

# Calendar Year 2026-2027

Angel of God Academy  
Academic Catalog  
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Financial Service Program Class Schedule  
M-W-F: Day 10:00 a.m. - 1:00 p.m.  
M-W-F: Evening 6:00 p.m. - 9:00 p.m.  
Saturday Class Hours: 9:00 a.m. – 1:00 p.m.

Training Observation Practice (TOP) Program  
Class Schedule  
Monday through Friday: 10:00 am - 3:00 pm

Annie C. Smith, Executive Officer

*“Angel of God Academy is approved to operate by the Private Business and Vocational Schools Division of the Illinois Board of Higher Education.”*

*“Angel of God Academy is (not) accredited by a US Department of Education recognized accrediting body.”*

*“2025-2027 School Catalog is certified as true and correct as to context and policy.”*



## CATALOG

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Dear Student:

Welcome to Angel of God Academy (AOGA),

On behalf of Angel of God Academy (AOGA), we want to thank you for choosing Angel of God Academy (AOGA) and let you know how pleased we are to have you as a student.

Our mission is to help you successfully achieve both your academic and career goals. The programs offered are designed to prepare you for employment or for admission to our vocational training program of your choice. It is our hope that through your experience here at Angel of God Academy (AOGA), you will be able to launch your career; improve your performance in your current employment; and advance your career. Through our classes and individualized attention, we are confident that you will gain the knowledge and skills you need.

We will assist you in any way we can and look forward to being the bridge to your Future!

Best Wishes,

Melodie Harris  
Angel of God Academy

## **PROGRAMS OVERVIEW**

Angel of God Academy, a division of the parent organization, Angel of God Resource Center, Inc. offers two training programs;

- (1) a 48 Week **Training Observation Practice (TOP)** that focuses on automotive technician services and
- (2) a 13 Week **Financial Service Program (FSP)** focuses on insurance services.

### **Training Observation Practice (TOP)**

The Training Observation Practice (TOP) program will begin with an 8-week orientation that provides a life skills workshop where students will complete JOB READINESS training courses, designed to prepare students with obtaining, keeping, and exceling at a job within their desired career field.

Following orientation, the Training Observation Practice (TOP) will provide an in-depth automotive training that allows students to select from the following program options: Semester One (6 months), students may select between two program offerings: "Under the Hood" (A1-A9) or "Auto Maintenance and Light Repair (G1)"; Semester Two (6 months), offers "Collision Repair/Refinish Series" (B2-B6) training.

### **Financial Service Program (FSP)**

The Financial Service Program will begin with an 8-week Orientation that provides life skills workshops and JOB READINESS training courses, designed to prepare students with obtaining, keeping, and exceling at a job within their desired career field.

Following the Job Readiness Training the Financial Service Program (FSP) will provide an in-depth insurance training that allows students to specialize in two categories:

- (1) "Life and Health Insurance" and
- (2) "Property and Casualty Insurance".

Prior to the end of the program session, the student will be required to take the Insurance exam. If the student does not pass the exam on the first attempt, they will be granted a refresher course prior to rescheduling the exam.

\* Programs approved by the Division of Private Business and Vocational Schools of the Illinois Board of Higher Education

## **Training Observation Practice (TOP)**

### **Program Overview**

The Training Observation Practice (TOP) program will begin with an 8-week orientation that provides a life skills workshop where students will complete JOB READINESS training courses, designed to prepare students with obtaining, keeping, and exceling at a job within their desired career field.

Following orientation, the Training Observation Practice (TOP) will provide an in-depth automotive training that allows students to select from the following program options: Semester One (6 months), students may select between two program offerings: "Under the Hood" (A1-A9) or "Auto Maintenance and Light Repair (G1)"; Semester Two (6 months), offers "Collision Repair/Refinish Series" (B2-B6) training.

## **Training Observation Practice (TOP)**

### **PROGRAM REQUIREMENTS AND PROCEDURES**

- Age 16 years or older
- High school diploma or a recognized equivalent such as a GED.
- Students must submit proof of high school graduation or a recognized equivalency certificate (GED) to the institution by providing the institution with the diploma, transcript confirming graduation, GED certificate or other equivalent documentation, a copy of which will be placed in the student file.
- If documents required for enrollment are not available at the time of application, applicants may be accepted for a limited period to allow time for receipt of all required documentation.
- Applicants who determine that they would like to apply for admission will complete an enrollment agreement that can be downloaded from the Angel of God Academy website at <http://www.angelofgodresourcecenter.org/angel-of-god-academy.html> and submitted to the office at 10824 S. Halsted, Chicago, IL 60628 or emailed to [info.aogrc@gmail.com](mailto:info.aogrc@gmail.com)
- Students may apply for entry at any time. Students are responsible for meeting the requirements outlined in this catalog in effect at the time of enrollment.

