



OCL Financial Services LLC DBA OnCourse Learning

OREGON SCHOOL CATALOG

OnCourse Learning

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Company Mission

OnCourse Learning helps both professionals and companies navigate regulatory training, certification and compliance requirements to ensure success and manage risk in their chosen profession. Utilizing real world professionals, subject matter experts and leading instructional designers, OnCourse Learning is focused on providing students with the most current and comprehensive curriculum in relevant and easy to understand formats. We help people get started and succeed in their chosen professions.

Schools Ownership

OCL Financial Services LLC is the owner of OnCourse Learning and is an e-learning partner that empowers companies and professionals to improve, achieve and aspire. For more than 40 years, OnCourse Learning has been delivering continuing education, pre-licensing and corporate training. The Financial Services sector within OnCourse Learning is a national leader in mortgage education. Our mission is to elevate and enrich the mortgage industry through its innovative compliance solutions and comprehensive educational programs. Customers and partners can choose from proven online campuses/sites to meet their personalized needs. OnCourse Learning offers pre-license education courses for professionals that meet the requirements of the appropriate licensing agencies listed below:

Nationwide Mortgage Licensing System (NMLS)
240-386-4444

OnCourse Learning Corporation Officers and Faculty

Brett Shively, President and CEO
Bonnie Dryden, School Director
Jacob Gillock and Nafi Gerber, Admissions/Enrollment
Allison Selbo, School Administrator
Nancy Ballotta, Mortgage Instructor
Michael Rey, Mortgage Instructor

School Facilities

As our courses are conducted online, students have the ability to take the course at a location and setting of their choice. The materials for the course are all printable within the learning management system the course is taken on.

Admission and Enrollment

Enrollment in OnCourse Learning's online courses is open to the general public with no admission fee. Students must be 18 years of age or older. We do not require admission applications or proof of identification in order to purchase and enroll in courses.

Non-Discrimination Policy

OnCourse Learning does not discriminate against any student on the basis of gender, race, color, religion, sex, sexual orientation, national or ethnic origin, marital status, age or disability. Students are encouraged to use the student grievance policy* to resolve any perceived discriminatory action by other students, faculty or staff. Any person unlawfully discriminated against, as described in ORS 345.240 may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries. Any faculty member or administrator found to have engaged in discriminatory behavior will be subject to discipline as outlined in the school's policy manual.

Transferability

The school does not guarantee the transferability of its credits to any other educational institution. It is solely up to the receiving school to determine whether credits will be accepted.

If a student has a transcript from another school showing completion of required courses and evidence of course approval by the appropriate regulatory authority, at the discretion of the school, credit may be given toward a program certificate. Acceptance of credit from another school shall not impact the refund policy.

Programs Offered

Mortgage Loan Originator Prelicensing

20 Hour OR SAFE Comprehensive Applying Mortgage Knowledge to Exam Preparation

This course is a test-focused mortgage pre-licensing course, organized to review topics specifically outlined in the National Mortgage Loan Originator Test Content Outline. This course meets the federal mortgage training requirements found in the SAFE Act and helps to prepare students for the National Mortgage Loan Originator Test. This MLO pre-licensing online course also satisfies the required 4 hours of Oregon law. This dynamic prelicense course sets you up for success as an insurance professional and is designed to ensure you pass the state exam.

OnCourse Learning's Mortgage Prelicensing course is an entry-level, online instructor-led course designed and approved to meet the 20 hour Pre-licensing education requirement to obtain a Mortgage Loan Originators license in Oregon through the NMLS. Upon successful completion of this program the student will receive a completion certificate. The student's completion record is also reported electronically to the Nationwide Mortgage Licensing System (NMLS) for licensing eligibility. The Prelicensing examination is a separate requirement from education and may actually be taken prior to the education although this is not usually advisable.

Our Mortgage Prelicense course is completed online and includes instructor interaction; therefore it is not considered a self-paced course. Complete instructions are provided within the course Syllabus online which detail the pace at which you must proceed through the content. Courses begin every week (and run for 14 days) but due to regulatory requirements we are not able to publish a full year's calendar in advance. You are encouraged to call us or visit our website for upcoming course dates. The maximum time to complete the Mortgage Program is 12 months from the date of purchase. The NMLS requires that Online Instructor-Led courses be completed within session start and end dates (14 days total).

