



STUDENT HANDBOOK

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A Division of CFT

**PLEASE READ THIS HANDBOOK BEFORE USING
YOUR COURSE.**

This course is designed to provide accurate authoritative information relative to the subject matter that is covered. It is understood that A+ Institute is not engaged in offering legal, accounting, or other professional advice. If expert assistance is required, we strongly recommend that the services of competent professionals be sought.

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Mission Statement

To provide a system of quality educational programs and services to those entering the real estate profession and seasoned practitioners by providing reliable, educational, and challenging courses. We approach our activities with a deep sense of purpose and responsibility in accordance with the highest standards of accountability.

Program Objectives

Our **pre-license education** courses are designed to introduce, develop and build basic professional skills by providing training in a broad spectrum of established practices and standards to prepare new licensees to pass the state examination.

Program curricular objectives include:

- Introduction to basic principles and practices of the real estate profession
- Technical proficiency in Real Estate Math, Finance, and Escrow matters
- Awareness and understanding of rules, regulations, license laws, and statutes
- Understanding activities and responsibilities involved in a real estate career
- Regard and respect for ethical and honest practice
- Attention to issues that affect public safety and the environment

Our **continuing education** courses are designed to strengthen the real estate professional's skills by providing established and relative practices and standards. Additionally, we are constantly updating and publishing changes in trends, issues, regulations, and laws, to better serve and protect the public. Program curricular objectives include improving the licensee's:

- Awareness of legal, environmental and other critical changes
- Understanding and/or clarification of misconceptions
- Reduction of possible liability and risk factors
- Respect for ethical and honest practice
- Comprehension of responsibilities and obligations
- Expansion in previously acquired skills
- Introduction and utilization of new skills
- Meet license renewal requirements

MINIMUM SYSTEM REQUIREMENTS:

Operating System: Windows 98/2000/XP

Platform: 486 DX or faster

CD Drive: 4X CD-ROM Drive

RAM: 12MB or Higher

Video Resolution: 800x600 pixels

Video Color Depth: 16-Bit (thousands of colors) or better

Audio Hardware: Soundblaster 16 or compatible

RECOMMENDED SYSTEM REQUIREMENTS:

Operating System: Windows XP

Platform: Pentium 120

CD Drive: 4X CD-ROM Drive

RAM: 128MB

Video Resolution: 800x600 pixels

Video Color Depth: 16-Bit (thousands of colors) or better

Audio Hardware: Soundblaster 16 or compatible

NOTE: Our software is NOT compatible with Apple/Mac/or Windows 95

Syllabus

Admission Policy: Courses offered by A+ Institute are open to all persons whether or not they are licensed real estate agents. No person will be denied admission based solely on race, creed, color, sex, national origin, religion, familial status, or sexual orientation. We strictly adhere to all Equal Opportunity and ADA laws and statutes.

Attendance: All courses by A+ are delivered in CD ROM format and are offered as distance education. Attendance in a classroom is not required nor is it mandatory. Interaction is automatically timed and tracked within the program and will provide an accounting of all time spent in the course. This information is stored in the student transcript record and verification by the Administrator is required before credit or certificate of completion can be granted. Students work at their own pace, however courses are time-sensitive. The student has one year from date of purchase to complete any one course. Courses not completed in one year or less will be considered "abandoned". No credit will be given for these courses. The Administrator may allow exceptions for unusual circumstances or hardship at her discretion. After one year there will be a \$100.00 re-instatement fee for pre-license courses, a \$50.00 re-instatement fee for 30 hour courses and a \$20.00 re-instatement fee for the rest. **Each course is valid ONLY for the purchaser of the course. Transferred courses do not apply. If after 24 months student hasn't completed the course, he/she must purchase a new course and the current course price will be charged.** You will receive your courses with the latest changes and updates. We cannot credit hours taken over the previous 12 month period.

