



GLOBAL'ED Virtual University

410 39th SE, Paris, TX 75462-6610

Phone 903-905-4388 GlobalEdUSA.com Fax 903-905-4387

ONLINE COURSE PROTOCOL

Qualification & Approvals: State Insurance Department's that require provider approvals are identified and disclosed in our registration page. Our insurance department approved online courses fulfill the Pre-Licensing and Continuing Education Requirements established by state Insurance Department Regulators. Documentation to validate such provider and course approvals are made available on our state specific course registration pages.

Online Courses: GlobalED Virtual University is a Multistate Online prelicensing and continuing education provider. Most courses require candidates take each Chapter or Module in sequence and pass a chapter quiz before being allowed to progress to the next chapter. All chapter quizzes must be passed with a minimum score of 70% before being allowed to take a Practice Exam in preparation for their Monitored Final Exam (MFX).

Practice Exams and Exam Sims: GlobalED has firm qualification guidelines before a student may take their MFX. These guidelines are subject to change from time to time but under no circumstance will any student be allowed to take a Monitored Final Exam without first passing at least one practice or simulated exam. GlobalED offers unlimited practice and simulated examination attempts to qualify for the Monitored Final Exam.

SR2 Study Method: GlobalED has developed a proprietary SR2 Study System that it uses for all Prelicense Courses due to its unsurpassed success. The SR2 utilizes the Score Report that is produced after every Practice Exam and Exam Sim to target specific topical content to accelerate exam scores. Students who work with us on how to properly use the SR2 have an over 90% first time pass rate on their state exams. Our net first-time pass rate for all prelicensing exams is 80%. This pass rate is superior to online and classroom pass rates for all commercial and private providers.

Monitored Final Examination (MFX): Most candidates must take and pass a *Monitored* Final Examination with a minimum passing grade of 70%. No Certificate will be issued until such time that each candidate can successfully pass the MFX with a minimum passing grade of 70%. States vary in terms of who may proctor a candidates MFX. Most do require an Affidavit and some states like New York require that Monitors obtain an Approval Document that must be submitted to the provider in addition to an affidavit. **Final Examination are taken online.** Special Requests may be made for a paper examination by contacting GlobalED directly.

Course Expiration: All courses expire upon successful completion or 180 days after enrollment or last log-in date. No Refund shall be payable for expired courses.

Reinstatement Period: If a course expires a student may reinstate within 180 days after course expiration upon payment of the Registration Fee in effect at the time of reinstatement plus any

difference in course price that may exist at the time of reinstatement. Enrollment beyond the reinstatement period shall be at full price.

Course Transfer: A refund calculation shall be performed. The refund due shall be applied as a credit to the new course. If no refund is due, **the full price of the course shall be required less the non-refundable registration fee.**

Same Course Transfers Due to Change in the Licensing Exam: If the student has **not passed the MFX**, the payment of a **new registration fee and any increase in tuition shall be payable.** The student is required to **complete the NEW COURSE** and qualify for the MFX exam in the same manner as a first time registrant.

If the student has passed their MFX and earned a Certificate of Completion but was unable to take the licensing exam due to no available examination dates remaining before the start of the new exam, the registration fee shall be waived. The student will be required to pay a tuition increase (if any) for the new course.

Non-Transferable: Courses are not transferable from one student to another student.

REFUNDS

Candidates who cancel within 7 days of signing the Registration Form but before signing into their course for the first time receives all monies paid with the exception of the **non-refundable registration fee**; the **non-refundable book and shipping costs**; and the **non-refundable Examination Fees**. Thereafter, students have a **Tuition Liability** as of the student's last module completed. The percentage refund is calculated in accordance to the Mini Refund Policy below.

Mini Refund Policy

If Termination Occurs	Institute May Keep
0-15% of the Program	0%
16-30% of the Program	25%
31-45% of the Program	50%
46-60% of the Program	75%
After 60% of the Program	100%

The Online course percentage of the program completed shall be determined by calculating the number of chapter quizzes taken for each module by the number of total learning modules in the course.

Any refund due a candidate shall be paid by the school within **forty-five days** of the date on which the candidate withdraws from the program and makes such written request for a refund. All refund requests must be in writing and sent to the Administration Office with the words REFUND REQUEST in the subject line. Postal mail requests should be addressed to: REFUND REQUEST, 410 39th SE, Paris, TX 75462-6610;. eMail Requests should be sent to: admin@GlobalEdUSA.com. All refunds are payable by check and processed once per month on the third Friday of the month. Refund Checks are mailed to the student's address of record. Any student request for a second refund check

will be assessed a \$50 stop check fee.

Optional State License Examination Fee: **License Examination Fees are Non-Refundable.** See the Examination Fee Policies listed in the New York State Insurance Department Licensing Information Bulletin. You have the option of registering yourself for the Licensing Examination or have Global Education Insurance Institute register and schedule your examination with the appropriate Licensing administrator. We charge a \$16 Non-Refundable Handling Fee for registering students for PSI Examinations. This fee is in addition to the to \$49 non-refundable registration fee charged by PSI Exams, Inc.

The failure of a candidate to immediately notify the Institute Director in writing of the candidate's intent to withdraw may delay a refund of tuition to the candidate. Adherence to the above instructions is deemed to be notification of the Director.