School Calendar

Our staff is available to answer telephone calls and emails Monday through

Friday from 8:00 AM to 5:00 PM EST. The school will observe the following holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Veterans Day, Thanksgiving Day, and Christmas Day.

Course Tuition and Fees

20 Hour OR SAFE Comprehensive Applying Mortgage Knowledge to Exam Preparation

Tuition Cost - \$349 or discounted quoted price

Registration Fee: \$0.00

Books, Supplies, Materials: \$0.00 – printable online

OnCourse Learning offers several payment options and tuition is required in full prior to the start of any program. In-house scholarships are not available. Tuition may be paid by check

(enrollment would occur upon receipt of your check – we cannot accept checks by phone), Visa, MasterCard, American Express, or Discover (credit or debit cards can be processed over the phone or online). OnCourse Learning does not have a fee waiver policy. The tuition includes online access to all lessons, multimedia reviews, quizzes and final exams. Enrollment into our Programs is valid for 12 months from the date of purchase. There may be a \$50 fee for changing sessions other than emergencies. After 12 months you may incur additional fees to finish an incomplete program.

Refund Policy

- A. If OnCourse Learning closes or discontinues *20 Hour OR SAFE Comprehensive: Oregon Applying Mortgage Knowledge to Exam Prep*, each currently enrolled student will be refunded monies paid by the student for tuition and monies for which the student is liable for tuition.
- B. All fees paid by the student shall be refunded if the student chooses not to enroll in or withdraws from the school within seven (7) calendar days after having signed the enrollment agreement.
- C. If the student chooses not to enroll after the seven (7) day cancellation period, but before the first day of instruction, OnCourse Learning may retain the application fee, registration fee, or both.
- D. The date of withdrawal or termination is the last date of attendance by the student. A refund due to a student shall be based on the date of withdrawal or termination and paid within 60 days of the date of withdrawal or termination.
- E. If, after the seven (7) day cancellation period expires, a student withdraws after instruction begins, and before completion of 50 percent of the contracted instruction program, the student shall be charged according to the published class schedule. The student shall be entitled to a pro rata refund of the tuition when the amount paid exceeds the charges owed to the school. If withdrawal or termination occurs after completion of 50 percent or more of the program, the student shall be obligated for the tuition charged for the entire program and shall not be entitled to any refund.
- F. The term “Pro rata Refund” means a refund of tuition that has been paid for a portion of the program beyond the last recorded date of attendance.
- G. OnCourse Learning reserves the right to cancel any live program within seventy-two (72) hours of the start of the program. An OnCourse Learning representative will make a reasonable effort to notify students of cancellation via phone or e-mail. Students will then be eligible for a full refund of the cost of the program or credit toward another program of equal or lesser value. OnCourse Learning will not be held responsible for any expenses incurred due to the cancellation of the program. This includes non-refundable flights, hotels or any other related expenses.
- H. There is no leave of absence available in this program.
- I. Students are requested, but not required, to notify the Director or designated school official if they are withdrawing from the school.
- J. Refunds are based on the last day of attendance.

Attendance and Grading Policy

In order to get credit for our courses, you must complete 100% of the course (a 100% attendance rate.)

We do offer course extensions for missed time when a student hardship has occurred. OnCourse Learning will allow one session change for medical emergencies.

Students must take and pass with a score of at least 75%, a final exam based on the information presented throughout the course. The final exam will not become available until all required assignments have been graded and approved by the instructor.

Students must successfully complete all required reading, course assignments, quizzes, and the final exam in order for course credit and a completion certificate to be issued. If the final assessment is not passed on the first attempt, additional attempts will be permitted.

Completion certificates/transcripts will be distributed through the student's profile once course completion and attendance has been evaluated and verified by the Compliance Department.