## **Training Observation Practice (TOP)**

### **PROGRAM OBJECTIVE**

The TOP program combines 6 months of classroom work and hands-on training where the student will learn how to service vehicles. The TOP training courses will:

- Prepare students with the necessary skills needed for long-term success with-in the automotive industry.
- Enhance students' knowledge and understanding of career opportunities available with-in the automotive industry.
- Prepare students to successfully pass the ASE certification exam.
- Empower students to start their own automotive business.

### **PROGRAM OUTCOME**

- Students will gain the necessary skills to successfully pass the ASE certification exam.
- Successful completion of the programs will provide students the opportunity to become certified technicians.
- Upon completion of the program and passing the ASE certification exam, students will have the opportunity to obtain advance careers and will develop entrepreneurial skills to potentially start their own business with-in the following capacity:
  - Diagnostic Technician
  - Dynamometer Technician
  - Parts Manager
  - Product Test Technician
  - Service Manager
  - Service Technician
- Students will be able to demonstrate effective communication of difficult technical information both written and verbally.
- Effectively diagnose complex problems through critical analysis of information and vehicle testing.

## **Training Observation Practice (TOP)**

### GENERAL OVERVIEW

The Training Observation (TOP) program offers an in-depth study of the multiple systems found on today's vehicle, including electrical, fuel, ignition, power, and drive train. TOP allows students to develop critical thinking skills related to diagnostics, servicing, and testing.

The hands-on element of the training is designed to strengthen students understanding of technical aspects of the automobile. Angel of God Academy facilities utilizes equipment currently used to service today's automobiles, including representative types of various engines, chassis, transmissions, rear axles, and testing equipment.

## **Training Observation Practice (TOP)**

Class Schedule: Monday thru Friday Class Time: 10:00 a.m. to 3:00 p.m.

### **ORIENTATION (8 Weeks)**

#### **Job Readiness/ Life Skills Workshop**

**Anger Management-** Anger management courses will prepare students to overcome feelings of anger, and teach participants how to express anger in a healthy, constructive way. Managing anger well is a learned behavior, requiring practice and resilience. While you can't get rid of the things or the people that make you angry, you can learn how to control your reactions to them.

**Stress Management** – Upon completion of this course students will be able to define stress, including its positive and negative aspects; Identify different sources of stress in their lives; Identify at least 3 ways to reduce stress within the work environment; identify at least 3 techniques to improve stress management and/or self-care.

**Soft Skills** - Teaching people how to find a job is one of the most important elements of a job training program. Teaching people how to keep a job is even more important.

**Communication Skills-** Students will take part in an engaging interactive, discovery process; with real-world situations helping you uncover your preferred communication style. Learn to apply newly acquired communication skills designed to enhance both personal and professional relationships.

**Basic Computer Skills-** Basic parts of a computer, use of Windows software, basic computer functions (using a mouse, working in multiple Windows, etc.) and basic software functions (saving a file, copying text, etc.) and basic Internet, browser and email functions (finding websites, searching for information and sending email, etc.)

## **Training Observation Practice (TOP)**

Class Schedule: Monday thru Friday Class Time: 10:00 a.m. to 3:00 p.m.

### **UNDER THE HOOD (A1 – A9) Semester 1 (6 Months)**

**A1 - Engine Repair-** begins with the correct diagnosis – you will learn how to inspect the engine assembly and listen for abnormal engine noise. You will learn how to perform vacuum, compression, cylinder leakage and cylinder balance tests to determine your course of action.

**A2 -Automatic Transmission/Transaxle** -course provides understanding of the operation of an automatic transmission and developing effective transmission/transaxle diagnostic and repair skills.

**A3 -Manual Drivetrain & Axles-** Manual Drivetrain & Axles – course teaches how to take the clutch to engage and disengage the engine from the drivetrain on a manual transmission vehicle. The clutch assembly consists of the Flywheel, pressure plate, clutch disc, release bearing, pilot bearing or bushing, billing housing and clutch release mechanism.

**A4-Suspension&Steering**-course teaches steering system that allows the vehicle to turn in a safe and predictable manner. It consists of steering wheel and column, the steering gear, and the linage that connects the gear to the steering knuckles.

**A5 –Brakes-** course teaches the brake system of slowing and stopping a moving vehicle and hold the vehicle stationary when parked. You will learn all the parts and operation.

**A6 -Electrical/Electronic System** -This course teaches basis of protons, neutrons and electrons. The two power sources in an automobile are the battery and the alternator.

**A7 -Heating &A/C** -teaches the A/C system, how it works, basis principle that het always moves toward a state of less heat, how the engines cooling system works.

**A8 -Engine Performance** – teaches engine performance, emissions level that are within allowances and good fuel economy which depends upon a quality well timed spark, fuel, air and compression.

**A9 -Light Vehicle Diesel Engine–** teaches gasoline engine requires the right air/fuel mixture and a well-timed spark to obtain good performance and low emissions while a diesel engine needs the proper volume of air and timely injections of high-pressure fuel to achieve the same. You learn about diagnostic capabilities.

## **Training Observation Practice (TOP)**

Class Schedule: Monday thru Friday Class Time: 10:00 a.m. to 3:00 p.m.

