



## The CE Shop LLC Catalog

### Volume 11

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The CE Shop LLC

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APPROVED AND REGULATED BY THE COLORADO DEPARTMENT OF HIGHER  
EDUCATION, PRIVATE OCCUPATIONAL SCHOOL BOARD

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## **MISSION STATEMENT**

The CE Shop's mission is to ignite your full potential and continuously guide your career through innovative thinking, evolved technology, and valuable learning.

## **THE CE SHOP TEAM**

Gary Weiss	Chief Executive Officer
Daniel Harris	President and Chief Revenue Officer
Mike Matoush	Senior Vice President of Education and Learner Experience
Rebecca Piltingsrud	Vice President of Compliance
Nichol Andler	Compliance Director
Jennifer Pingrey	Vice President of Marketing
Bobby DeSpain	Vice President of Sales
Diane Atkinson	Customer Success Director
Jill Malloy	Real Estate Broker Instructor
Amy Adams	Real Estate Broker Instructor
Michelle White	Mortgage Loan Originator Instructor

## **SCHOOL CALENDAR**

### **Holidays**

The CE Shop observes the following holidays: New Year's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Black Friday, Christmas Eve, and Christmas Day.

### **Programs**

Real Estate Broker programs:

CO 168-Hour Principles and Practices of Real Estate for Brokers

120-Hour Colorado Real Estate Licensing Program for Out-Of-State Licensees

72-Hour Colorado Real Estate License Recovery Program

Mortgage Loan Originator programs:

22-Hour Colorado Mortgage Loan Originator Pre-Licensing program

### **Enrollment Periods**

Enrollment for real estate broker and mortgage loan originator programs is continuously open, subject to program availability.

### **Beginning and Ending Dates**

Real estate broker programs must be completed within 12 months from the date of purchase. The 20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course has a specified start and end date. Start date must be selected within 90 days of purchase. Once the start date has been selected, students have an additional 12 calendar days to complete the course. The 2-

Hour Colorado SAFE: Pre-licensing Course must be completed within 90 days from the date of purchase.

## **ADMISSION REQUIREMENTS**

The CE Shop does not discriminate on the basis of race, color, religion, gender, gender identity and/or expression, national origin, disability, marital status, sexual orientation, or military status.

Prospective students must be at least 18 years of age; submit a signed Enrollment Agreement; have access to internet-compatible devices; possess base-level computer skills, including ability to read text on screens, click through course material, and take exams online; and pay tuition in full at the time of enrollment.

## **ENROLLMENT PROCEDURES**

Enrollments are accepted online via <http://www.TheCEShop.com/> or by phone at 888.850.0889. Enrollment for real estate broker and mortgage loan originator programs is continuously open, subject to program availability.

## **JOB PLACEMENT AND ASSISTANCE**

The CE Shop does not offer job placement services. The CE Shop makes no representations except as expressly set forth in this catalog, and under no circumstances does The CE Shop make any claim, promise, or guarantee of employment.

## **CRIMINAL HISTORY**

A criminal history may make you ineligible for the license you are seeking. Please contact the licensing agency in the state for which you are interested in becoming licensed.

## **ATTENDANCE POLICY**

### **Requirements**

Real estate broker and mortgage loan originator programs are delivered via distance education. Students must complete 100% of the learning material presented in each program.

### **Unsatisfactory Attendance**

Students who do not complete the material in all required courses will not be issued a certificate of completion and transcript and will not receive credit hours for the program.

### **Readmittance**

If a student fails to meet standards for satisfactory progress or completion, repurchase is required. A discounted fee of fifty percent (50%) of the current retail price will be charged.

### **Probation Policy**

The CE Shop does not have a probation policy.

### **Leaves Of Absence**

Students may request a leave of absence for extenuating circumstances. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date.

### **Fees Due to Absence**

If the program is not completed prior to expiration, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### **Minimum Assignments Required for Distance Education**

Real estate broker and mortgage loan originator programs are delivered via distance education. Students must complete 100% of the learning material presented in each program and demonstrate understanding of the material by passing all quizzes and the final exam (where required) to receive credit hours for the program. Students who do not complete the material in all required courses will not be issued a certificate of completion and transcript and will not receive credit hours for the program. All course enrollment and completion times are recorded in Central Standard Time (CST). The CE Shop does not have a probation policy in place for courses.

