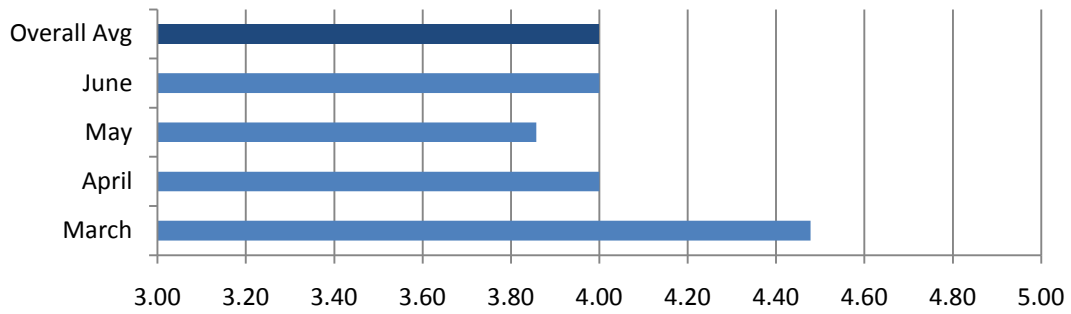
The remaining questions for the classroom equivalent survey show trends that are consistent with those pertaining to instructor effectiveness: positive results for the month of March followed by declines during the month of April and May. However, by June, all results appear to meet the overall average, which nevertheless, is still low in comparison to the classroom format. Although the functional specifications were changed during the middle of this survey period, it did not have a direct correlation on the materials or course format. Accordingly, NMLS is undertaking efforts to increase the quality of classroom equivalent courses by performing additional audits to find out how materials are distributed and providing greater feedback and improvement recommendations.



**CEQ5. I found the course materials to be easily accessible.**



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



## **Instructional Delivery Method: Online Instructor-Led (OIL) (PE)**

---

Survey questions for online instructor-led courses are similar to the other two formats. However, given how dependent this course format is on the technology, there are more technology-related questions. For the first eight questions students are asked instructor-related questions. Ratings are on a scale of one to five, measuring a strong disagreement (1) to strong agreement (5).

1. I felt the instructor(s) had a solid understanding of the course subject matter.
2. I understood there was an instructor leading the course.
3. I felt there was significant instructor to student interaction and that the instructor encouraged feedback and questions.
4. I found the instructor to be responsive to my questions and he/she provided sufficient feedback on my assignments.
5. I felt the instructor(s) had a solid understanding of the course subject matter.
6. I found the course easy to navigate and the technology easy to use.
7. I found the course material to be useful and easily accessible.
8. I found the assignments and quizzes assisted me to learn the material.
9. I felt the course possessed sufficient difficulty and that it assisted me to achieve my goals.

The remaining questions of the survey were allowed a 'yes' or 'no' response.

10. The course format and delivery of the course met my expectations.
11. I was informed that the course had a defined start and end date.
12. I would recommend this course to a friend.

Although online instructor led courses have more detailed functional specifications than a classroom equivalent course, surprisingly there are more course offerings for this format. The total number of is approximately half the amount of classroom respondents, however, the average respondents per course is lower than both classroom and classroom delivery methods.

**It should be noted that in May, NMLS significantly revised the way in which Online Instructor-Led courses are approved. In addition to reviewing the course for content, the course must also undergo a through technical review during which evaluators verify that the learning management system (LMS) is configured in accordance with NMLS policies and instructor-to-student interaction and activities are obvious and persistent.**

For the reporting period, NMLS on average surveyed 17 courses per month representing 6 course providers; 28 surveys were sent (average monthly); 66 responses were received, and on average there were 3 student responses per course.

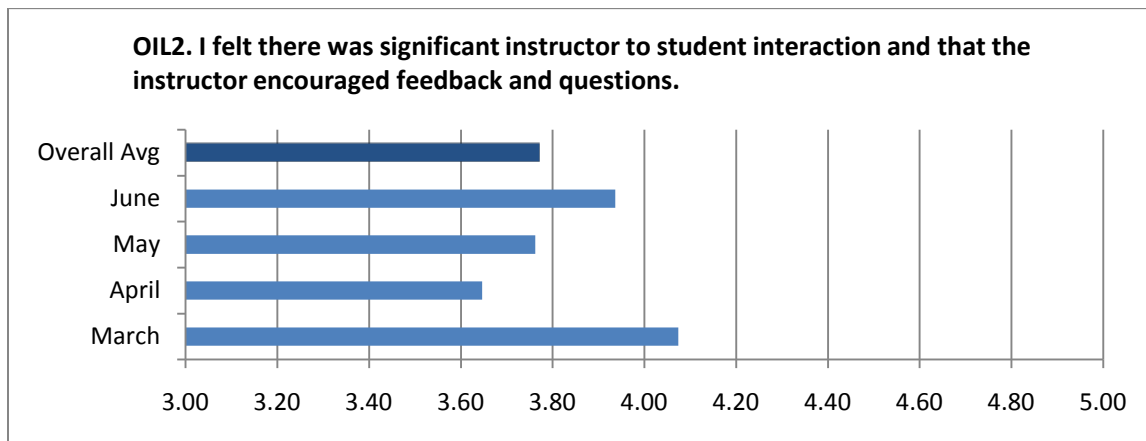
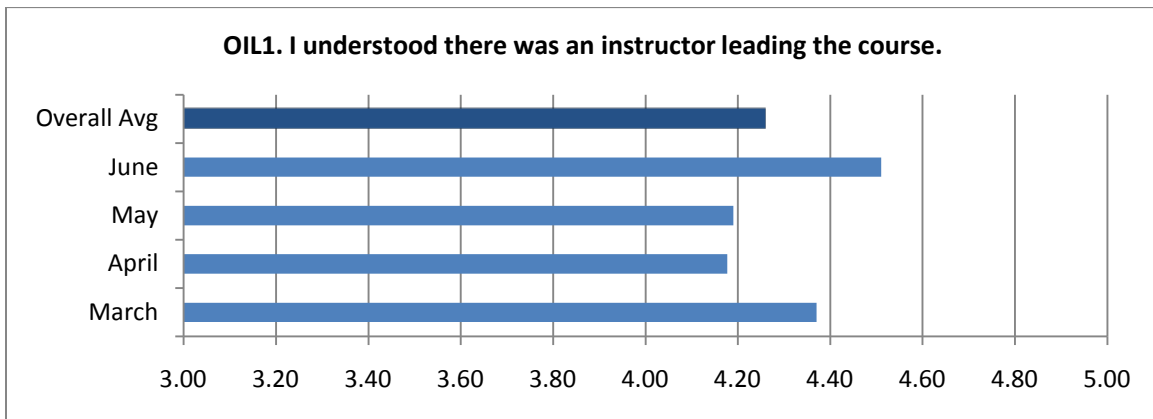
Online Instructor-Led Delivery	Total Surveys Sent	Total # Respondents	Total #of Courses	Average Respondents per course	Total # of Course Providers
March	19	27	17	1.6	10
April	34	130	19	6.8	6
May	35	63	23	2.7	7
June	25	47	13	3.6	3
<b>Average:</b>	<b>28.25</b>	<b>66.75</b>	<b>18</b>	<b>3.68</b>	<b>6.5</b>