### **AUTO MAINTENANCE AND LIGHT REPAIR Semester 1 (6 Months) (Option 2) Must have One year of automotive experience and pass the G1 Pre-Test.)**

The “Auto Maintenance and Light Repair” (G1) training provides a condensed workload of the courses provided in Under the Hood (Option 1) and Collision (Option 2). Technicians with at least one-year experience with-in the auto industry will have the opportunity to further develop their skills and upon completion of the “Auto Maintenance and Light Repair” G1 program will gain access to higher paying jobs. Training is designed for students with a technical background to gain specialized knowledge to assist with the advancement of career opportunities.

#### **The Auto Maintenance and Light Repair (G1) focuses on 7 core areas:**

**-Engine System** – you will be able to verify driver’s complaints and conduct road test for vehicles. Utilize service manuals, technical service bulletins (TSBs), and product information. Students will learn how to properly inspect engine assembly for fuel, oil, coolant, and other leaks; determine necessary action.

**-Automatic Transmission/Transaxle** – teaches students how to conduct road test on vehicles; retrieve and record diagnostic trouble codes (DTCs). Students will be able to inspect transmission for leaks; replace external seals and gaskets; and replace fluids and filters.

**-Manual Drive Train and Axles** – students will learn how to inspect, adjust, replace, and bleed external hydraulic clutch slave/release cylinder, master cylinder, lines, and hoses; clean and flush hydraulic system; and refill with proper fluid.

**-Suspension and Steering** - disarm airbag (SRS) system; check power steering fluid level; determine fluid type and adjust fluid level; identify system type (electric or hydraulic); and remove and replace power steering pump.

**-Brakes** – students will gain experience inspecting brake lines, valves, and fittings for routing, leaks, dents, kinks, rust, cracks, or wear. Check for poor stopping, pulling, dragging, noises, high or low pedal, and hard or spongy pedal.

**-Electrical** – disarm/re-enable air bag; verify lamp operation; check voltages, grounds, and voltage drops in electrical circuits.

**-Heating, Ventilation, and Air Conditioning** - gain hands on experience inspecting A/C condenser for restricted air flow; inspect and replace cabin air filter; and check drive belt for wear and tension.

## **Training Observation Practice (TOP)**

(Option 2) Must have One year of automotive experience and pass the G1 Pre-Test.

### **COLLISION (B2 – B6) Semester 2 (6 Months)**

**B2 - Painting and Refinishing** – you will be working with several basic types of materials: under coats, mid coats and topcoats.

**B3 - Structural Analysis & Damage Repair** – also called an appraisal or physical damage report you will learn about individual assessment of the cost of repairing the damage to a vehicle.

**B4 - Structural Analysis & Damage Repair** – teaches how to diagnose the complete structure of both visual and measuring inspections of direct and indirect damage

**B5 - Mechanical & Electrical Components**- you will have mechanical training in suspension alignment, A/C service, diagnostic scan tools, engine service, brake service and exhaust service.

**B6 - Damage Analysis & Estimating**-teaches how to justify repair or replace decision using alternative Original Equipment Manufacturer (OME) comments.



**Training Observation Practice (TOP)  
TUITION & FEES**

**Students/Veteran's purchasing their own**

<b>Books and Supplies</b>	<b>Total Program Cost</b>	<b>\$9,711.00</b>
NON-REFUNDABLE REGISTRATION FEE		\$ n/a
<b>TUITION:</b>		<b>\$ 7,500.00</b>
<b>BOOKS</b>		<b>\$ 409.00</b>
ASE A1-A9 Books: Car & Light Truck Series ASE Study Guides ISBN-13: 978-1934855478		199.00
ASE B2-B6 Books: Collision Repair Study Guide ISBN-13: 978-1933180144		168.00
ASE G1 Books: ASE Technician Test Preparation Automotive Maintenance and Light Repair ISBN-13: 978-1285753805		42.00
<b>ASE Test - \$50.00 per Test &amp; 90 day \$34.00 Registration Fee</b>		<b>\$ 784.00</b>
Registration Fee \$34.00		34.00
ASE A1 through A9 (9 Exams)		450.00
ASE B2 through B6 (5 Exams)		250.00
ASE G1		50.00
<b>PROGRAM SUBTOTAL:</b>		<b>\$ 8,693.00</b>
<b>ADDITIONAL FEES</b>		
UNIFORMS		\$ 285.00
ON BOARD DIAGNOSTIC (OBD)		\$ 200.00
TOOL KITS		\$ 400.00
ASE CERTIFICATION- 90 Day REGISTRAION FEE		\$ 133.00
<b>PROGRAM TOTAL:</b>		<b>\$ 9,711.00</b>

\*Prices subject to change without notice.

**NOTE:**

You may register and take tests (except for the X1 test) before you have the necessary experience. If you do so, you will receive a score report, but you will not earn certification or receive certificates until you fulfill the experience requirement.

To become ASE certified, you must pass an ASE test and have relevant hands-on work experience. ASE recommends submitting the Certificate of Completion after you've registered to take an ASE certification test.