## **PROGRESS POLICY**

Real estate broker programs are delivered asynchronously. Students may continue through the course at their own pace within the allotted time frame for completion. The 20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course has a specified start and end date. Students must select their course start date within 90 days of purchase. Once the start date has been selected, students will have that day plus an additional 12 full calendar days to complete their course.

### **Measurement and Evaluation**

Students must complete 100% of the learning material presented in the program and demonstrate understanding of the material by completing all quizzes and the final exam (where required) to receive credit hours for the program. In the mortgage loan originator program, final exams must be passed with a minimum score of 70% and may be taken a maximum of 3 times.

### **Grading System**

Students are graded on a pass/fail system.

### **Unsatisfactory Progress**

If a student fails to meet standards for satisfactory progress or completion, repurchase is required. A discounted fee of 50% of the current retail price will be charged.

### **Reporting Progress to Students**

Students are informed of course and program progress through the Learning Management System (LMS), their The CE Shop student account, and email notifications.

### **Leaves of Absence**

Students may request a leave of absence for extenuating circumstances. If the program is not completed prior to expiration, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### **Dismissal and Readmission**

Violation of any school policies may result in permanent dismissal. After review of all pertinent facts and information, The CE Shop will make the final determination on dismissal and/or readmission.

### **Probation Policy**

The CE Shop does not have a probation policy.

## **GRADING POLICY**

Students are graded on a pass/fail system. Upon successful completion of the program, a certificate of completion and transcript will be provided by the school.

### **Reporting Grades to Students**

Students are informed of course grades through the Learning Management System (LMS), their The CE Shop student account, and email notifications.

A certificate of completion and transcript shall be conferred only upon the successful completion of the prescribed course of instruction as stated in this catalog and approved by the Private Occupational School Board. Upon request and if applicable, the school will provide a certificate of completion within a reasonable amount of time, not to exceed 60 days, to the student who has satisfied all academic and financial obligations currently due and payable to the school, or who meets the criteria set forth in § 23-5-113.5(2)(b), C.R.S.

Student transcripts and records of completion will be provided to students after completion of training within a reasonable time and according to statute requirements, not to exceed 45 days. Upon request, the school shall provide an official transcript or record of completion within seven (7) days to the student who has satisfied all financial obligations currently due and payable to the school or who meets the criteria set forth in § 23-5-113.5(2)(b), C.R.S.

## Transcript/Certificate Financial Hold Exemption Policy Pursuant to Colorado HB22-1049

1. Current and former students may be subject to a transcript/certificate hold when such individual owes certain debts to The CE Shop for tuition. Individuals will be subject to such a hold if they fail to make a scheduled payment of any amount by the designated due date, per the Payment Plan terms outlined in The CE Shop Terms & Conditions. If an individual is subject to such a hold, their transcripts or certificates will not be released unless an exemption applies as outlined in section 2 of this policy.
2. Exemptions are granted for individuals who can demonstrate that the transcript/certificate request is required for one of the following reasons:
  - a. Job application
  - b. Transferring to another postsecondary institution
  - c. Applying for state, federal, or institutional financial aid
  - d. Pursuit of opportunities in the military or national guard
  - e. Pursuit of other postsecondary opportunities
3. Process and Procedure for Exemptions: Upon submission of a transcript/certificate request and documentation to verify an exemption, The CE Shop will review the request and make a determination regarding whether or not an exemption exists, as outlined in section 2, above. If it is determined that the individual has a valid exemption, The CE Shop will release the requested transcript/certificate. If The CE Shop determines that the individual does not meet the exemption criteria, The CE Shop will provide a written explanation of the denial of the request within seven business days.
4. Registration Holds: Individuals will no longer be able to register or enroll for courses if they fail to make a scheduled payment of any amount by the designated due date, per the Payment Plan terms outlined in The CE Shop Terms & Conditions. When payment is 60 days past due, the outstanding balance will be referred to a third-party collection agency.
5. Individuals have the option to establish a payment plan for an outstanding debt. An individual who wishes to establish a payment plan for a debt owed to The CE Shop should contact The CE Shop at 888.850.0889.
6. Complaints pertaining to HB22-1049 may be submitted to the Colorado Student Loan Ombudsperson via email to [CSLSA@coag.gov](mailto:CSLSA@coag.gov).