The monthly performance averages for online instructor led courses shows a steady increase. Of note is the decline in the response averages after March: the total number of surveys sent almost doubled between March and April allowing for a larger pool of respondents. However, after April, the monthly averages continued to increase.

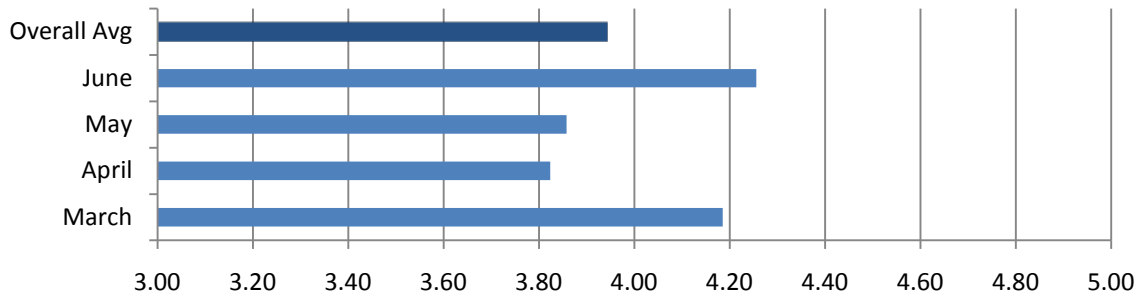
Online Instructor Led											
Questions:	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
<b>March</b>	4.37	4.07	4.19	4.30	4.44	4.41	4.52	4.22	96%	91%	100%
<b>April</b>	4.18	3.65	3.82	3.91	4.28	4.19	4.08	4.02	88%	98%	86%
<b>May</b>	4.19	3.76	3.86	4.19	4.41	4.33	4.32	4.19	90%	95%	90%
<b>June</b>	4.51	3.94	4.26	4.43	4.47	4.51	4.64	4.32	96%	100%	98%
<b>Average:</b>	<b>4.26</b>	<b>3.77</b>	<b>3.94</b>	<b>4.11</b>	<b>4.36</b>	<b>4.30</b>	<b>4.28</b>	<b>4.14</b>	<b>91%</b>	<b>97%</b>	<b>91%</b>

### Instructor Effectiveness:

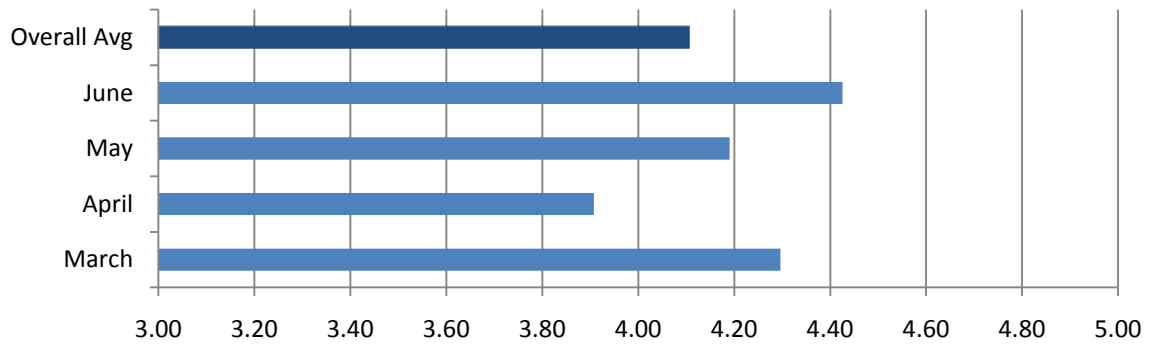
In alignment with the previous two course formats, the first four survey questions for online instructor-led course format is concerned with instructor effectiveness. One of the key success factors in an online instructor led course is the student's interaction with an instructor. ***In general, the survey results reveal that instructor-to-student interaction is perceived by students as being below NMLS targeted goals.*** Although March had high returns, the results are still not comparable to the previous two course formats. In April, the results showed a sharp decline with some results dropping below a rating of four. Survey results, however, begin to improve beginning in the period May through to June. ***NMLS began aggressively auditing online PE courses and requiring an additional technical reviews of instructor led courses in May which may be a reason for the uptick in performance ratings.*** However, it is still noted that instructor interaction and instructor responsiveness lag when compared to the other classroom formats. NMLS will continue to work with the course providers to ensure they are offering online instruction in accordance with NMLS policies.