Books are bought in bulk, which allows AOGRC to keep tuition low for Students/Veterans who buy the books through the Academy versus on their own. The program cost is higher when books are purchased from the vendors.

## CONSUMER INFORMATION-TOP

The number of students who were admitted in the program as of July 1 of that reporting period

**202**

The number of additional students who were admitted in the program during the next 12 Months and classified in one of the following categories: new starts, re-enrollments, and transfers into the program from other programs at the school.

**114** New Starts

**88** Re-enrollments

**0** Transfers

The total number of students admitted in the program during the 12-month reporting period.

**202**

The number of students enrolled in the program during the 12-month reporting period who:

**0** transferred out of the program and into another program at the school

**134** completed or graduated from a program

**64** withdrew from the school and

**4** are still enrolled.

The number of students enrolled in the program who were:

**26** placed in their field of study,

**50** placed in a related field,

**15** placed out of the field,

**4** not available for placement due to personal reasons

**39** not employed.

The number of students who took a:

**53** professional certification exam

**25** the number who passed.

The number of graduates who:

**20** obtained employment in the field who did not use the school's placement assistance during the reporting period

The average starting salary for all school graduates employed during the reporting period

**\$21.00**

\*This information is based on the Training Observation Practice Program (TOPP) as of July 1, 2024-June 30, 2025

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## **Financial Service Program (FSP)**

(13 Weeks)

Class Schedule: Monday, Wednesday & Thursday

Day: 10:00 a.m. - 1:00 p.m.

Evening: 6:00 p.m. -9:00 p.m.

Saturday 9: a.m. – 1:00 p.m. (Optional)

### **Program Overview**

The Financial Service Program will begin with an 8-week Orientation that provides life skills workshops and JOB READINESS training courses, designed to prepare students with obtaining, keeping, and exceling at a job within their desired career field.

Following the Job Readiness Training the Financial Service Program (FSP) will provide an in-depth insurance training that allows students to specialize in two categories:

- (1) "Life and Health Insurance" and
- (2) "Property and Casualty Insurance".

Prior to the end of the program session, the student will be required to take the Insurance exam. If the student does not pass the exam on the first attempt, they will be granted a refresher course prior to rescheduling the exam.

\* Programs approved by the Division of Private Business and Vocational Schools of the Illinois Board of Higher Education

## **FINANCIAL SERVICE PROGRAM (FSP)**

(13 Weeks)

Class Schedule: Monday, Wednesday & Thursday

Day: 10:00 a.m. - 1:00 p.m.

Evening: 6:00 p.m. -9:00 p.m.

Saturday 9:00 a.m. – 1:00 p.m. (Optional)

### **PROGRAM REQUIREMENTS AND PROCEDURES**

- Age 18 years or older
- High school diploma or a recognized equivalent such as a GED. Students must submit proof of high school graduation or a recognized equivalency certificate (GED) to the institution by providing the institution with the diploma, transcript confirming graduation, GED certificate or other equivalent documentation, a copy of which will be placed in the student file.
- If documents required for enrollment are not available at the time of application, applicants may be accepted for a limited period to allow time for receipt of all required documentation.
- Applicants who determine that they would like to apply for admission will complete an enrollment agreement that can be downloaded from the Angel of God Academy website at <http://www.angelofgodresourcecenter.org/angel-of-god-academy.html> and submitted to the office at 10824 S. Halsted, Chicago, IL 60628 or emailed to [info.aogrc@gmail.com](mailto:info.aogrc@gmail.com).
- Students may apply for entry at any time. Students are responsible for meeting the requirements outlined in this catalog in effect at the time of enrollment.

### **CRIMINAL BACKGROUND CHECK**

- Enrollment for students may not be granted when the background check identifies a conviction, pending case, or uncompleted deferral/diversion for any felonies or misdemeanors.
- A student's inability to obtain criminal background clearance may prohibit opportunities for program completion and job placement. It is the student's responsibility to contact the agency to verify conditions. The school cannot contact the background check agency.

## **Financial Service Program (FSP)**

(13 Weeks)

### **PROGRAM OBJECTIVE**

This is an accelerated program that will train and prepare students to become state license individuals in the insurance industry. Students will start their training with Life & Health and complete the course with Property & Casualty.

The FSP training courses will:

- Prepare students with the necessary skills needed for long- term success within the insurance industry.
- Prepare students to successfully pass the Illinois State Insurance Exam.
- Empower students to become entrepreneurs.