### CONDUCT POLICY

It is expected that students will conduct themselves in a professional manner and demonstrate respect for their instructors and fellow classmates. The school reserves the right to terminate a student on any of the grounds listed below. Termination notice will be in writing citing the reasons for termination. Tuition will be refunded according to the applicable refund policy.

Reasons for termination can include but are not limited to:

- Failure to comply with school rules, policies, and regulations
- Unprofessional conduct
- Unsatisfactory academic progress
- Excessive absence or lateness
- Failure to pay fees when due
- Cheating or falsifying records
- Breach of enrollment agreement
- Entering school site while under the influence or effects of alcohol, drugs, or narcotics of any kind
- Carrying a concealed or potentially dangerous weapon
- Sexual harassment
- Harassment of any kind including intimidation and discrimination

### **Dismissal and Readmission**

Violation of any The CE Shop policies may result in permanent dismissal from the school. After review of all pertinent facts and information, The CE Shop will make the final determination on dismissal and/or readmission.

## **FACILITIES AND EQUIPMENT**

The CE Shop courses are delivered through a secure and proprietary Learning Management System (LMS). An internet connection is required. Please refer to our FAQ page at [www.theceshop.com/faq](http://www.theceshop.com/faq) for a full list of requirements.

## **EDUCATIONAL PROGRAMS**

### **CO 168-Hour Principles and Practices of Real Estate for Brokers**

This program prepares learners for the Colorado licensing exam and provides the practical business knowledge and foundation necessary to be a successful real estate broker in Colorado.

#### **Program Objectives**

- 48 hours of Contracts and Regulations
- 48 hours of Law and Practice
- 24 hours of Closings

- 8 hours of Current Legal Issues
- 8 hours of Record Keeping and Trust Accounts
- 32 hours of Practical Applications

**Tuition** - All prices are current as of publication date and subject to change

**Colorado Real Estate Broker Pre-License Standard Package** **\$495.00**

CO 168-Hour Principles and Practices of Real Estate for Brokers

Also included:

Exam Prep Edge - National & Colorado

**Colorado Real Estate Broker Pre-License Value Package** **\$569.00**

CO 168-Hour Principles and Practices of Real Estate for Brokers

Also included:

Exam Prep Edge - National & Colorado

Kickstarter Professional Development Program\*

\*Supplementary courses not regulated by the Division of Private Occupational Schools

**Colorado Real Estate Broker Pre-License Premium Package** **\$735.00**

CO 168-Hour Principles and Practices of Real Estate for Brokers

Also included:

Exam Prep Edge - National & Colorado

Kickstarter Professional Development Program\*

16-Hr. CO Real Estate Broker CE Package\*

Career Companion: Essential Guide to Real Estate eTextbook

\*Supplementary courses not regulated by the Division of Private Occupational Schools

### **Fees**

The CO 168-Hour Principles and Practices of Real Estate for Brokers program must be completed within 12 months of enrollment. If the program is not completed within 12 months of enrollment, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### **Length**

The CO 168-Hour Principles and Practices of Real Estate for Brokers program is 168 hours.

### **Number of Courses**

The CO 168-Hour Principles and Practices of Real Estate for Brokers program contains 6 courses.

### **Type of Instruction**

The CO 168-Hour Principles and Practices of Real Estate for Brokers program is delivered via asynchronous distance education.

## **120-Hour Colorado Real Estate Licensing Program for Out-Of-State Licensees**

This program provides 120 hours of education for licensees who have held a real estate license in

another state for less than 2 years and wish to obtain a Colorado license.

### Program Objectives

- 48 hours of Contracts and Regulations
- 24 hours of Closings
- 8 hours of Current Legal Issues
- 8 hours of Record Keeping and Trust Accounts
- 32 hours of Practical Applications

**Tuition** - All prices are current as of publication date and subject to change

<b>Colorado Real Estate Licensing Program for Out-Of-State Licensees</b>	<b>\$349.00</b>
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120-Hour Colorado Real Estate Licensing Program for Out-of-State Licensees

Also included:

Exam Prep Edge - National & Colorado

### Fees

The 120-Hour Colorado Real Estate Licensing Program for Out-of-State Licensees must be completed within 12 months of enrollment. If the program is not completed within 12 months of enrollment, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### Length

The 120-Hour Colorado Real Estate Licensing Program for Out-of-State Licensees is 120 hours.

### Number of Courses

The 120-Hour Colorado Real Estate Licensing Program for Out-of-State Licensees contains 5 courses.