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

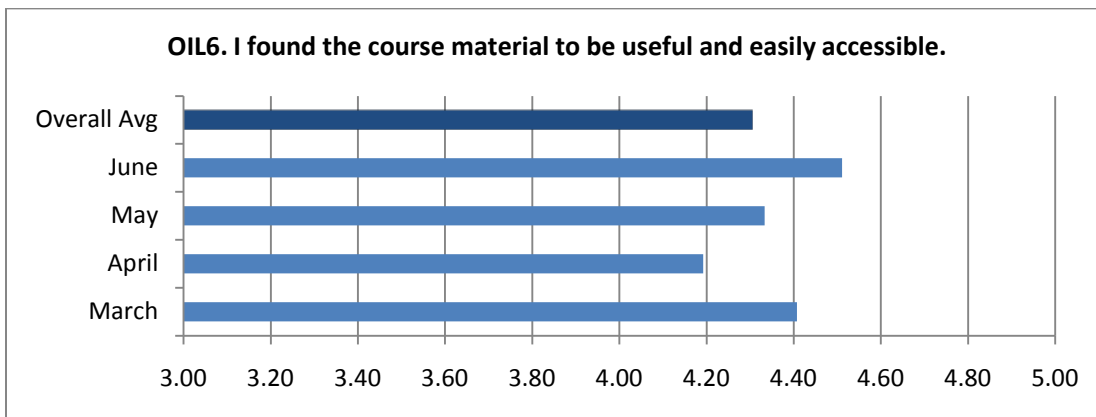
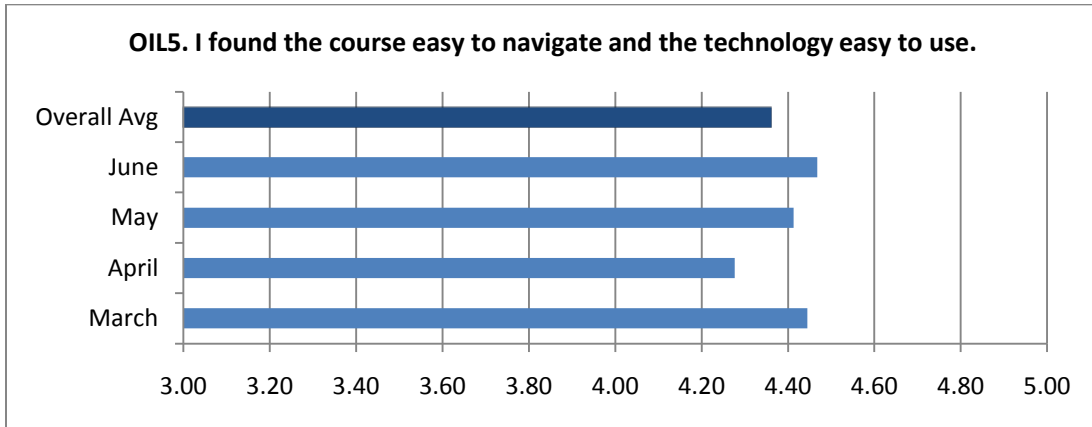


**OIL4. I felt the instructor(s) had a solid understanding of the course subject matter.**



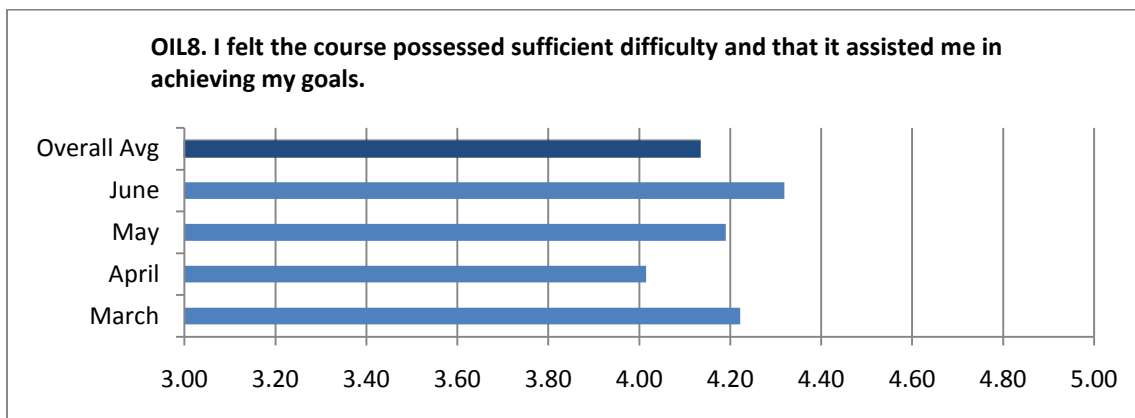
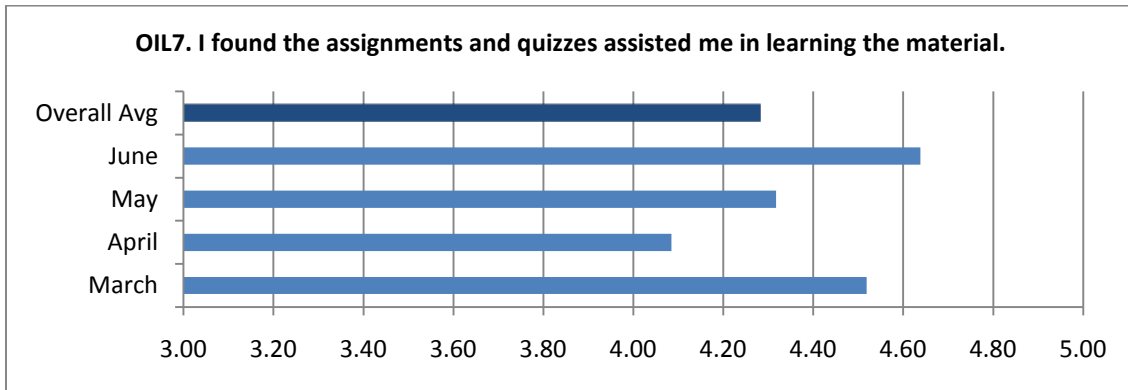
### Course Design and Course Materials:

Questions five and six relate to course and material delivery. Following a similar trend of classroom equivalent courses and instructor effectiveness, there was a drop in ratings for the month of April. The fact that April produced the largest number of respondents may have a factor on the overall results. However, when the respondent number was practically halved, the ratings began to increase and by June. The results for questions five and six during this month were higher than the average rating.



