



ENROLLMENT AGREEMENT

Name:

Phone:

Email:

Requirements for Receiving Course Credit:	Pay Tuition: Students must register at least 24 hours before the class starts. Tuition for each course must be paid in full at registration to receive package pricing. Students are responsible for all course fees and materials. Attendance Policy: Real Estate, RMLO, Appraisal, and Inspector QE & CE Courses: Full attendance is required to receive credit. Minors are not allowed to accompany parents, family members, or legal guardians to class. Students must engage actively in class discussions & activities. Verify Student ID: Student ID is verified for classroom or ChampionsLive sessions. Exam and Scantron Policy: Students are not allowed to leave with course exams or scantrons. Classroom Conduct: Disruptive behavior will not be tolerated. Champions reserves the right to expel anyone for such behavior without a refund. QE/SAE/ Blended Classroom: Certificates will only be awarded after passing chapter quizzes and the final exam. Quizzes must be graded by the instructor. Certificate copies can be accessed through the Student My Classes Account. QE/SAE/ LIVE & Online: Certificates will only be awarded after passing chapter quizzes and the final exam. Certificate copies can be accessed through the Student My Classes Account.
TREC Compliance:	Real Estate license holders must register using the name on their TREC license. The last name and license number must match TREC's database for credit. Course Limitations: Students cannot repeat the same QE or SAE course within a 2-year period.
Refund, Cancellation Policy, and Fees	Refunds: Courses are refundable within 5 days of purchase, minus a \$20 per course cancellation fee and textbook costs. After this period, courses are non-refundable. A \$35 fee applies to returned checks. Champions holds course completion certificates until payment is received. If Champions cancels a course, students receive a full refund or a credit for future courses. Business Etiquette Course Expiration: Students have one year from the time of purchase to complete the course. After this period, the course expires, and students must re-enroll at full tuition. Tutoring Cancellation: A \$35 cancellation fee applies if cancelled within 3 hours of the scheduled start time. Course Transfers: A \$35 transfer fee applies if a student switches to a different delivery method or course. Additional textbook costs may apply. Recipient Transfers: Courses can be transferred to another recipient with a \$35 transfer fee per course. Both parties must sign a Transfer Agreement Form. Additional textbook costs may apply. Limited to one transfer. Auditing: Students can audit a course for \$25 per day (weekdays/weekends) or \$12.50 per day (evening/morning classes). No course credit is awarded and student dismissed at test time.
Textbooks:	Inclusion and Refund Policy: Textbooks are included in course tuition. Additional textbooks can be purchased separately. There are no refunds on textbooks. Unauthorized reproduction of copyrighted materials is prohibited. Updates and Resale: Champions textbooks may be updated; books older than 90 days (excluding prep) may require a new purchase. Champions is not responsible for reselling textbooks, and resale is prohibited.
Personal Items:	Electronic Devices/ Valuables: Silence cell phones before entering the classroom. Lock cars and secure valuables in the trunk. Champions is not responsible for theft of personal items.
Additional Policies:	Recording and Headphones Prohibited: The use of recording devices, earbuds, and headphones are prohibited in classrooms. Earbuds and headphones are allowed in monitored testing rooms when a student is watching video recordings of missed sessions (Real Estate QE only). Earbuds and headphones are prohibited while testing in the testing room. Copyright Protection: Unauthorized reproduction or distribution of course materials violate federal law. Champions reserves the right to seek legal action. Opt-In for Marketing: By enrolling, students agree to receive marketing communications from Champions School of Real Estate. Dress Code: Clothing should be suitable for a school environment. Revealing, distracting, or offensive clothing is not permitted. Use of Likeness: By attending classes or events at Champions School of Real Estate, you grant permission for any photos or videos taken on campus that include your image or likeness to be used in our promotional materials, both print and digital.
Fitness Determination / Disciplinary Violations:	TREC Fitness Determination: Students can request a fitness determination from TREC before applying for a license if they have any criminal offenses or disciplinary actions. State Disciplinary Violations: Students must inform Champions if they are taking a course to fulfill a state disciplinary violation. Champions is not responsible for incorrect course selection. NMLS Application for Criminal History This application allows individuals with a known criminal history to request a preliminary evaluation of their eligibility for licensure as a Residential Mortgage Loan Originator through the Texas Department of Savings and Mortgage Lending (SML) before applying for a license.
Exam:	Exam Sessions: Exams can be scheduled through the online Student Account via ChampionsLive. Students have two hours to complete the exam. Failure to complete within this time results in an incomplete score. Missing Exam Appointments: The first missed appointment is free. A \$10 fee applies after missing the second scheduled appointment. Rescheduling Exams: Exams can be rescheduled before the scheduled time without incurring a fee.

