



Policy on NMLS Approved Pre-Licensure and Continuing Education Classroom Formats and Standards

Effective June 16, 2009 | Reviewed April 16, 2019

Purpose

The purpose of this policy is to define the classroom formats and standards under which NMLS approved pre-licensure and continuing education courses may be offered.

Background and Reason for the Policy

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) requires that the Nationwide Multistate Licensing System (NMLS) review and approve all pre-licensure and continuing education courses that are to be offered to state-licensed mortgage loan originators and are intended to satisfy the 20 hours of pre-licensure education and/or 8 hours of annual continuing education. In order to meet its mandate as required by the SAFE Act, the NMLS is required to “apply reasonable standards in the review and approval of courses.” As a means to maintain integrity within the industry, the NMLS has identified three classroom formats for pre-licensure education and four classroom formats for continuing education.

Approved Pre-Licensure and Continuing Education Classroom Formats and Standards

In order to be considered for NMLS approval, course providers will be required to ensure that their courses are offered in accordance with the classroom formats and standards as outlined in the following tables. Note: The Functional Specifications for All NMLS Approved Courses is available in the NMLS Resource Center.

Pre-licensure Education Classroom Format and Standards

Classroom	Classroom Equivalent	Online Instructor-Led
Use: Traditional classroom format where an instructor is in front of the classroom facilitating a course.	Use: Similar to a classroom format where an instructor is leading a course, however, the students may in two or more physical locations. This format employs video-conferencing or similar technology to deliver synchronous instruction.	Use: Same experience as an online university or college course. This format requires the use of a learning management system (LMS) and requires the instructor and students to interact with each other via any variety of synchronous or asynchronous activities.
Instructor: The course, including each class session if there are multiple class sessions, must be instructor led.	Instructor: The course, including each class session if there are multiple class sessions, must be instructor led.	Instructor: The course, including each class session if there are multiple sessions, must be instructor led.
Location: Students and the instructor must be in the same classroom.	Location: Students and the instructor may be in two or more physical locations.	Location: Instruction may be delivered over a wide geographic via the Internet.
Facilitation: The instructor shall lead the students through a set of learning objectives and the course material. The instructor will be able to facilitate discussion with the students.	Facilitation: The instructor shall lead the students through a set of learning objectives and the course material. The instructor will be able to facilitate discussion with the students in a real-time basis.	Facilitation: The curriculum must be constructed in such a way as to present learning objectives and requires the student to engage with the content using one or more of the following techniques: a. respond to questions, cases, illustrations, etc., through essay or similar responses; b. demonstrate interactivity through the use of instructor moderated blogs, newsgroup, or threaded discussions; c. quizzes or exams.
Physical Environment: The course shall be administered in a physical setting that is appropriate for adult education needs. a. The Classroom will be reasonably free from noise and distraction. b. The classroom will be easily accessible and in compliance with appropriate	Physical Environment: The course shall be administered in a physical setting that is appropriate for adult education needs. a. The Classroom will be reasonably free from noise and distraction. b. The classroom will be easily accessible and in compliance with appropriate	Physical Environment: The course shall be administered through an online classroom environment (commonly referred to as a Learning Management System). The classroom environment must require the student to log in, be able to verify attendance, and be capable

<p>local, state, and federal regulations including but not limited to the Americans with Disabilities Act (ADA)</p> <p>c. Each student will have an individual seat.</p> <p>d. No class sessions will be conducted in a personal residence.</p>	<p>local, state, and federal regulations including but not limited to the Americans with Disabilities Act (ADA)</p> <p>c. Each student will have an individual seat.</p> <p>d. No class sessions will be instructed from a personal residence.</p> <p>e. If a student is taking the course from a location other than in a course provider hosted location where attendance can be verified, then the course provider must have a means by which it can ensure and validate that the student is in full attendance of the course.</p>	<p>of administering the course material.</p>
<p>Attendance: The instructor* shall monitor the attendance and participation of each student.</p> <p>a. *The Approved Course Provider (ACP) may use an additional employee or agent to monitor attendance and student participation.</p>	<p>Attendance: The instructor* shall monitor the attendance and participation of each student.</p> <p>a. *The Approved Course Provider (ACP) may use an additional employee or agent to monitor attendance and student participation.</p>	<p>Attendance: The online classroom system must be able to verify attendance and demonstrate student's participation in the course through the use of such tool as log files, blog postings, exams/quizzes, threaded discussion, etc.</p>
<p>Time: A classroom hour will include no less than 50 minutes of instruction for each clock hour (60 minutes). A single class session will be no less than one classroom hour.</p>	<p>Time: A classroom equivalent hour will include no less than 50 minutes of instruction for each clock hour (60 minutes). A classroom equivalent hour will be no less than one classroom hour.</p>	<p>Time: Online classroom courses must meet the same time requirements as classroom or classroom equivalent courses. Time is determined based on the median amount of time it takes several representative students to complete the course. To measure and determine time, the course provider will need to record and document the amount of time it takes a sampling of the intended audience to complete the course. Time determination will be the median of the sampling.</p>

Credit Hour: One classroom hour will equal one credit hour.	Credit Hour: One classroom equivalent hour will equal one credit hour.	Credit Hour: One online classroom hour will equal one credit hour.
Minimum Course Length: the minimum length of a prelicensure course will be two (2) classroom hours.	Minimum Course Length: the minimum length of a prelicensure course will be two (2) classroom hours.	Minimum Course Length: the minimum length of a prelicensure course will be two (2) classroom hours.
Start/End Times: classroom courses will have defined beginning and end times/dates.	Start/End Times: classroom equivalent courses will have defined beginning and end times/dates.	Start/End Times: online classroom courses will have defined beginning and end times/dates.
Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.	Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.	Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.