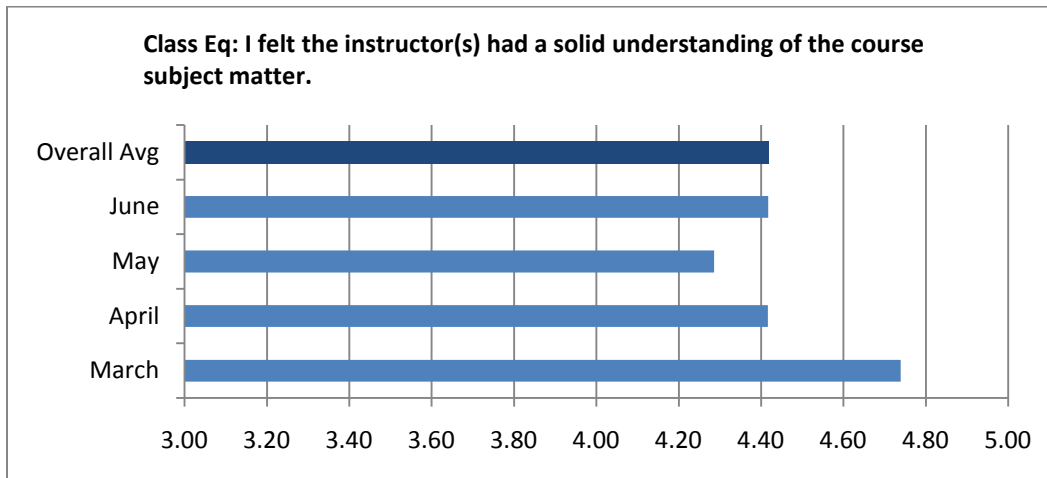
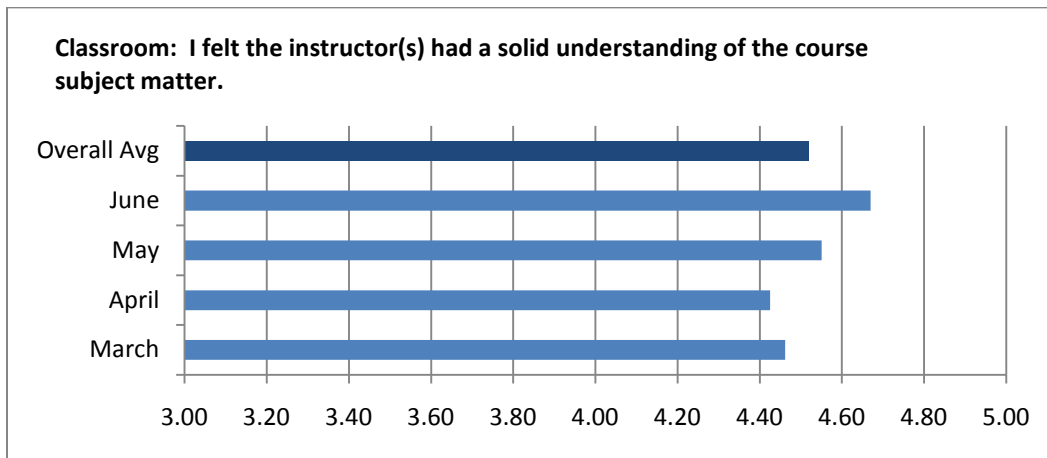
### Course Rigor:

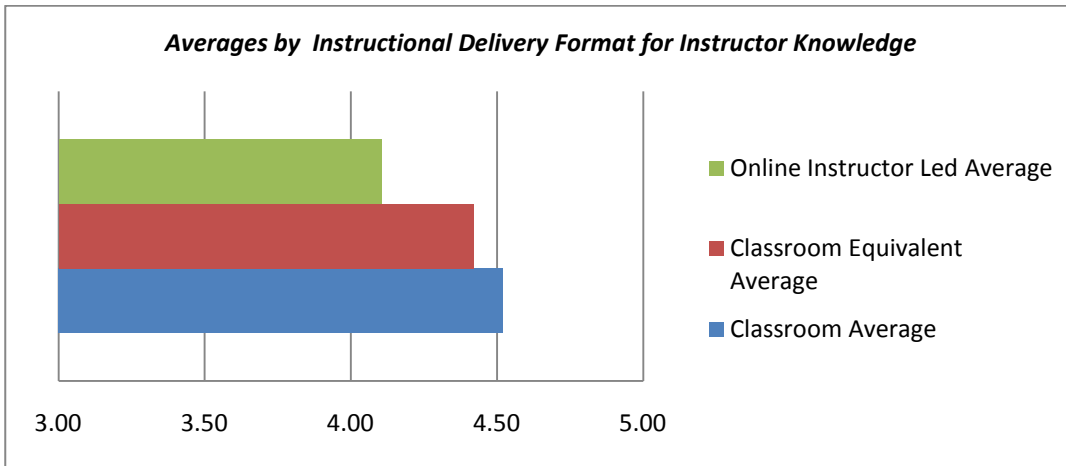
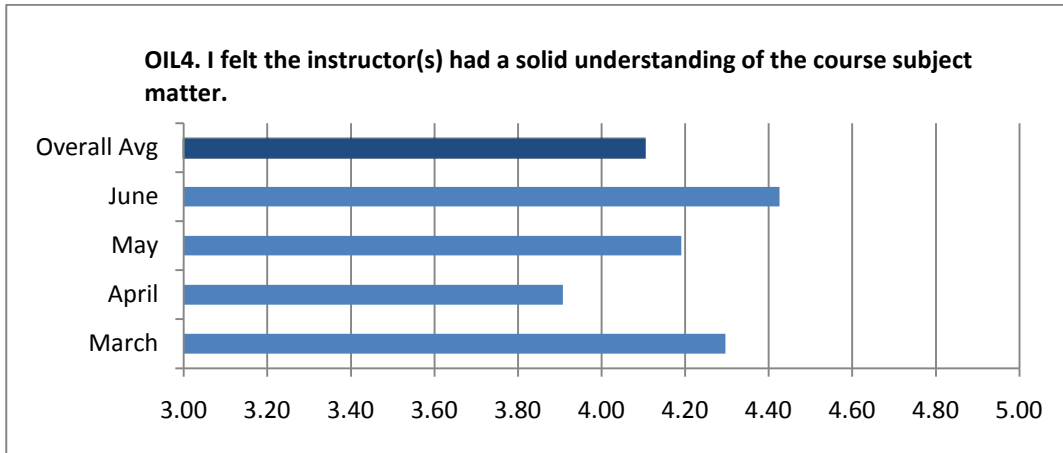
Questions seven and eight pertain to course rigor. Responses to the questions show that improvements are being made for this area. While this question shows the same drop in ratings for the month of March, a pattern of improvement has remained consistent through June and are at the NMLS expected range of four. To maintain the trend, NMLS will continue to aggressively audit online PE courses and to make incremental improvements to the course approval process.