### Type of Instruction

The 120-Hour Colorado Real Estate Licensing Program for Out-of-State Licensees is delivered via asynchronous distance education.

## 72-Hour Colorado Real Estate License Recovery Program

This program provides the 72 hours of education required to reinstate an expired Colorado Broker license. This program can also be used for expired Broker licenses from other states wishing to obtain a Colorado Broker license.

### Program Objectives

- 48 hours of Contracts and Regulations
- 24 hours of Closings

**Tuition** - All prices are current as of publication date and subject to change

<b>Colorado Real Estate License Recovery Program</b>	<b>\$255.00</b>
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72-Hour Colorado Real Estate License Recovery Program

Also included:

Exam Prep Edge - National & Colorado

### **Fees**

The 72-Hour Colorado Real Estate License Recovery Program must be completed within 12 months of enrollment. If the program is not completed within 12 months of enrollment, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### **Length**

The 72-Hour Colorado Real Estate License Recovery Program is 72 hours.

### **Number of Courses**

The 72-Hour Colorado Real Estate License Recovery Program contains 2 courses.

### **Type of Instruction**

The 72-Hour Colorado Real Estate License Recovery Program is delivered via asynchronous distance education.

## **22-Hour Colorado Mortgage Loan Originator Pre-Licensing Program**

This program includes 20 hours of education required to become a mortgage loan originator plus 2 hours of Colorado-specific instruction. Students will spend time reviewing state regulations and acts impacting MLO activities; perusing scenarios, examples, and case studies; and completing activities to demonstrate understanding of the content.

### **Program Objectives**

- Principles and practices of mortgage lending
- Uniform state content
- Mortgage loan origination activities, including loan inquiry and application process requirements, qualification, closing, and financial calculations

**Tuition** - All prices are current as of publication date and subject to change

<b>Colorado MLO Pre-Licensing Course Only Package</b>	<b>\$329.00</b>
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20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course

2-Hour Colorado SAFE: Pre-licensing Course

<b>Colorado MLO Pre-Licensing Standard Package</b>	<b>\$459.00</b>
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20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course

2-Hour Colorado SAFE: Pre-licensing Course

Also included:

SAFE Mortgage Loan Originator Exam Prep Edge

<b>Colorado MLO Pre-Licensing Premium Package</b>	<b>\$599.00</b>
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20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course

2-Hour Colorado SAFE: Pre-licensing Course

Also included:

SAFE Mortgage Loan Originator Exam Prep Edge

Residential Mortgage Lending: Principles and Practices, 7th Edition eTextbook

8-hour CE course for future renewal\*

\*Supplementary course not regulated by the Division of Private Occupational Schools

### **Fees**

The 20-Hour SAFE Comprehensive: Mortgage Loan Originator Pre-Licensing Course has a specified start and end date. Students must select their course start date within 90 days of purchase. Once the start date has been selected, students will have that day plus an additional 12 full calendar days to complete their course. The 2-Hour Colorado SAFE: Pre-licensing Course must be completed within 90 days from the date of purchase. If the program is not completed prior to expiration, The CE Shop will allow students to repurchase at a 50% discount of the current retail price up to 30 days after the expiration date.

### **Length**

The 22-Hour Colorado Mortgage Loan Originator Pre-Licensing program is 22 hours.

### **Number of Courses**

The 22-Hour Colorado Mortgage Loan Originator Pre-Licensing program contains 2 courses.

### **Type of Instruction**

The 22-Hour Colorado Mortgage Loan Originator Pre-Licensing program is delivered via distance education.

## **PRIOR TRAINING CREDIT POLICY**

Credits from another institution cannot be combined with those earned through The CE Shop. The CE Shop does not guarantee the transferability of its credits to any other institution unless there is a written agreement with another institution.

## **REFUND POLICY**

An applicant will receive a full refund if the applicant is not accepted by the school. An applicant will receive a full refund if the applicant withdraws within three days after signing the Enrollment Agreement or making an initial payment if the applicant has not commenced coursework. The student may cancel the Enrollment Agreement at any time prior to midnight of the third business day after signing the Enrollment Agreement.

In the case of a student withdrawing after commencement of the program, the school will retain a percentage of tuition, which is based on the percentage of number of courses completed in the

program, as described in the tables below. The refund is based on the official date of termination or withdrawal. No cancellation fees apply.