Course Materials: All course materials needed to successfully complete the course are included in your order. Some courses may require the use of a calculator which students must provide themselves. Additionally, all material is the copyright protected property of A+ Institute. **Students receive a one-user license** to use the CD ROM courseware, textbook, or outline and instructions for proper completion and submission. **Duplication or copying of courseware, books, outlines, or any course material is forbidden by law and strictly enforced.**

Instructors: All Instructors have current instructor certificates as required by the State.

Completion Requirements: All students without exception must complete the required number of clock hours, take the final exam (if required), and submit their user files to **A+ School of Real Estate** with the Student Registration form prior to receiving a certificate of completion. It is Mississippi State requirement that no more than 8 hours per day be spent in any one course. We strictly enforce this policy. **No student will be given credit for more than 8 hours per day.**

Cause for Dismissal: A student may be dismissed and terminated by the Administrator or the Instructor for failure to pay tuition, fraud, misrepresentation of identity, cheating, abuse or disruption of the electronic communication options, or damage to any school property, systems, or programs. Dismissed students will not receive certificates or refunds. Dismissed students must apply to the Administrator in writing to be considered for re-admission.

Refund Policy: There will be no refunds once student has received course materials. However, an unused course may be transferred to another individual at the discretion and approval of A+. The transfer **MUST** be completed within one year from date of purchase.

Examinations: Final exams are automatically delivered upon the student's completion of the required number of completed clock hours. You must pass with a score of at least 70% correct. Students are given 3 chances to pass the final exam. **Once you click on the final exam button you cannot leave the computer formore than 10 minutes or you will be logged out from the course. Plan to spend at least an hour and a half on the exam. If you let the system log you out even though you did not answer any questions it will count as a failed exam.**

Copying or reproduction of examinations, questions, answers, or explanations in any manner or form is forbidden and cause for immediate dismissal

Certificates: Certificates are available to students who have paid tuition, provided identification, completed the required course hours, and have passed the final exam. Getting your certificate of completion to you is our top priority. We normally process certificates and mail them out within 24 hours of receiving your user log. The exceptions to normal processing times are weekends and holidays. If we receive your information on Saturday your certificate will be processed and mailed out Monday morning. If you prefer we can fax the certificate to you.

School Records: A+ will maintain student's records for 5 years or longer as required by State law, and students may request duplicate certificates at any time. The information we maintain is: student name, address, date of enrollment, date certificate issued, number of clock hours completed, and examination results, in addition to duplicate course completion certificates. When requested by governing jurisdictions, student records are provided to the Department of Licensing for review and audit.

Trouble Shooting: Technical support is available by telephone, email, or reviewing our **FAQ's** section in this handbook. Students are required to read the FAQs section of this handbook and attempt all applicable instructions to correct any problem **BEFORE** contacting the administrator for technical assistance. Most problems can be solved by reviewing this section. **AFTER** the student has attempted each possible solution, if the problem has not been resolved email us with a full description of the problem. Please include your name, email address, the operating system you are using (i.e. Windows XP), the name of the course you are taking and a description of the problem. If you are receiving an error message, please include the message. This courtesy helps our Tech Support Team.

Student Information

1. Orientation

Students who are using this software for the first time, or taking this course for pre-licensing requirements should read the entire handbook to make their learning experience more pleasant. Learning how to use the software is part of the course. Every course we offer has a brief tutorial on how to navigate through the screens. Be sure to review the tutorial and not skip it. The tutorial is part of the course and just as important as the lessons.

2. Student Progress

Progress Reports are kept automatically on your hard drive. We welcome your comments and suggestions and we encourage all students to contact our instructor and administrators as often as needed.

3. Getting Started:

Before installing your program make sure your computer meets the Minimum requirements. Close all other applications on your computer. Other programs running in the background (especially the internet) has a tendency to affect the performance of the software. In order to get the best performance from your CBT course, you may wish to first remove any unused applications and files from your system. An overloaded system can cause a slower moving presentation, however this does not affect your clock hours or timing.