## Comparisons: Instructional Effectiveness by Classroom Instruction Format

In a comparison of instructional delivery methods students reported feeling that the instructor was knowledgeable when the course was presented in a classroom or classroom equivalent format. However, in the instructor-led format, the separation between the instructor and student did not provide students with the same sense that the instructor was as knowledgeable in the course content. It appears that the lack of a persistent presence of instructor interaction erodes student's confidence in the instructor. NMLS is addressing this problem by verifying, and in some cases, requiring provider to increase the level of instructor-to-student and student-to-student interactivity before an online PE course is approved.

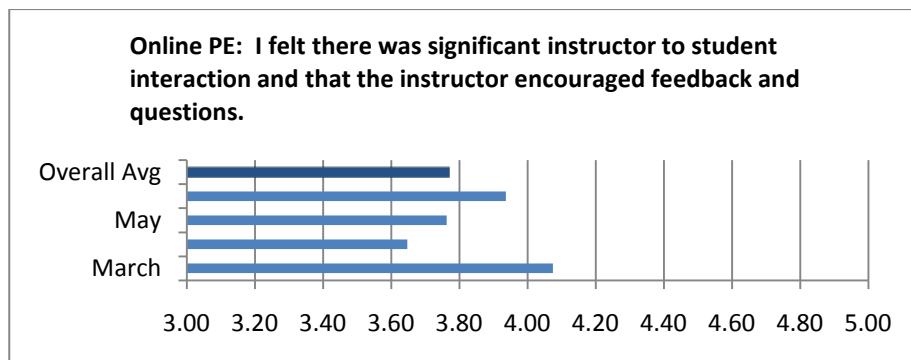
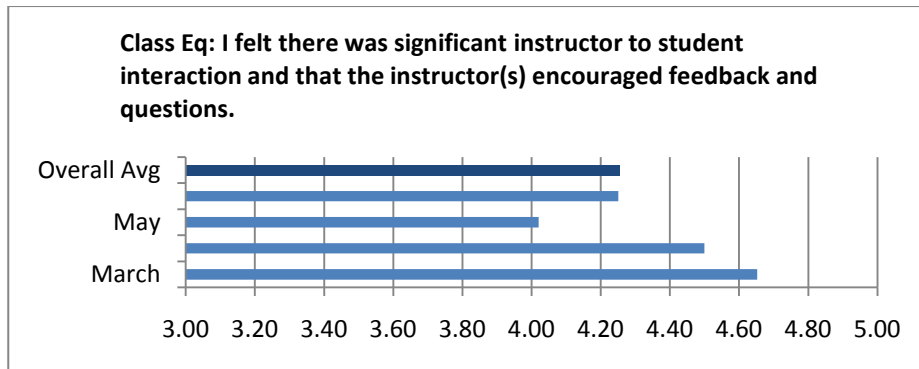
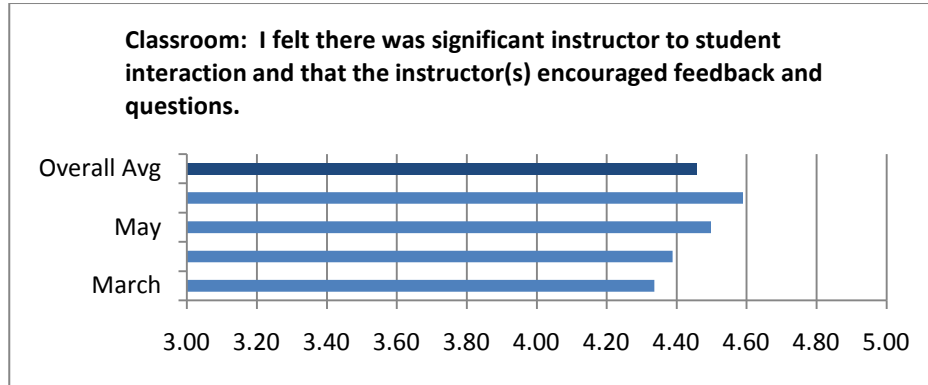