Due to the nature of our enrollment period, a leave of absence does not necessarily apply

Student Progress

Each module consists of one to three quizzes presented in open review format and scored format. You must pass all module quizzes in scored format with a minimum of 75% prior to the next module becoming available. Your instructor will post assignments throughout the course on the specific day noted in the course schedule presented on your course homepage that you are required to complete. Your instructor will post feedback on your assignment typically within one business day. You will receive a notification if your assignment is accepted or rejected. You can access the instructor feedback by returning to the assignment in the Table of Contents of your course. You may progress to the next activity once your assignment is submitted; however, if your assignment is rejected you must resubmit the assignment to progress further in your course and all assignments must be satisfactorily accepted to successfully complete the course and have your course reported to NMLS. Your instructor will post discussion forum assignments throughout the course. You will be required to post relevant and thoughtful comments to the discussion forum in response to the instructor post. Upon completion of all course activities and satisfying the time requirement, the final examination will become available. The final examination is only available in scored format and must be passed with a minimum of 75%.

Student Conduct and Dismissal

Students are expected to conduct themselves in a professional manner while taking part in online instructor-led courses. Students should actively participate in the course by using all available methods of communication with the instructor and fellow students. Although students participate in class remotely, the online instructor-led format should be treated like a live class in terms of established start and end dates/times and required activities. Students are expected to respect the rights of the instructor and fellow students. Students should refrain from using offensive or abusive language during real-time, online discussions and may not post offensive or abusive comments or material to class Message Boards. Students must also refrain from introducing any non-course related content or information to discussions. Participants will be provided with instructor contact information for questions or comments and are encouraged to discuss non-course topics with other participants "off-line."

Even though we are an online only school, the school retains the authority, at its sole discretion, to impose immediate termination of any student for miss-conduct when the school deems appropriate.

Student Grievance Policy

OnCourse Learning encourages open and direct communication. If a student has a complaint or disagreement regarding any course or instructor, she/he should go directly to the instructor outside of class time to discuss the situation. If this does not result in resolution, the student should address the issue in writing to the School Compliance Coordinator. If the complaint is in regards to this individual, the student may submit the complaint to the School Director. An administrator will set up a three-way meeting with the student and instructor within 96 hours of the written complaint with the intent to facilitate dialogue and resolution. The Director will make a decision in writing to the student within 72 hours. If a student disagrees with grades, reported absences, or outstanding assignments, they may submit copies of all tests, assignments, and/or documentation to be reconsidered. Administration will respond to any such submissions within one business week. Students aggrieved by an action of the school should attempt to resolve these problems with appropriate school officials. Should this procedure fail, students may contact The Higher Education Coordinating Commission 255 Capitol St. NE, Salem, OR 97301. After consultation with appropriate staff and if the complaint alleges a violation of Oregon Revised Statutes 345.010 to 345.470 or standards of the Oregon Administrative Rules 715-045-0001 through 715-045-0210, the commission's executive director will begin the complaint investigation process as defined in OAR 715-045-0023, Appeals and Complaints.

Placement Assistance

The school does not provide assistance or counseling for graduates in arranging interviews with potential employers. Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.

The school does not guarantee the transferability of its credits to any other educational institution. It is solely up to the receiving school to determine whether credits will be accepted. If a student has a transcript from another school showing completion of required courses and evidence of course approval by the appropriate regulatory authority, at the discretion of the school, credit may be given toward a program certificate. Acceptance of credit from another school shall not impact the refund policy.

Student Files

OnCourse Learning maintains student records for a minimum of 25 years. Students have the right to access their school records or transcripts. If you would like access to your records, you may contact our Customer Service department at 800-229-2207 or via email at fs@oncourselearning.com to request a copy. OnCourse Learning will not release any student's record without prior written consent of the student and only in compliance with the Family Educational Rights and Privacy Act (FERPA).

Student Support

Each student receives an orientation document that includes step-by-step instructions on the best way to proceed through the coursework.

A myriad of resources are available for a student to get help should he or she need it. The Technical FAQs assist students with computer hardware and software related problems. The Course FAQs assist students with course content, state licensing and exam related questions. Should a student not find the answer they need in the online FAQs, the "Contact Us" section goes on to provide telephone and e-mail access for technical issues, instructor support for content issues, and customer service support for logistical issues. OnCourse Learning provides 8am to 6pm (PST) phone support at 800-299-2207. OnCourse Learning guarantees less than 24-hour response to all student inquiries received via e-mail Sunday through Friday. Saturday inquiries are responded to on Monday mornings (within 48 hours).