Continuing Education Classroom Formats Standards

Classroom	Classroom Equivalent	Online Self-Paced
<p>Use: Traditional classroom format where an instructor is in front of the classroom facilitating a course.</p>	<p>Use: Similar to a classroom format where an instructor is leading a course, however, the students may in two or more physical locations. This format employs video-conferencing or similar technology to deliver synchronous instruction.</p>	<p>Use: Self-paced and independent instruction whereby the student logs onto a course provider's learning management system to read and review material and complete quizzes and/or exams.</p>
<p>Instructor: The course, including each class session if there are multiple class sessions, must be instructor led.</p>	<p>Instructor: The course, including each class session if there are multiple class sessions, must be instructor led.</p>	<p>Instructor: The course will not have an instructor assigned to it.</p>
<p>Location: Students and the instructor must be in the same classroom.</p>	<p>Location: Students and the instructor may be in two or more physical locations.</p>	<p>Location: Course may be taken at any time from any location via the Internet.</p>
<p>Facilitation: The instructor shall lead the students through a set of learning objectives and the course material. The instructor will be able to facilitate discussion with the students.</p>	<p>Facilitation: The instructor shall lead the students through a set of learning objectives and the course material. The instructor will be able to facilitate discussion with the students in a real-time basis.</p>	<p>Facilitation: The curriculum must be constructed in such a way as to present learning objectives and requires the student to engage with the content using one or more of the following techniques: a. interactive exercises; b. quizzes; c. polls.</p>
<p>Physical Environment: The course shall be administered in a physical setting that is appropriate for adult education needs.</p> <ol style="list-style-type: none"> a. The Classroom will be reasonably free from noise and distraction. b. The classroom will be easily accessible and in compliance with appropriate local, state, and federal regulations including but not limited to the Americans with Disabilities Act (ADA) c. Each student will have an individual seat. 	<p>Physical Environment: The course shall be administered in a physical setting that is appropriate for adult education needs.</p> <ol style="list-style-type: none"> a. The Classroom will be reasonably free from noise and distraction. b. The classroom will be easily accessible and in compliance with appropriate local, state, and federal regulations including but not limited to the Americans with Disabilities Act (ADA) 	<p>Physical Environment: The course shall be administered online using a PC and constructed in such a way that the course provider can verify the student's login, track progress, and log the course completion date.</p>

<p>d. No class sessions will be conducted in a personal residence.</p>	<p>c. Each student will have an individual seat.</p> <p>c. No class sessions will be instructed from a personal residence.</p> <p>d. If a student is taking the course from a location other than in a course provider hosted location where attendance can be verified, then the course provider must have a means by which it can ensure and validate that the student is in full attendance of the course.</p>	
<p>Attendance: The instructor* shall monitor the attendance and participation of each student.</p> <p>a. *The Approved Course Provider (ACP) may use an additional employee or agent to monitor attendance and student participation.</p>	<p>Attendance: The instructor* shall monitor the attendance and participation of each student.</p> <p>a. *The Approved Course Provider (ACP) may use an additional employee or agent to monitor attendance and student participation.</p>	<p>Attendance: Course delivery mechanism must be constructed in such a way that the provider can verify the student's login, track progress, and log the course completion date.</p>
<p>Time: A classroom hour will include no less than 50 minutes of instruction for each clock hour (60 minutes). A single class session will be no less than one classroom hour.</p>	<p>Time: A classroom equivalent hour will include no less than 50 minutes of instruction for each clock hour (60 minutes). A classroom equivalent hour will be no less than one classroom hour.</p>	<p>Time: Online self-paced courses must meet the same time requirements as classroom or classroom equivalent courses. The NMLS uses the International Association for Continuing Education & Training (IACET) standard for measuring online classroom time. Time is determined based on the median amount of time it takes several representative students to complete the course. To measure and determine time, the course provider will need to record and document the amount of time it takes a sampling of the intended audience to complete the course. Time determination will be the median of the sampling.</p>

Credit Hour: One classroom hour will equal one credit hour.	Credit Hour: One classroom equivalent hour will equal one credit hour.	Credit Hour: One classroom hour will equal one credit hour.
Minimum Course Length: The minimum length of a continuing education course will be one (1) classroom hour.	Minimum Course Length: The minimum length of a continuing education course will be one (1) classroom hour.	Minimum Course Length: The minimum length of a continuing education course will be one (1) classroom hour.
Start/End Times: classroom courses will have defined beginning and end times/dates.	Start/End Times: classroom equivalent courses will have defined beginning and end times/dates.	Start/End Times: online self-study courses are not required to have defined beginning times but they must be able to record the course completion time for reporting purposes.
Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.	Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.	Student Satisfaction: the course provider should have a means by which to measure student satisfaction with the instructor and training/educational service(s) provided.