### **PROGRAM OUTCOME**

- Students will gain the necessary skills to successfully pass the insurance exam and receive their insurance licenses
- Upon completion of the program and passing the Illinois State Insurance Exam, students will have the opportunity to pursue careers within the following areas:
  - Insurance Sales Agent
  - Assistant Underwriter – Health Insurance
  - Assistant Underwriter – Life Insurance
  - Insurance Company Sales Representative
  - Management Trainee
  - Customer Service Representative
  - Sales Support Personnel
- Students will be able analyze and address deficiencies in insurance coverages
- Effectively develop strategies for brokering corporate insurance

## **Financial Service Program (FSP)**

(13 Weeks)

Class Schedule: Monday, Wednesday & Thursday  
Day: 10:00 a.m. - 1:00 p.m.  
Evening: 6:00 p.m. -9:00 p.m.  
Saturday 9: a.m. – 1:00 p.m. (Optional)

### **ORIENTATION**

#### **Job Readiness/ Life Skills Workshop**

- Setting Goals
- Business Etiquette
- Path to Employment
- Diversity in the Workplace
- Customer Service

#### *Pre-License Training*

Prior to taking your Illinois Insurance Licensing exam Illinois law requires you to complete pre-license training, which will prepare you to pass your licensing exam. The required hours per license are as follows:

- Illinois Life Insurance 20 Hours
- Illinois Accident and Health Insurance 20 Hours
- Illinois Property Insurance 20 Hours
- Illinois Casualty Insurance 20 Hours

## **Financial Service Program (FSP)**

### **Life & Health, Property & Casualty, and Series 6**

#### **Course Summary**

#### Summary of Life and Health Course

This course reviews the ways in which health and life insurance can be used to meet the costs of Health Care. The purpose of this course is to provide a thorough understanding of the sources from which most people obtain their health and life insurance—from employers, by individually contracting with insurance companies, by securing coverage through groups, and from the government? We will study the regulation of health and life insurance and some of the tax aspects pertaining to paying for and receiving benefits. We will focus on the features of private insurance plans as well as the benefits of social Programs. The course also explores disability insurance and long-term care coverage. Also included is an overview of the Patient Protection and Affordable Care Act of 2010.

#### Summary of Property and Casualty Course

This course reviews the ways in which Property and Casualty insurance is used and applies to the Insurance Industry. The purpose of the course is to educate one on the general insurance concepts, insurance policies, provisions and contract law in relation to Property and Casualty Insurance. Students will need to demonstrate the knowledge and understanding of State-specific laws and regulations regarding the role of the producer, as well as federal regulations that pertain to insurance sales and dealings with the customer and public. Students will learn the criteria for personal property, land, and buildings and on how property insurance deals with them all. They will also have a clear understanding on how casualty insurance deals with liability issues like auto, and business financial losses due to criminal activity.

#### Summary of Series 6 Course

This course will review the Series 6 securities license and educate the students on knowledge of general industry regulations, state requirements, qualifications, and permitted activities for registered and non-registered persons. The course will also have a breakdown of mutual funds, variable annuities, and insurance premiums and how they all are covered for an agent to sell with a Series 6 license. The content of the class outline provides a comprehensive guide to the topics covered on the Series 6 exam. The course is intended to familiarize the students with the range of subjects that will be covered on the exam as well as the depth of knowledge that is required.

## **Financial Service Program (FSP)**

### **School Academic Calendar**

September 1, 2020 - June 30, 2021\*

### **Life & Health Courses**

Class Schedule: Monday, Wednesday & Thursday

Day: 9:00 a.m. - 12:00 p.m.

Evening: 6:00 p.m. -9:00 p.m.

Saturday: 9: 00 a.m. – 1:00 p.m. (Optional)

### **Orientation/Life Skills (8 Weeks)**

Setting goals in your business and personal life Business etiquette

The path to employment

Managing diversity in the workplace

Providing excellent customer service

Basic Computer Skill

### **FSP Week One**

Introduction of life insurance

The need for life insurance

Permanent life insurance

Term life insurance & other plans

### **FSP Week Two**

Annuities

Provision

Rider

Policies

Premium

### **FSP Week Three**

Dividends Policy

Dividend Source

Cash Dividends

Accumulation

Policy Loans

Paid up Addition

Reduce Premium Dividend

No Forfeiture and settlement options

## **Financial Service Program (FSP) Life & Health Courses**

### **FSP Week Four**

Application  
Underwriting Claims  
Group Life Insurance Retirement Plans

### **FSP Week Five**

Tax Treatment of Life Insurance Life  
Insurance Company  
Legal and Professional Aspects Government Programs

### **FSP Week Six**

Different types of insurance  
Disability Income Insurance  
Medical Expense Insurance  
Health Insurance Providers  
Common provision & features

### **FSP Week Seven**

Required uniform policy provisions  
Optional uniform policy provision  
Application & underwriting procedures  
Group & Health insurance  
Special types of health policies  
Health Insurance & Taxation  
Illinois Insurance Laws

### **FSP Week Eight**

Sales Training  
Life and Health Review for Illinois State Exam

\*This schedule is subject to change at any time.

\*\*The program's next fiscal year will begin July 1, 2020 -June 30, 2021

## **Financial Service Program (FSP)**

### **School Academic Calendar**

September 1, 2020 - June 30, 2021\*

Class Schedule: Monday, Wednesday & Thursday

Day: 9:00 a.m. - 12:00 p.m.

Evening: 6:00 p.m. -9:00 p.m.