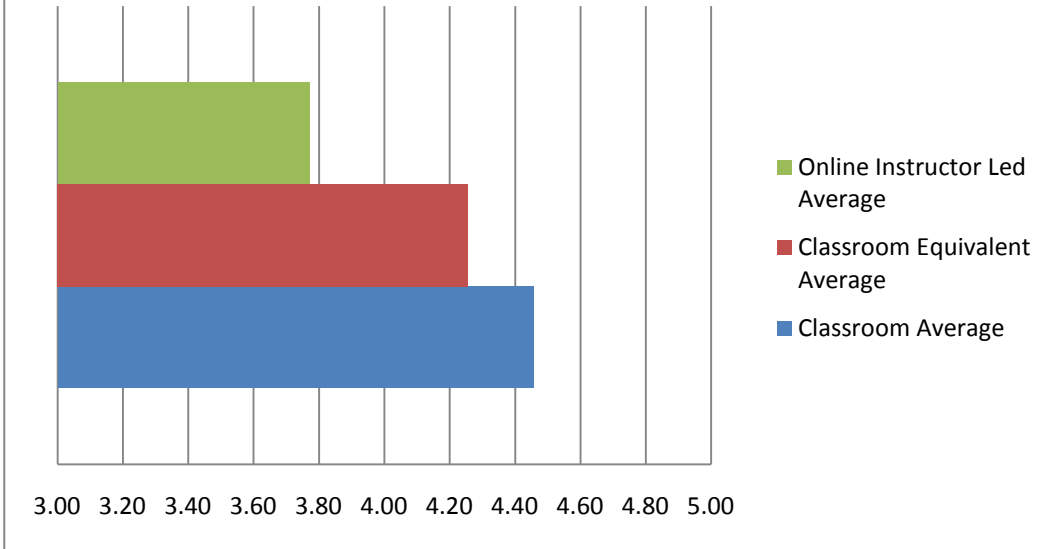
## Comparisons: Interaction by Classroom Instruction Format

---

As is the case with instructor effectiveness, student perceived they have a greater amount of interaction with an instructor when in a classroom or when participating in a webinar.

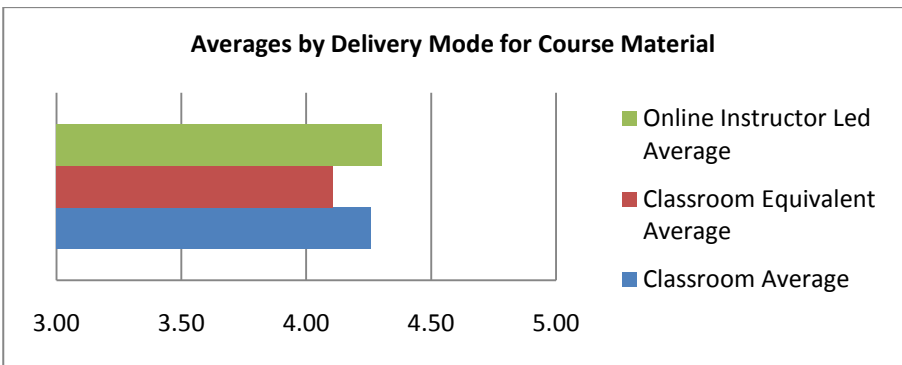
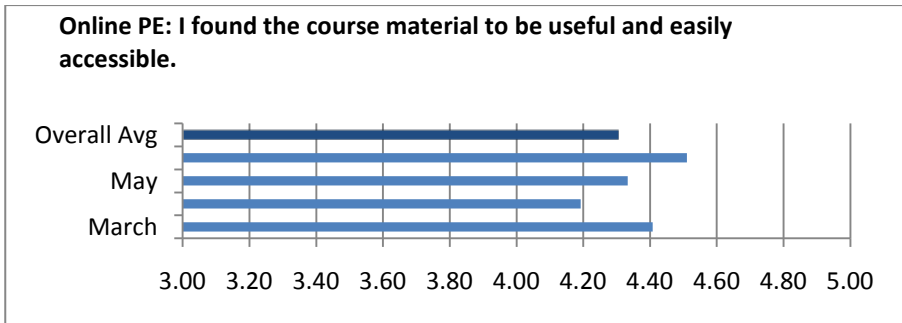
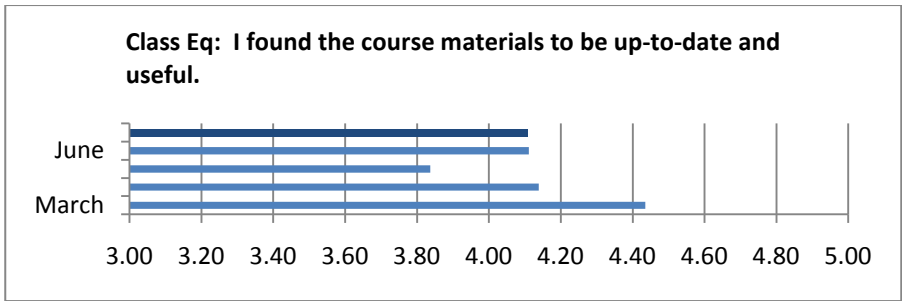
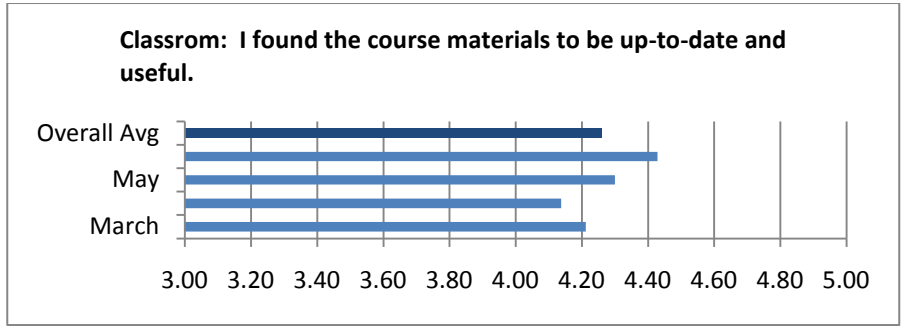