A. Installation

Insert the CD into your CD ROM drive and close the drive door. Your program should start automatically within 30 seconds. If it does not automatically start **reopen** your CD-ROM drive and close it again OR you can go to the "Start" button in the lower left corner of your screen and select "Run". Select the drive the CD is in (usually D or E) and select "Start".

Another way to start the program is to locate the "My Computer" icon on the desktop and double click it. Then select the icon for the CD in My Computer and double click on it.

B. Student Login Screen

Once the program starts, you will see a "CHECK IN " screen. If you are taking the course for the first time, select NEW STUDENT. You must now register by typing in your HOME PHONE NUMBER with AREA CODE. This is important. You must always type in your home phone number as your password to track your student records and clock hours. Fill in your last name, middle initial (if none put an x) and your first name.

NOTE: It is important you continue to use the same computer until you finish the course. Using different computers will not log all of your hours. The school will not be responsible for your failure to use the same computer.

Subsequent Logons

If you have already registered, select RETURNING STUDENT. Next, type in your HOME PHONE NUMBER. This will take you back to the "bookmark" where you last left off.

C. Navigating:

Simply "click" on the Chapter icon which will look like a "little book". Always begin with Chapter 1. Each chapter will have "arrow" buttons to navigate through the course, and a "Table of Contents" button you can select to either go back to another chapter or exit the course.

Each chapter must be completed IN ORDER before you can view the next chapter. **This is important, please remember this. You cannot go to Chapter 4 until you have completed Chapter 3 etc.**

Most chapters will have quizzes, games, and reviews to help you master the material. After you finish a chapter, the "quiz" and "review" buttons will become "visible" in the Table of Contents section. You may use these buttons to review parts of the course if you need more clock hours upon completing all chapters. (You must not only complete all chapters, but all "required clock hours"). For example, if you are taking a 30 clock hour course, and complete the content in 28 hours, you must review for 2 hours in order to satisfy course requirements.

About Clock Hours: People learn at different rates of speed. What takes an average reader to complete in 30 hours may take someone else 25 hours or 35 hours depending on how they learn. As a general rule of thumb, every 10 pages of material equals 1 clock hour. If you have finished early you must remain in the course, rereading, revisiting quizzes and review sections in order to satisfy the state approved clock hours.

The Ten Minute Rule: This is a built in feature required by the State to ensure the student is interacting with the course and not leaving it on for the required amount of hours, then logging out. You MUST interact with the course at least once every 10 minutes to avoid being logged out of the program. If the program automatically logs you out for non-interaction, you will lose the spent in the course during that session. For example, if you are running the program at work and a customer takes you away from the computer, you MUST log completely out of the program (back to your desktop) to avoid losing the hours spent in the course during that session. This is a State requirement, as well as our number one tech support call. By law, we cannot credit back to you those hours. This is a fail safe built in by the State to prevent cheating.

Table of Contents: IMPORTANT: Use the "Table of Contents" button and then "Exit" button to exit the course. When you exit the course, a "bookmark" will automatically remember where you left off and take you back to that spot the next time you log in.

When you have finished reviewing all the chapters and you have met the minimum time requirement for the course, the "final exam" button will appear on your screen and let you know that you may now take the final exam.

You must pass it to receive a certificate of completion.

Pre-license and Post –License Brokers must score 70% or better on the final exam. After you pass the exam (if required) you will be given directions to email, fax or otherwise send your records to the school

D. To Read and/or Access Your Textbook

Your textbook is a file on your CD. You must have Adobe Acrobat Reader installed on your computer to open and read your textbook file. Adobe Acrobat Reader is FREE and can be easily downloaded by going to their web site <http://www.adobe.com> and selecting the free Acrobat Reader.

To get to the textbook file double click the MY Computer icon on the desktop. **RIGHT** click on the CD drive and select “explore”. Now select your textbook file and open any chapter you wish. Only students who have paid tuition in full and are registered for the course may make a copy of the textbook. **This copy may not be re-copied, duplicated or used for any purpose.**

E. Getting your records to the school

DO NOT MAIL US YOUR CD. THE FILES WE NEED ARE NOT LOCATED ON THE CD, YOUR FILES ARE ON YOUR HARD DRIVE.