### **Property & Casualty Course**

#### **FSP Week Nine**

Principle of Property and Casualty insurance

The insurance industry Contract terms and definitions

Principles of Casualty, Commercial and General Liability Insurance

Professional Liability Insurance and Umbrella Policies

#### **FSP Week Ten**

Workers Compensation

Crime Insurance

Surety Bonds

Personal Automobile Insurance

Commercial Automobile & Garage Liability Insurance

#### **FSP Week Eleven**

Principles of Property Insurance

Marine Insurance & Commercial

Floater Commercial Property Insurance

Business Owner Policy

#### **FSP Week Twelve**

Boiler and Machinery Insurance

National Flood Insurance

Farm Coverage

Property and Casualty Examinations

Illinois Insurance Laws

#### **Week Thirteen**

Legal and Professional Aspects of Insurance

Property and Casualty Review for Illinois State Insurance Exam

\*This schedule is subject to change at any time.

\*\*The next fiscal year will begin July 1, 2018 – June 30, 2019

**Financial Services Program (FSP)  
Tuition & Fees**

**AOGRC Purchasing Books and Supplies**

**Total Program Cost \$8,796.50**

<b>NON-REFUNDABLE REGISTRATION</b>	<b>FEE:</b>	\$ n/a
<b>TUITION:</b>		<b>\$ 7,500.00</b>
<b>BOOKS &amp; SUPPLIES (Books Purchased through AOGRC)</b>		
Dearborn Life and Health: License Exam Manual ISBN -13: 978-0793127368 Dearborn Property and Casualty: Principles and Practice ISBN -13: 978-0793127528 Series 6 Edition 23 (Dearborn Passtrak) ISBN-13: 978-0793192441  Life and Health Insurance Study Guide Property and Casualty Insurance Study Guide Series 6 Study Guide Life and Health State Exam Property and Casualty State Exam License Application for State License Exam Handouts		
<b>BOOKS, FEES &amp; SUPPLIES TOTAL</b>		<b>\$ 1,297.00</b>
<b>TOTAL COST FOR PROGRAM:</b>		<b>\$ 8,797.00</b>

\*Prices subject to change without notice.

**NOTE:**

To qualify for a resident Illinois state insurance producer license, the applicant must satisfy the following requirements:

- Be 18 years of age or older
- Be a resident of the state of Illinois
- Complete an approved prelicensing course of study (see prelicense requirements below)
- Pass a written examination and file a license application

Applicants must complete Prelicense education (PLE) for each major line of authority (LOA), as follows:

- Life – 20
- Health and Accident – 20
- Property – 20
- Casualty – 20

Of the 20-hour requirement, 7.5 hours must be conducted in a live classroom setting and the remaining 12.5 hours may be conducted through self-study as part of the classroom-based program.

Books are bought in bulk, which allows AOGRC to keep tuition low for Students/Veterans who buy the books through the Academy versus on their own. The program cost is higher when books are purchased from the vendors.

**Financial Services Program (FSP)  
Tuition & Fees**

**Students/Veteran's Purchasing  
their own Books and Supplies**

**Total Program Cost                   \$8,661.36**

<b>NON-REFUNDABLE REGISTRATION</b>	FEE:	\$ n/a
<b>TUITION:</b>		<b>\$ 7,500.00</b>
<b>BOOKS &amp; SUPPLIES</b>		
Dearborn Life and Health: License Exam Manual ISBN -13: 978-0793127368		62.28
Dearborn Property and Casualty: Principles and Practice ISBN -13: 978-0793127528		217.92
Series 6 Edition 23 (Dearborn Passtrak) ISBN-13: 978-0793192441		197.00
Life and Health Insurance Study Guide		50.00
Property and Casualty Insurance Study Guide		50.00
Series 6 Study Guide		76.00
Life and Health State Exam		220.16
Property and Casualty State Exam		103.00
License Application for State License Exam		185.00
Handouts		
<b>BOOK &amp; SUPPLIES TOTAL</b>		<b>\$ 1,161.36</b>
<b>TOTAL COST FOR PROGRAM:</b>		<b>\$ 8,661.36</b>

\*Prices subject to change without notice.

**NOTE:**

To qualify for a resident Illinois state insurance producer license, the applicant must satisfy the following requirements:

- Be 18 years of age or older
- Be a resident of the state of Illinois
- Complete an approved prelicensing course of study (see prelicense requirements below)
- Pass a written examination and file a license application

Applicants must complete Prelicense education (PLE) for each major line of authority (LOA), as follows:

- Life – 20
- Health and Accident – 20
- Property – 20
- Casualty – 20

Of the 20-hour requirement, 7.5 hours must be conducted in a live classroom setting and the remaining 12.5 hours may be conducted through self-study as part of the classroom-based program. Books are bought in bulk, which allows AOGRC to keep tuition low for Students/Veterans who buy the books through the Academy versus on their own. The program cost is higher when books are purchased from the vendors.