### CO 168-Hour Principles and Practices of Real Estate for Brokers Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program completed (no more than 60% progress in 1st course)	90%
After 10% but within first 25% of program completed (more than 60% progress in 1st course to 50% progress in 2 <sup>nd</sup> course)	75%
After 25% but within first 50% of program completed (more than 50% progress in 2 <sup>nd</sup> course to completion of 3 <sup>rd</sup> course)	50%
After 50% but within first 75% of program completed (commencement of 4 <sup>th</sup> course to 50% progress in 5 <sup>th</sup> course)	25%
After 75% of program completed (more than 50% progress in 5 <sup>th</sup> course to completion of 6 <sup>th</sup> course)	0%

### 120-Hour Colorado Real Estate Licensing Program for Out-Of-State Licensees Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program completed (no more than 50% progress in 1st course)	90%
After 10% but within first 25% of program completed (more than 50% progress in 1st course to 25% progress in 2 <sup>nd</sup> course)	75%
After 25% but within first 50% of program completed (more than 25% progress in 2 <sup>nd</sup> course to 50% progress in 3 <sup>rd</sup> course)	50%
After 50% but within first 75% of program completed (more than 50% progress in 3 <sup>rd</sup> course to 75% progress in 4 <sup>th</sup> course)	25%
After 75% of program completed (more than 75% progress in 4 <sup>th</sup> course to completion of 5 <sup>th</sup> course)	0%

### 72-Hour Colorado Real Estate License Recovery Program Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program completed (no more than 20% progress in 1st course)	90%
After 10% but within first 25% of program completed (more than 20% progress in 1st course to 50% progress in 1st course)	75%
After 25% but within first 50% of program completed (more than 50% progress in 1st course to completion of 1st course)	50%
After 50% but within first 75% of program completed (commencement of 2 <sup>nd</sup> course to 50% progress in 2 <sup>nd</sup> course)	25%
After 75% of program completed (more than 50% progress in 2 <sup>nd</sup> course to completion of 2 <sup>nd</sup> course)	0%

## 22-Hour Colorado Mortgage Loan Originator Pre-Licensing Program Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program completed (no more than 20% progress in 1st course)	90%
After 10% but within first 25% of program completed (more than 20% progress in 1st course to 50% progress in 1st course)	75%
After 25% but within first 50% of program completed (more than 50% progress in 1st course to completion of 1st course)	50%
After 50% but within first 75% of program completed (commencement of 2 <sup>nd</sup> course to 50% progress in 2 <sup>nd</sup> course)	25%
After 75% of program completed (more than 50% progress in 2 <sup>nd</sup> course to completion of 2 <sup>nd</sup> course)	0%

All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:

1. The date on which the school receives written notice of the student's intention to discontinue the program; or
2. The date on which the student violates published school policy, which provides for termination.
3. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date.

The student will receive a full refund of tuition and fees paid if the school discontinues a program within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation. In the event the school ceases operation, the student shall be entitled to 100% of the prepaid, unearned tuition and fees at the time of closure unless a teach-out is available and accepted by the student. The policy for granting credit for previous training shall not impact the refund policy.

### **POSTPONEMENT CLAUSE**

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

- a) whether the postponement is for the convenience of the school or the student; and,
- b) the deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in

the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline in accordance with the school's refund policy and all applicable laws and Rules concerning the Private Occupational Education Act of 1981.

## **STUDENT GRIEVANCE PROCEDURE**

Students who have a grievance with the school may submit a complaint to:

The CE Shop

5670 Greenwood Plaza Blvd, Suite 340W

Greenwood Village, Colorado 80111

Phone: 888.850.0889

Attempting to resolve any issue with the school first is strongly encouraged. Complaints may be filed by a student or guardian at any time online with the Division of Private Occupational Schools (DPOS) within two years from the student's last date of attendance or at any time prior to the commencement of training at <http://higherred.colorado.gov/dpos>, 303-862-3001.

Complaints or claims pursuant to §§ 23-64-121(4)(a) or 23-64-124, C.R.S., may be filed electronically with the Board through the Division's established process within two years after the student's last date of attendance at the school, or at any time prior to the commencement of training.

The CE Shop shall attempt to resolve internally filed or noticed student complaints promptly and fairly in accordance with the procedures stated in its grievance policy and shall not subject a student to punitive action because the student filed a grievance/complaint with the school or the Board.