



PROVIDENT LEGACY

School of Real Estate

SCHOOL POLICY

NOTICE TO STUDENTS:

If you have any questions or difficulty regarding the course content, please contact our School Director, Issa Musharbash, who will be more than happy to assist you at 201-809-9922 or info@providentlegacyschool.com

ENROLLMENT POLICY:

Provident Legacy School of Real Estate is open to the general public and is licensed by the New Jersey Real Estate Commission (NJREC) to conduct salespersons and brokers pre-licensing courses.

Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA), and requires any special accommodation, must contact the school BEFORE enrolling. Certain accommodations require the New Jersey Real Estate Commission's advance approval and may not be available for all classes.

CLASS TUITION:

Salesperson

Course Fee: \$349.00

Book Fee: \$50.00

Total Tuition: \$399.00

Broker-Salesperson (150 hour Combo)

Course Fee: \$999.00

Book Fee: \$100.00

Total Tuition: \$1099.00

PAYMENT POLICY:

Provident Legacy School of Real Estate accepts Money Orders, Visa and MasterCard and Cash. Personal Checks are not accepted. Full payment is required one week prior to first class session. To pay by credit card, please visit www.providentlegacyschool.com or contact our office at (201) 809-9922.

REFUNDS/TRANSFERS:

In the event of a class cancellation by school, students may transfer at no charge to another class. A student may cancel their enrollment at any time through the close of the business day prior to the class start date and receive a tuition refund less a \$75.00 non-refundable processing fee. Students enrolled in classes which have not yet started may transfer to another class which has not yet started up to the close of business day prior to the start date of the earlier class \$75.00



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each time. All transfers must be arranged through the school's Administrative Office. Book fees are not refundable

EASY OUT CLAUSE:

A student who determines that they may not be eligible for licensure due to their anticipated response to any of the Real Estate Commission's "eight qualifying questions," may withdraw their enrollment and receive a full tuition refund less a \$75.00 non-refundable processing fee provided they notify their instructor and the School's Administrative Office before the beginning of their next class session. In an online class, they must notify the School's Administrative Office before beginning Chapter 1 of class. Once a request is made, our office will print out an activity report to determine the student's eligibility for refund. All book fees are not refundable.

CERTIFICATE OF COMPLETION:

To obtain a Certificate of Course Completion, all students must receive a passing grade on the final examination of at least 70% and attend at least 80% of the class session hours required for the course. A student may take the final examination up to 3 times. In the event the certificate is lost, a duplicate may be obtained from the school by request. An administrative fee of \$25.00 will be charged for the duplicate.

Students may not miss more than 20% (15 hours) of class time. If more than 20% of class time is missed, the class must be started again. All classes start on time. If a student is more than 15 minutes late to class either at the start of after the break, that time will be counted towards the 15 hours stated previously.

RECORD RETENTION:

School records are maintained by the school and are available for a period of at least five (5) years.

FINANCIAL AID:

Financial Aid is not available for courses offered by Provident Legacy School of Real Estate.

STUDENT BEHAVIOR/DISCIPLINARY POLICIES

When taking our educational courses, students are expected to comply with all policies as stated within this notice. Failure to adhere to these policies may invalidate student eligibility for course credit. (These situations will be reviewed on a case by case basis.)

NON-DISCRIMINATION POLICY:



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Provident Legacy School of Real Estate does not discriminate on the basis of race, color, sex, religion, national origin, handicap, or familial status in the establishment of fees, entrance qualifications or standards for successful completion of any course.

Please note that attending Provident Legacy School of Real Estate will not obligate you to become employed with an affiliated Real Estate Broker, nor guarantee you an interview or job with an affiliated Real Estate Broker.

PRIVACY POLICY

Your privacy is important to us. It is our policy NOT to share your information with 3rd party vendors. Your information will solely be used for the purpose of your real estate education and preparation for your licensing exam.

WHAT TO BRING

Students should bring with them a notebook, basic calculator and highlighter.

SMOKING POLICY:

Please note that Provident Legacy School of Real Estate training center is a smoke-free facility. Thank you.

ONLINE CLASS:

In rare cases, such as the COVID-19 pandemic, the state may allow schools to operate salesperson and broker-salesperson classes online. These online courses demand the completion of all the required hours.

Concerning the Eight Qualifying Questions, read below Carefully:

Source: https://www.state.nj.us/dobi/division_rec/licensing/relicexam.htm

RE: License Examinations Procedures

Congratulations on passing your New Jersey pre-licensure education course.

The next step in acquiring a license is to make a reservation to take the State examination for the license you are seeking (salesperson or broker). Instructions on how to make a reservation are contained in the Candidate Guide handbook provided to you by your course instructor. The Candidate Guide can also be accessed by using the link to the website of Assessment Systems, Inc., located in the Real Estate Schools and License Exam Information Section of this web site.



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At the time you take the examination you will be asked to provide responses to certain "screening questions." The questions relate to the qualifications to receive a real estate license prescribed by New Jersey's real estate licensing law, N.J.S.A. 45:15-1 et seq. Among these qualifications are the candidate being over the age of 18 and having a high school diploma or its equivalent on the date of the examination. They also include the candidate's general good character, honesty, trustworthiness and integrity including, **but not limited to**, not having been convicted of forgery, robbery, any theft offense other than shoplifting, criminal conspiracy to defraud, or other like offenses within the five years preceding the application for licensure. See N.J.S.A. 45:15-12.1. **HOWEVER**, convictions for shoplifting or other offenses, or convictions for the offenses mentioned above which occurred more than five years ago, or the loss of a real estate or other professional license for cause **may** constitute grounds for the denial of an application under N.J.S.A. 45:15-9. Consequently, the Commission considers the date and nature of **all convictions** and other indicia of the applicant's character, honesty, trustworthiness and integrity when evaluating an applicant's qualifications for licensure.

The purpose of this Notice is to urge you to carefully read the screening questions and thoroughly consider your responses before you answer the questions.

Should you pass the exam you will be required to sign a form on which your answers to the screening questions will appear. By signing that form you will certify to the Commission that those answers are truthful and accurate. **THAT FORM IS PART OF YOUR APPLICATION FOR A LICENSE.** Providing false information in response to a screening question is grounds for the denial of your application and for the suspension or revocation of any license issued to you, and the imposition of substantial fines. See N.J.S.A. 45:15-17(n).

If you have any questions or doubts about how you should answer one or more of the screening questions, you can call the Commission for guidance at **609-292-7272** between the hours of 8:30 a.m. and 4:30 p.m. Such calls should be made before you take the exam. In general, it is always better to err on the side of disclosure than to answer a question in a way that may raise concerns his or her whether your answers were honest and truthful. In all cases where a passing candidate's response to a screening question does raise a concern about his or her qualifications for licensure, the candidate is given the opportunity to submit a full written explanation of the response.

It cannot be emphasized too strongly that it is in your own best interest to truthfully respond to the license application screening questions. The Commission staff is available to assist you in resolving any uncertainty you may have on how to do so.