## CONSUMER INFORMATION-FSP

The number of students who were admitted in the program as of July 1 of that reporting period

**20**

The number of additional students who were admitted in the program during the next 12 Months and classified in one of the following categories: new starts, re- enrollments, and transfers into the program from other programs at the school.

**20** New Starts

The total number of students admitted in the program during the 12-month reporting period.

**20**

The number of students enrolled in the program during the 12-month reporting period who:

**0** transferred out of the program and into another program at the school  
**2** completed or graduated from a program  
**0** withdrew from the school and  
**18** are still enrolled.

The number of students enrolled in the program who were:

**1** placed in their field of study,  
**0** placed in a related field,  
**1** placed out of the field,  
**0** not available for placement due to personal reasons  
**0** not employed.

The number of students who took a:

**2** professional certification exam  
**1** the number who passed.

The number of graduates who:

**1** obtained employment in the field who did not use the school's placement assistance during the reporting period

The average starting salary for all school graduates employed during the reporting period.

**\$44,000.00**

\*This information is based on the Financial Service Program (FSP) as of July 1, 2024-June 30, 2025

“*Angel of God Academy* is approved to operate by the Private Business and Vocational Schools Division of the Illinois Board of Higher Education.”

## **Standards of Conduct Policy**

While enrolled at the Angel of God Academy, students are expected to abide by the following standards of conduct:

1. Students will not engage in behavior that inflicts or threatens physical harm to another person, or that could reasonably be expected to inflict physical harm.
2. Students will not engage in behavior that threatens the safety, security, or functioning of the AOGA, its staff, or its students.
3. All forms of dishonesty, such as stealing, forgery, alteration or improper use of academy documents, records, or identification cards with intent to defraud, and knowingly furnishing false information to the academy will not be tolerated.
4. Students will not engage in sexual misconduct of any kind, including perceived or threatened misconduct.
5. Students will not consume alcoholic beverages, tobacco products, or illegal drugs of any kind while on AOGA premises.
6. Students will not intentionally disrupt, interfere with, or obstruct teaching at any time while on AOGA premises.

## **Conditions for Dismissal Based on Unsatisfactory Conduct**

Any student who violates any standard of conduct is subject to suspension or dismissal from the AOGA.

## **Safety & Security Policy**

Angel of God Academy has an obligation to provide a safe environment free from violence and threats of violence where civility is valued. To that end, it is the intent of the academy to make reasonable efforts to provide for the safety and security of its students, faculty, staff, public, and property.

## **Angel of God Academy Rules**

1. Except on special occasions, as designated by academy staff, all food and beverage consumption is limited to the break room. Food and drink may not be taken into other unauthorized places
2. Students must leave the academy's premises at closing time
3. Children are not allowed on the premises
4. Changes of name, address, email address, cellphone or work status must be reported promptly to the training manager

### Grading Policy

Student has completed all course requirements with an average of at least 90% proficiency.	Excellent	Pass
Student has completed all course requirements with an average of at least 80% proficiency.	Good	
Student has completed all course requirements with an average of at least 70% proficiency.	Satisfactory	
Student has earned a minimum of one professional certification	Satisfactory	
Student has completed all course requirements with an average of at least 60% proficiency.	Unsatisfactory	Fail
Student was not able to complete all course requirements with an average of at least 60% proficiency.	Failure	
Prior to satisfactorily completing the course, student withdrew or was withdrawn by school officials.	Incomplete	

## Refund/Cancellation Policy

**Five-Day Cancellation:** An applicant who provides written notice of cancellation within five days (excluding Saturday, Sunday, and federal and state holidays) of signing an enrollment agreement is entitled to a full refund. The school shall provide 100 percent refund no later than 30 days from notice of cancellation.

An applicant who provides written notice of cancellation to the Office of Records more than five days after signing an Enrollment Agreement and making the initial payment, but prior to the commencement of class meetings is entitled to a refund of all monies paid.

To be eligible for tuition refund after classes commences:

- The student must officially withdraw from a course within the time periods or there will be no refund of any monies paid in relation to that course unless the Agency deems that exceptional circumstances apply.
- Recipients of grant funded programs who officially withdraw from the course are subject to grantees refund guidelines. For more information visit the agency's website [www.angelofgodresourcecenter.org](http://www.angelofgodresourcecenter.org)
- Students who are expelled, administratively withdrawn or suspended from the agency during the course of an academic term will lose their funding.

If the withdrawal from a course or courses results in a credit balance in the student's account, a refund will be issued within 30 days of the official drop or withdrawal date

Should the student's enrollment be terminated or should the student withdraw for any reason, all refunds will be made according to the following refund schedule:

**Financial Aid**

AOGA accepts funding through federal employment training programs such as WIA, WIOA, TAA, and the Post/9 11 G.I. Bill® and State of Illinois.

**G.I. Bill® Pro-Rata Refund Policy**

Individuals receiving funding through the Veterans' Administration will be subject to this pro-rata refund schedule.