Real Estate: QE/SAE/CE: A score of **70% or higher** is required to pass and receive credit. All QE & SAE and Inspector QE courses exams are open book/open notes.

Oklahoma RE CE: A score of **75% or higher** is required for CE credit.

Florida RE CE: A score of **80% or higher** is required for the 14-Hour CE course and **70% or higher** for the 28-Hour Reactivation course.

Real Estate QE/SAE: Students who fail the first final exam can retake it at no charge. Failure on the second exam requires retaking the entire course for a \$50 fee. Failure on the third exam allows a free retake of the fourth exam. Failure on the fourth exam requires retaking the entire course at full tuition.

Real Estate QE/SAE: Missing more than 5 hours of class time results in being dropped and moved to the next course offering or a different delivery method (if available) for a \$50 fee.

90-Day Course Completion: Failure to complete make-up coursework and pass the course exam within 90 days from the original course completion date requires paying \$50 to retake the entire QE/SAE course.

Missed Time Make-Up Policy: QE classroom or ChampionsLive students can: Attend a corresponding class session. Watch video recordings of missed sessions (QE only) or pay a \$35 transfer fee to move to a different delivery method.

Make-Up Fee: A \$10 per hour fee applies for missed time. Students must schedule make-up sessions with a counselor.

Missed Time Real Estate CE: For Real Estate CE courses, if a student misses more than 10 minutes of class, they must reschedule the course.

Real Estate Designations/Certifications: Missing any class time results in being dropped. Students must call to reschedule.

PREP Class Policy: The PREP class is valid for free retakes up to **6 months from the date of purchase**. After this period, a new purchase is required. If the PREP book is updated, after 30 days of receiving the first book, students must purchase a new textbook or download the updated PDF. **A \$10 no show fee will be charged if a student does not cancel their in-class prep course at least 24 hours before the course start date.**

RMLO/ Loan Origination: To pass and receive credit for the 20-Hour SAFE and 3-Hour TX SML SAFE course, a student must score **70% or higher** on the final exam. If a student fails exam #1, they have two retake opportunities within 48 hours of class completion. After three failed attempts, they will not receive course credit. Students may re-enroll at a discounted rate of \$144.50 for the 20-Hour SAFE or \$25 for the 3-Hour TX SML SAFE, either in the classroom or through ChampionsLive.

RMLO CE: Passing the final exam with a **70% or higher** is required to obtain credit.

RMLO Student PE & CE: Full attendance is required for all classroom or ChampionsLive. lecture presentations, group discussions, and case study analysis. Missing class time results in being moved to the next RMLO course with a \$35 transfer fee.

RMLO PREP: The PREP class is valid for free retakes for up to 12 months from date of purchase. When 12 months expires, student will be required to purchase the PREP at full price. Prep course is offer ChampionsLIVE only.

Failing National Exam: Candidates must wait 30 calendar days before retaking the test after a failure. After every third failed test, candidates must wait 180 calendar days before retaking the test. NMLS allows requesting a new test enrollment window immediately after failure. but the test cannot be scheduled before the waiting period is satisfied.

Inspection: To pass and receive credit, a student must achieve a score of **70% or higher** for QE and CE courses. Students who fail the first final exam may retake it at no additional cost. If a student fails the second exam, they must retake the entire course. Failing the third exam grants a free retake for the fourth exam, but failing the fourth exam will require retaking the course. There are no fees for retakes.

PREP Class Policy: Please refer to a Career Counselor.

Practicum Policy: Please be prepared to drive to the location where the inspection is. These may or not be conveniently located where you live.

Failing State/National Exam: Additional education is required before retaking the exam after three failures. Please refer to a Career Counselor for additional information. Non-CSRE students pay full tuition.

Appraisal: **Appraisal:** A closed book proctored exam score of **70% or higher** is required to pass and receive credit for Appraisal AQE and ACE courses. Students retaking a AQE course, as a result of not passing the course exam within 90 days, can do so at a 50% discount.

15-HR USPAP: A score of **74% or higher** is required to pass and receive USPAP credit. Students failing the exam may retake it twice at no charge. If the third attempt fails, they must retake the course for \$100.

PREP Class Policy: Please refer to a Career Counselor.

Failing State/National Exam: After three failures, students must complete 15 additional hours of qualifying education. Please refer to a Career Counselor for additional information. An additional fee for the hours will apply.

Policies may change at Champions' discretion. Students are notified via email of significant changes and must review updates. Continuing enrollment after changes constitutes acceptance of the new terms. **I have read and understand the student requirements and school policies:**

Signature: _____

Date: _____

Career Counselor: _____

Date: _____

Updated: 11/21/2025