**Averages by Delivery Mode for Instructor Feedback**



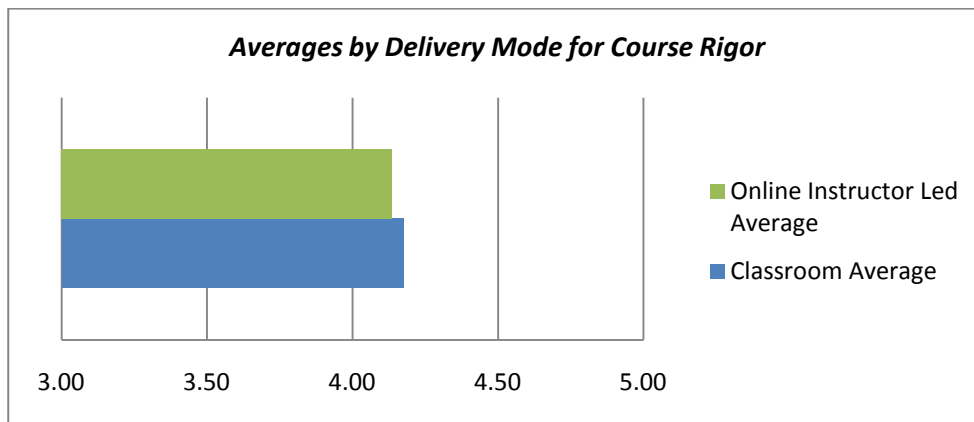
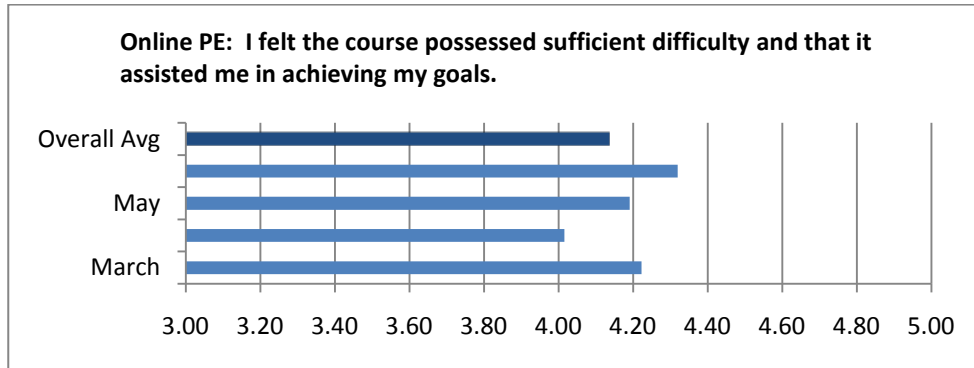
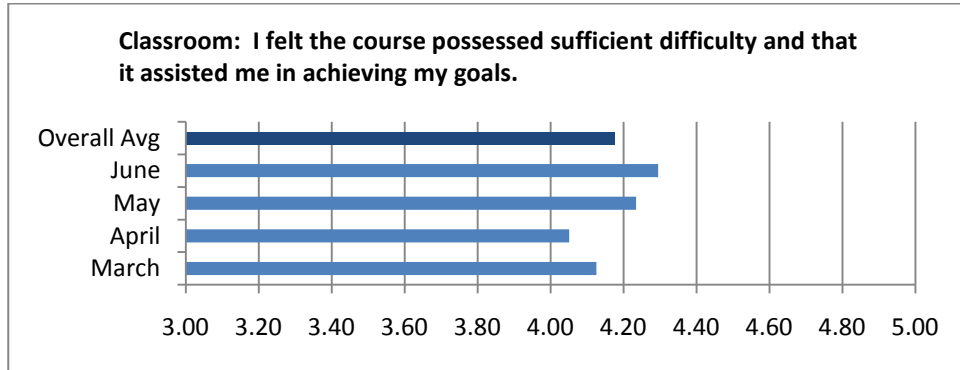
## Comparisons: Materials by Classroom Instruction Format

How up-to-date or useful of course materials do not vary greatly by classroom delivery type. In the classroom equivalent format, the results are lower in comparison to the other two. However, this can be attributed to the lower number of students surveyed and respondents for this delivery mode.



## Comparisons: Rigor by Classroom Instruction Format

When comparing classroom and online PE courses, the level of rigor appears to be approximately the same.



## Motivation of NMLS Education

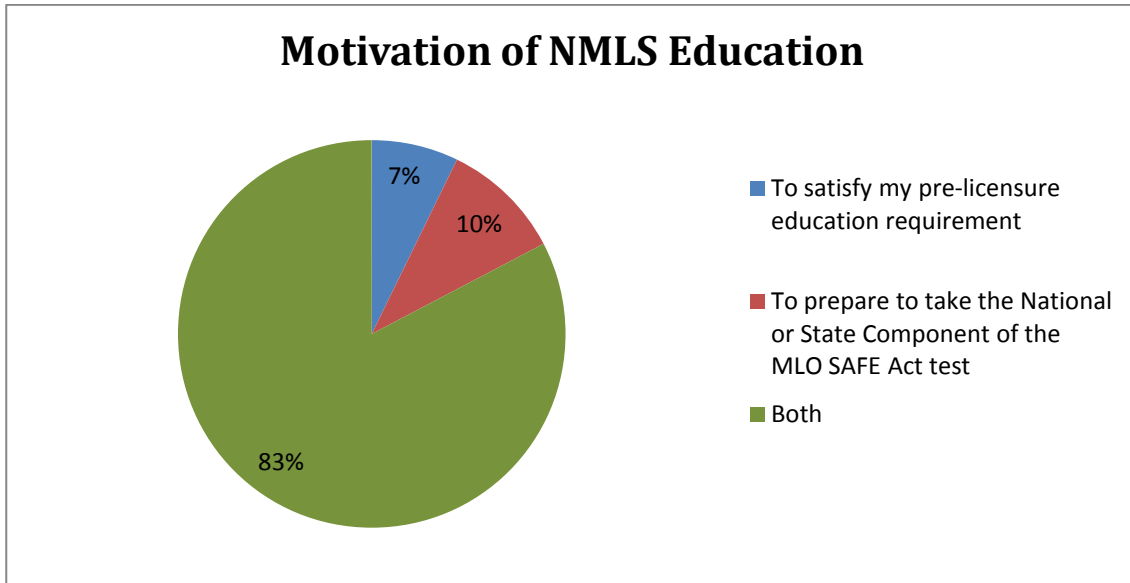
---

Additional information gathered from the course surveys questioned student's reason for completing the course. Although the course is required to comply with the SAFE Act, some students used the course to prepare for the MLO SAFE Test. At the end of every survey, students were asked to complete the following statement:

I was taking the course:

- To satisfy my pre-licensure education requirement
- To prepare for the National or State Component of the MLO SAFE Act Test
- Both

Of the 1023 survey responses, 846 students stated that they took the course for both reasons: to prepare for the test and to satisfy the educational requirements. Students using the course just to prepare for the test numbered 103 while students taking the course to only satisfy educational requirements were 74. Although NMLS approved courses are not intended to be the primary source of test preparation, more than half the students surveyed used the courses to help prepare for the test.



## Changes and NMLS Responses Due to Survey Results

---

During the first quarter survey process, several changes in response to observed trends were made:

- Changes were made to the functional specifications for the classroom equivalent course format. This proved beneficial to both course providers and students that were having difficulty meeting the technical requirements thus enabling a greater number of providers to offer courses via this format which in turn, increased the availability of courses.
- During the reporting period, two new audit processes were initiated during the data gathering process. The first was the online instructor led audit. This audit, completed as part of the online PE course approval process, provides the capability for NMLS to enter and monitor course as it is being delivered to verify that the course meets the required time requirements and to verify that the LMS is configured in accordance with NMLS policies. The second audit process is for webinars and online PE courses that were approved prior to modification were made to the course approval process. This visible audit will allow NMLS staff and its reviewers the capability to enter live courses and to gain insight and perspective on instructor interaction and course delivery during live versions of the course. Feedback from observations is sent to the course provider.
- Survey questions were updated in order to gather similar data across delivery types. Questions on rigor are being asked for all course formats not just classroom or online PE. Question 8 in the online PE survey (I found the assignments and quizzes assisted me to learn the material) will be asked of all classroom delivery format. This will provide a greater understanding of course rigor across all formats. The new surveys are listed below.

## **Classroom Course Survey**

*Please rate the items below on a scale of one to five, with one meaning 'strongly disagree' and five meaning 'strongly agree'.*

**Q1:** I felt the instructor(s) had a solid understanding of the course subject matter.

**Q2:** I felt that the instructor(s) had good communication skills and presented the course material well.

**Q3:** I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.

**Q5:** I found the facilities where the course was offered to be satisfactory and did not distract from my learning experience.

**Q4:** I found the course materials to be up-to-date and useful.

**Q6:** I found the assignments and quizzes assisted me to learn the material.

**Q7:** I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.

*Please answer yes or no to the following statements.*

**Q8:** I was presented with an end-of-course certificate after I completed the course.

**Q9:** I understood that I needed to provide to the school my NMLS ID number in order to get credit for the course.

**Q10:** I would recommend this course to a friend.

**Q11:** Overall, my experience with this course was satisfactory.

I was taking this course:

- To satisfy my pre-licensure education requirement
- To prepare to take the National or State Component of the MLO SAFE Act test
- Both

## **Classroom Equivalent Survey**

*Please rate the items below on a scale of one to five, with one meaning 'strongly disagree' and five meaning 'strongly agree'.*

**Q1:** I felt the instructor(s) had a solid understanding of the course subject matter.

**Q2:** I felt that the instructor(s) had good communication skills and presented the course material well.

**Q3:** I felt there was significant instructor to student interaction and that the instructor(s) encouraged feedback and questions.

**Q4:** I found the course materials to be up-to-date and useful.

**Q5:** I found the course material to be easily accessible.

**Q6:** The course format and delivery of the course met my expectations.

**Q7:** I felt the course possessed sufficient difficulty and that it assisted me in achieving my goals.

**Q8:** I felt the assignments and quizzes assisted me with learning the material.

*Please answer yes or no to the following questions.*

**Q9:** The instructor required me to verify my identity prior to the start of the course.

**Q10:** I was required to verify my attendance throughout the entirety of the course.

**Q11:** I will recommend this course to a friend.

**Q12:** Overall, my experience with this course was satisfactory.

I was taking this course:

- To satisfy my pre-licensure education requirement
- To prepare to take the National or State Component of the MLO SAFE Act test
- Both

## Online Instructor Led Survey

*Please rate the items below on a scale of one to five, with one meaning 'strongly disagree' and five meaning 'strongly agree'.*

**Q1:** I understood there was an instructor leading the course.

**Q2:** I felt there was significant instructor to student interaction and that the instructor encouraged feedback and questions.

**Q3:** I found the instructor to be responsive to my questions and he/she provided sufficient feedback on my assignments.

**Q4:** I felt the instructor(s) had a solid understanding of the course subject matter.

**Q5:** I found the course easy to navigate and the technology easy to use.

**Q6:** I found the course material to be useful and easily accessible.

**Q7:** I found the assignments and quizzes assisted me in learning the material.

**Q8:** I felt the course possessed sufficient difficulty and assisted me in achieving my goals.

*Please answer yes or no to the following questions.*

**Q9:** The course format and delivery of the course met my expectations.

**Q10:** I was informed that the course had a defined start and end date.

**Q11:** I would recommend this course to a friend.

**Q12:** Overall, my experience with this course was satisfactory.

I was taking this course:

- To satisfy my pre-licensure education requirement
- To prepare to take the National or State Component of the MLO SAFE Act test
- Both