Colorado Catalog

Aceable Real Estate School 610 West Fifth Street Suite 603 Austin, Texas 78701

Table of Contents

Officers	3
Administrative Officials and Faculty	3
Introduction	4
Aceable Real Estate School Program	4-5
Policies and Procedures	6-7
Standard of Progress, Enrollment Period and Refund Policies	7-8
Complaint Resolution Policy – Student Grievance Procedure	9

As a matter of public policy, Aceable Inc dba Aceable Real Estate School does not discriminate among applicants, participants, or employees on the basis of race, color, religion, ethnicity, national origin, age, sex, marital, or handicapped status. This catalog is provided to each student upon enrollment. *Agents licensed by the Colorado Department of Higher Education, Private Occupational School Board.*

Governing Officials

Blake Garrett, CEO Marissa Tarleton, President

School Administrative Official

Blake Garrett, School Director

School Faculty

Matt Hernandez

Introduction

Aceable Real Estate School offers State regulated/approved courses to prepare students for licensing examinations and fulfills the legal requirements for real estate licensure in Colorado.

Our mission? To create and support agents in their pursuit of becoming the best in the world through superior educational programming and instructional tools. We are a team of teachers, designers, writers, engineers, customer experience heroes and those passionate about real estate who love what we do. We are the new standard for learning. We are real estate education for the 21st century. Together, we are driving education forward.

Real Estate Broker Program

To begin your real estate career, you must obtain a valid Colorado Associate Broker License. To obtain a license, you must satisfy certain educational requirements, including exams that are part of the Kaplan Real Estate Education program, and pass The Colorado Real Estate Broker Licensing Exam administered by a state-approved independent test provider. When you have successfully passed the examination, you then submit your application for the Associate Broker license through the Colorado Division of Real Estate's Website (DORA).

Real Estate Pre-License Associate Broker Program

(Note: tax and shipping will be added to the listed package price)

- Our correspondence program includes 6 core courses which combined covers the required 168 hours of education. Package price is \$489.00.
- Courses are not required to be completed in a specific order. The order in which the courses are listed below is a recommended order.
- Aceable Real Estate School students will be provided a one year access period to complete their education.

The Core Courses

Real Estate Law and Practice

• In this course students will learn the basic principles of real estate. This includes definitions of terms, contract law, agency law, real estate valuation, transfer, alienation, finance, and government controls of real estate and real estate transactions. The course is 48 hours. The cost of this course is included in the package tuition covered under the above section titled "Real Estate Pre-License Associate Broker Program".

Colorado Contracts and Regulations

 Students learn about the specific Colorado laws and regulations relating to real estate licensing and practice. In addition, students study the contract forms that are approved by the Colorado Real Estate Commission and are mandatory for use by licensees. Students will also learn about the professional practice of completing standard forms. The course is 48 hours. The cost of this course is included in the package tuition covered under the above section titled "Real Estate Pre-License Associate Broker Program"

Real Estate Closings

 Students learn how to calculate and complete a real estate settlement worksheet and the process of preparing a real estate settlement or closing for various types of financing. The course is 24 hours. The cost of this course is included in the package tuition covered under the above section titled "Real Estate Pre-License Associate Broker Program".

Trust Accounts and Recordkeeping

This course reviews the specific Colorado requirements for the records a
broker must keep and the proper maintenance of trust accounts in which a
broker holds money belonging to others. The course is 8 hours. The cost
of this course is included in the package tuition covered under the above
section titled "Real Estate Pre-License Associate Broker Program".

Practical Applications

Students will focus on the practice of real estate. Topics include selecting
a broker, technology in real estate, counseling with buyers and sellers,
and personal career planning. The course is 32 hours. The cost of this
course is included in the package tuition covered under the above section
titled "Real Estate Pre-License Associate Broker Program".

Current Legal Issues

 This course reviews recent legal issues, problems, and disciplinary matters identified by the Real Estate Commission. The course is 8 hours. The cost of this course is included in the package tuition covered under the above section titled "Real Estate Pre-License Associate Broker Program".

Aceable Real Estate School Policies and Procedures

Correspondence Courses

Pre-license associate broker programs are available by correspondence (home study including delivery of the end of course final exam online).

Admission Requirements

Aceable Real Estate School: Minimum age is 18 years old with no minimum formal education required. It is important to understand that the Colorado Real Estate Commission cannot issue a license to a person under 18 years of age. Students may be required to have a valid social security number or other form of acceptable identification in order to obtain a license. Aceable Real Estate School does not warrant that a student accepted for enrollment will be permitted to take the state licensing examination or, if successful in passing the state exam, that a license will be issued. All prospective students should consult the appropriate regulatory agency regarding any questions about their eligibility for licensing and to confirm this program/coursework will satisfy initial or renewal licensing or certification requirements of the agency. The school does not guarantee the transferability of its credits to any other institution.

Enrollment

You may enroll for the school's program by calling or visiting the website.

Tuition

Tuition is due in full upon enrollment. Tuition fees, unless otherwise indicated, include tuition and course materials. Tuition does not include licensing and testing fees, which are not handled by Aceable Real Estate School.