For fastest service E-mail your records directly from your computer to admin@aplusnow.com

To email COURSE FILES:

Click on “START” (lower left hand portion of your screen). Then click on My Computer and double click your C: Drive to locate a folder named “A PLUS EXAM RESULTS”. Open this folder and “Select All” and “Send ” to “Mail Recipient” as an email attachment to admin@aplusnow.com

You may also print out these text files and fax to Fax: (800) 375 - 5033

Do NOT open or attempt to print out file named "xtrack" under any conditions. Doing so will result in loss of all of your data.

Be sure to include your name and return address on your Key Disk. Once we have evaluated it and verified tuition payment, your certificate of completion will be faxed or mailed to you. Let us know which you prefer.

F. Receiving Your Certificate

To receive your certificate we must have all of the following:

1. Copy of log, user, and eval files showing you have completed the required number of clock hours for the course.
2. Completed Student Enrollment Form
3. Payment for the course
4. Exam log showing that you successfully passed the final exam

5. Upon verification of the above mentioned items, we will prepare your certificate and mail it out to you within 24 hours (excluding weekends and holidays).

G. FAQ's - Frequently Asked Questions

Anytime you need help, feel free to contact our administrators or instructors. However, please read this section first to quickly answer the most frequently asked questions.

Q. Who can I call if I need help with installation or instructions?

A. Contact:

A+ Real Estate Institute

14525 Newport Highway

Mead, WA 99021

Tech Support: Roberta

roberta@aplusnow.com

Instructor: Dixie Randock

admin@aplusnow.com

Toll Free (866)- 858-7212

Main Headquarters 509- 279- 0235

FAX: (800) 375 – 5033

Q. What if I receive a broken or defective CD?

A. Just call and let us know. Return the broken CD and we will immediately ship you a replacement at no charge.

Q. My program is running slow, or not responding as fast as it should. What should I do?

A. This is our number one tech support call. It is important that you exit out of all other programs (including the internet) before running the course. Next, check your system and see if it meets minimum operating requirements. Make sure the floppy is inserted **BEFORE** inserting the cd. If these do not work, please give our tech support a call.

Q. I need my certificate of completion as soon as possible. What can I do to speed it up?

A. This happens quite often to busy real estate professionals! If you need your certificate right away you can speed things along by calling the administrator and ordering your certificate to be sent overnight or priority mail. You will need a credit card or check by fax to pay for this. It is usually about **\$25.00** and well worth the cost if you need it *fast!*

Q. My CD course will not load on my computer. What do I do?

A. The CD courses are designed to work on one computer and one computer only. If you have previously loaded the the program on another computer, you must go back to that computer to continue the course.

Q. My user name and password I entered earlier are not loaded. What do I do next?

A. CD courses are designed to work on one computer and one computer only. If you have previously loaded the the program on another computer, go back to that computer and re-enter your user name and password.

Q. I logged in to the program and had to leave for more than ten minutes. When I returned I was logged off the course and the program did not give me credit for any hours during that session.

A. Our courses are designed to log you out if you do not interact with the program for more than 10 minutes. This is a fail safe that is required by the state for our programs to have. You **MUST** log completely out of the program to the desktop every time you log out of the course. If you leave the computer for any unexpected reason, it is advisable to log out of the course. We cannot give you credit for lost hours. We try very hard to inform all students of **the 10 minute rule.**

Q. When I try to exit the program an error script appears. What does that mean?

A. There are 2 exit buttons on the program. You must exit completely out of the program to the desktop in order for the program to function properly. The first exit takes you out of the course. The second exit button (it is red on a white screen) takes you out of the program to your desktop. If you simply exit out of one, then take the disk out of the drive, the program is looking for the second file and will show an error script because it cannot find the file. Put the disk back in the computer and exit again. This should fix the problem.