Percentage of course hours completed by student at notice of cancellation	Percentage of tuition and instructional charges which school may retain
In excess of 5% to 10%	15%
In excess of 10% to 15%	20%
In excess of 15% to 20%	25%
In excess of 20% to 25%	30%
In excess of 25% to 30%	35%
In excess of 30% to 35%	40%
In excess of 35% to 40%	45%
In excess of 40% to 45%	50%
In excess of 45% to 50%	55%
In excess of 50% to 55%	60%
In excess of 55% to 60%	65%
In excess of 60% to 65%	70%
In excess of 65% to 70%	75%
In excess of 70% to 75%	80%
In excess of 75% to 80%	85%
In excess of 80% to 85%	90%
In excess of 85% to 90%	95%
In excess of 90% to 100%	100%

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.

## **VA Pending Payment Compliance Compliance with 38 USC 3679(e)**

Beginning August 1 ,2019, and despite any policy to the contrary, Angel of God Resource Center, Inc. will not take any of the four following actions toward any student using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill@ (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while their payment from the United States Department of Veterans Affairs is pending to Angel of God Resource Center, Inc.:

- Prevent their enrollment;
- Assess a late penalty fee to;
- Require they secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA's Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies (see our VA School Certifying Official for all requirements).

## **Tuition Reimbursement or Schedule**

### **Tuition Refund Timetable for Drops/Withdrawals**

<b>Refund per Dropped Course</b>	<b>Fall/Spring Term</b>	<b>Summer/Winter Term</b>
Full	Student has the right to cancel the initial enrollment agreement until 4:00 p.m. of 5 <sup>th</sup> business day excluding Federal and State holidays after the student has been admitted.	Student has the right to cancel the initial enrollment agreement until 4:00 p.m. of 5 <sup>th</sup> business day excluding Federal and State holidays after the student has been admitted
75 Percent	6 to 15 calendar days after the first class.	6 to 15 calendar days after the first class.
No Refund	16 calendar days or more after the first class.	16 calendar days or more after the first class.

### **Student Records**

AOGA maintains permanent educational records on each student as required by state and federal law, partnering organizations, and school management necessity and Veterans records will be maintained for at least 5 years. Students and former students may review and/or obtain a copy of their educational records upon presentation of photo ID, calling in or providing a written request directed to:

### **Headquarters of Main Office**

Angel of God Resource Center, Inc. d/b/a  
Angel of God Academy  
10824 S Halsted Street  
Chicago, IL 60628

### **Completion & Certification**

Successful completion requires a passing grade of the minimum 70% in each course of study, minimum of 90% attendance, and completion of each course of study within the specified time period for the program. Upon successful completion of the program a student will receive a certificate of completion from Angel of God Academy.

Since the goal of the program is achievement of a recognized industry credential, should a student's attendance rate fall below 90%, but achieve one industry recognized certification, they will be considered compliant with the program and will be deemed a successful completion should they exit the program or achieve unsubsidized employment.

To achieve certification, students must pass the relevant vendor-approved examination(s). In order to sit for each certification exam, students are required to twice obtain 80% on the assigned practice exams. Angel of God Academy does not grant professional certification.

Students who pass vendor approved certification exams will receive their certificates directly from the issuing vendors. The student's enrollment agreement provides details on the process for professional certification.

Prior to sitting for an exam, students should utilize all available exam preparation resources. Students will be provided with a variety of tools which may include practice exams, on-site learning labs, workshops, books, exam content guides, online courseware, virtual labs, and mentoring with a learning coach. In addition, many students also find it helpful to form study groups with their peers.

Please note, however, that the use of exam preparation tools does not guarantee a passing score and successful completion of a program of study does not guarantee licensure, certification, employment in a relevant occupation, or transferability to other educational institutions or programs.

## **Appendix 1**

### **SCHOOL STATUS**

Angel of God Academy is accredited. (CARF - Commission on Accreditation of Rehabilitation Facilities)

Angel of God Academy is approved by the Division of Private Business and Vocational Schools of the Illinois Board of Higher Education.

Website: <http://www.angelofgodresourcecenter.org/angel-of-god-academy.html>

### **TRANSFER OF COURSEWORK**

Angel of God Academy courses are not transferable to any other school, college or university.

### **LINKS**

Employment projections data for insurance sales agent and automotive mechanic:

<http://www.bls.gov/ooh/installation-maintenance-and-repair/automotive-body-and-glass-repairers.htm>

<http://www.bls.gov/ooh/sales/insurance-sales-agents.htm>

#### **Application for Insurance License:**

<http://insurance.illinois.gov/producer/ResidentInitialApplication.asp>

<http://www.nipr.com/index.htm>

### **Insurance Licensing Examination Candidate Handbook**

Please review the Insurance Licensing Examination Candidate Handbook. The handbook describes how, when and where to apply for the producer examination.

<https://www.asisvcs.com/publications/pdf/121400.pdf>

**Complaints** from students should be address to the Illinois Board of Higher Education at:

1 N Old State Capitol Plaza,  
Suite 333, Springfield, IL 62701 or  
Website: <http://www.ibhe.org>