School Holidays

Holidays observed during a scheduled term or year are New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after Thanksgiving, and Christmas Day. Except for the aforementioned holidays, Aceable Real Estate School's courses are on-going.

Clock Hour Conversion Policy

Fifty minutes of instructional time equals one clock hour. One clock hour equals one credit hour for each course.

Prior Education/Transfer of Credits

Aceable Real Estate School does not guarantee the transferability of credits to any other educational institution; transferability is up to the receiving institution unless a written agreement exists between Aceable Real Estate School and the receiving institution.

Payment of Tuition

All course materials are included in the tuition. Tax and shipping are in addition to the listed package prices. Tuition fees must be paid at the time of enrollment. Aceable Real Estate School makes no interest, carrying, or finance charges. Promissory notes are neither solicited nor accepted. All debit and credit cards are accepted.

Student Conduct

Students are expected to conduct themselves as polite, mature adults. Repeated or gross breaches of this standard shall be grounds for dismissal. A student dismissed for misconduct will be readmitted only at the discretion of the school director. If readmission is denied, the published refund policy shall apply.

Placement Assistance

In accordance with the policies of the school, Aceable Real Estate School does not place students with any employer during or after the completion of our licensing program.

Previous Training

The school will evaluate prior real estate training stated at the time of enrollment. Based upon evidence of course approval by the Colorado Division of Real Estate, if judged suitable, the student will be exempt from re-taking particular courses.

Standard of Progress

The Standard of Progress is used as a gauge for normal progress through a course or a series of courses in a program of study. The time periods are used to calculate completion rates for the refund policy.

Correspondence students must complete each course with a satisfactory passing score on all quizzes and exams and must complete the course within specific time limits. Progress is measured by completion of online exams (and obtaining a passing score on each).

The school maintains a student progress record on each student which contains the scores and dates of each quiz and final exam that a student completes online. This record is available to the student upon request.

Enrollment Period

The enrollment period is one year from the date of enrollment. Course material must be completed within one year; there will be no refund or credit for enrollments delayed over one year. Any student who fails to complete a course within one year after enrolling will forfeit all tuition and fees. Any student who fails to complete a licensing course within one year after enrolling will be ineligible for a completion certificate for that enrollment.

If state laws or regulatory authority policies render courses obsolete or no longer adequate for licensing, no refund or credit toward other courses will be available more than one year after the date of enrollment.

Certificate of Completion

At the end of a course, students will complete and pass an end of course final exam, if required. Upon completion, the student will immediately receive their score. If they have passed the exam, the certificate of completion will be available online.

Refund Policies

Refunds will be provided within 30 days of termination date provided the following conditions are satisfied. Termination date is the date the school receives written or verbal notice of a student's intention to terminate or cancel his/her enrollment.

For all courses and programs, Aceable Real Estate School will pay a full refund of all tuition and fees paid by a prospective student if:

- 1) a prospective student is not accepted by Aceable Real Estate School;
- 2) for correspondence courses and programs, within 3 days after the initial payment a student notifies provider of his or her intention to terminate the enrollment; or
- 3) Aceable Real Estate School discontinues a course during the period of time within which a student could reasonably have completed the course as defined in the Standard of Progress above. Refunds called for by provision shall not apply in the event that the school ceases operation.

Correspondence courses and programs commence on the date of enrollment, so refund requests made more than 3 days after the date of enrollment for correspondence courses are subject to the policy below.

Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program	90% less cancellation charge
After 10% but within first 25% of program	75% less cancellation charge
After 25% but within first 50% of program	50% less cancellation charge
After 50% but within first 75% of program	25% less cancellation charge
After 75% [if paid in full, cancellation charge is not applicable]	NO Refund

Completion percentages will be determined by the number of correspondence lesson quizzes and end of course final exams completed.

Books and materials provided for all courses and programs must be returned to Aceable Real Estate School before any refund can be issued and are not separately refundable. However, if a student cancels and fails to return the course materials, the cost of these materials will be deducted from the total refund given to the student. No refund will be provided for shipping or tax charges. Any materials which cannot be re-used will not be refunded.

Postponement of a starting date, whether at the request of the school or the student, requires a verbal or 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) a deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced 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 of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

Complaint Resolution Policy - Student Grievance Procedure

Any student who has a comment or complaint is invited to write or call Aceable Real Estate School. Aceable Real Estate School is approved and regulated by the Colorado Department of Higher Education, Division of Private Occupational Schools. Complaints or claims may be filed with the Division of Private Occupational Schools (DPOS) within two years after the student discontinues training with the provider or at any time prior to the commencement of training. This policy is also described in our school's Colorado Bulletin, which is provided to students upon enrollment.

Attempting to resolve any issue with the school first is strongly encouraged. Student complaints may be brought to the attention of the Division of Private Occupational Schools online at http://highered.colorado.gov/dpos or via telephone 303-862-3001. There is a two-year statute of limitations for the Division to take action on a student complaint (from student's last day of attendance).