

State Education Partner Myths and Facts

Myth: As a NAMB State Education Partner, I have to use national faculty or instructor X exclusively.

Fact: As a NAMB State Education Partner you may use any qualified instructor you choose to teach courses in your state.

Qualified instructors are those instructors that have successfully passed the “Power Up Your Skills” course and have been signed off as to teach the course in question.

Myth: In order for a state instructor to be qualified to teach a course, he/she must teach it ten times.

Fact: In order for a state instructor to teach a course they must complete the following steps:

1. Take and successfully pass the “Power Up Your Skills” course
2. Sit through the course that they wish to teach as a student
3. Co-teach the course they sat through as a student with a qualified State or National instructor and receive a rating of “Good” or better

Steps two and three must be repeated for each course that the instructor desires to teach.

In order to qualify for NAMB National Faculty member status, an instructor will need to teach a course ten times and make a request to become a part of the National Faculty.

Myth: In order to participate in the NAMB State Education Partner program, my state can not have a state education program in place/running concurrently.

Fact: There is nothing in the State Education Partner Agreement that prevents states from running an independent education program in addition to offering NAMB courses.

Several of NAMB's current State Education Partners have a state education program in place. These states use the NAMB course offering to enhance the educational options that the present to the mortgage brokers in their states.

Myth: A State Education Partner may cancel a class at anytime with no repercussions.

Fact: If a State Education Partner makes arrangements for a NAMB National Instructor to come from out of state to teach a course and then the state cancels the course, penalties may be assessed against the state. All cancellations by the State Education Partner will be billed according to the following time schedule:

- a. If a course is canceled at least thirty (30) days prior to the scheduled course, no charges will apply, except for reimbursement of any nonrefundable course-related expenses.
- b. If a course is canceled between 21 and 29 days prior to the scheduled course, the hosting organization (State Partner or company) will be billed 25% of the instructor's teaching fee. The hosting organization will also be responsible for full reimbursement of any nonrefundable course-related expenses.
- c. If a course is canceled between 14 and 20 days prior to the scheduled course, the hosting organization (State Partner or company) will be billed 50% of the instructor's teaching fee and reimbursement of any nonrefundable course-related expenses.
- d. If a course is canceled between seven and 13 days prior to the scheduled course, the hosting organization (State Partner or

company) will be billed 75% of the instructor's teaching fee and reimbursement of any nonrefundable course-related expenses.

- e. If the course is canceled less than seven days prior to the scheduled course, the hosting organization (State Partner or company) will be billed 100% of the instructor's teaching fee and reimbursement of any nonrefundable course related expenses (such as costs involved with the changing of airline tickets).

Myth: As a NAMB State Education Partner, NAMB will make all the arrangements for me when it comes to setting up an educational schedule and selecting instructors to teach the classes

Fact: State Education Partner's are responsible for setting up their own educational course calendar for the upcoming year and for making arrangements to have instructors available to teach the courses.

If a state needs assistance in setting up a course calendar or contacting instructors, they may contact NAMB for assistance, but the primary responsibility for making these arrangements falls to the state.

Myth: If my state is paying for a Power Up Your Skills course, I do not need to notify national on when the course will be taking place or who will be attending the course.

Fact: Even if your state is paying for the Power Up Your Skills course, NAMB must be notified of when the course is taking place. The reason for this is that a Power Up course may not take place 60 days before or after a NAMB Power Up course, if it is in the same region.

States must notify NAMB of who will be attending the Power Up course, regardless of who is paying, because only NAMB Members may take the Power Up course.

Myth: If my state is hosting a Power Up Your Skills Course, that has been arranged through NAMB, my state has no further responsibilities.

Fact: Once your state has made arrangements for a Power Up course, your responsibility does not end there. The state must provide UG with a listing of the students at least two weeks prior to the Power Up date.

Myth: There is no reason for my state to promote NAMB's e-NAMB University, since my state does not receive any benefits from this program.

Fact: State Education Partners receive 60% of the gross revenue for each student from their state who takes an e-NAMB University class. This means that a State Education Partner currently receives \$45 for every member and \$66 for every non-member who takes an e-NAMB University class from their state.