Q. I keep getting a “run time” or “script error” message. What does that mean?

A. These errors are caused from clicking through the program too quickly. The picture files and audio files cannot keep up and fail to load causing the program to crash. This usually happens when a student finishes the course early and clicks through the program to log the required hours. If this happens, log out of the program and sign back on. DO NOT continue to click quickly through the screens.

Q. I believe the answer to the questions asked in the quiz or final exam are incorrect. What should I do?

A. Although every attempt has been made to send you a bug free program, we are human and may have overlooked something. If by chance you should find any errors, please let us know.

Q. My system is running slower than normal, or “locks up” while running the A+ program. What can I do?

A. First of all be sure that you are exited out of ALL programs (including the internet). The programming we use does not interact well with other computer software programs running at the same time. Some computer systems run this CD better than others. CPU and CD ROM speeds will determine its efficiency. If the CD is taking too long to load, you can delete unused programs, large files, etc., OR you can copy the CD to run directly from your hard drive. If you have a slower computer, this solution may increase your access time considerably. This will also help if the screens seem to be running over top of each other

Q. I need more information than the course provides. Where can I find more about a certain topic?

A. Your instructor will provide information within the scope of this course. If you need more in-depth information or information outside the scope of this course, please visit the Student Help Center at <http://www.aplusnow.com> for a great selection of educational and professional resources. You will find expert advice columns, question and answer banks, news, a real estate glossary and links to professional organizations.

A+ Institute CD Troubleshooting for use with Windows 98/2000/XP

If you encounter a problem installing or operating your course, please refer to the Frequently Asked Questions (FAQs) or Trouble shooting section BEFORE calling Tech Support. Most of the common problems can be solved by reading these two sections. This helps our Tech Support team better serve you.

Our programs have proven to be relatively bug free; however, the course works differently from other software programs which is why it is important to read the Student Handbook for navigating the course.

1. If you are having problems viewing the screen

Computer Settings:

Before you begin to use your CD, you may need to change some of your computer settings. These changes will not interrupt how any of your other programs work. Make sure your monitor settings are compatible:

Click your Windows Start button
Select “Settings” and “Control Panel”
Double click the “Display” icon
Click on the “Settings” tab

Under "Color palette":

Click the arrow and select 16 bit or better

Under "Desktop area":

Move the slider to 800 by 600 pixels (1024 by 768 is also okay)

Press the "apply" button, then press "Ok" button to accept the new settings.

2. Volume Settings

Adjust your volume settings especially if you will be using headphones.

From Start button

Go to Programs

Go to Accessories

Select multimedia or entertainment

Adjust volume slider

Make sure your speakers are plugged in and working, or if using headphones, adjust the headphone slider down to low.

Now you are ready to run the program.

3. Program will not load or start automatically

Start up:

The CD should start automatically after being placed in your CD-ROM.

You can also start the program by:

Double clicking on my computer

THEN

Double clicking on the CD icon

DO NOT CLICK MORE THAN ONCE. THE PROGRAM WILL LOAD EVERY TIME YOU CLICK START AND NOT ALLOW YOU TO BOOKMARK OR OPERATE THE PROGRAM. THE PROGRAM WILL BOUNCE BACK AND FORTH BETWEEN ALL THE OPEN COURSES!

Or

Click on Start

Click Run

Click the "Browse" button

Click the down arrow in the "Look in" dialog box

Select the CD drive

Select the START.exe file and press the open button

Press OK

DO NOT CLICK MORE THAN ONCE. THE PROGRAM WILL LOAD EVERY TIME YOU CLICK START AND NOT ALLOW YOU TO BOOKMARK OR OPERATE THE PROGRAM. THE PROGRAM WILL BOUNCE BACK AND FORTH BETWEEN ALL THE OPEN COURSES!

Or

Open Windows Explorer and click on the CD icon. Drag the START icon onto your desktop. This will create a "shortcut" for you. You can now simply click on the START shortcut on your desktop each time you want to study.