



**MBRCC** Mortgage Broker Regulators'  
Council of Canada

**CCARCH** Conseil canadien des autorités de  
réglementation des courtiers hypothécaires

# MORTGAGE EDUCATION AND ACCREDITATION STANDARDS USER GUIDE



MORTGAGE EDUCATION AND  
ACCREDITATION STANDARDS  
USER GUIDE



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# OVERVIEW

The members of the Mortgage Broker Regulators' Council of Canada (MBRCC) regulate the mortgage brokering industry in our jurisdictions. Individuals and firms in Canada require a licence<sup>1</sup> from a Regulator to be a mortgage agent, or to run a mortgage brokerage. To qualify for a licence, individuals must complete an approved educational program.

Our mandate is to “improve and promote the harmonization of mortgage broker regulatory practices across Canada to serve the public interest.” This focus on harmonization includes having consistent standards for mortgage broker licensing education across jurisdictions.

As a first step, we identified competencies and learning outcomes for mortgage agent and broker<sup>2</sup> licensing courses. These requirements are outlined in the MBRCC's Mortgage Associate and Managing Broker Competencies and Curriculum documents. These competencies outline the topics to be included in mortgage broker licensing courses. These competency documents can be accessed on the MBRCC website.

As the next step, we developed standards for the instructional design, delivery and accreditation of these courses. The standards outline how the content is provided to learners and how the course is accredited for use in Canada.

The standards in this User Guide provide a core set of guidelines for the instructional design, development, delivery and accreditation of mortgage licensing education. Nothing in these standards supersedes legislative and/or regulatory requirements in the relevant jurisdictions.

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<sup>1</sup> License/licensing also includes jurisdictions that have a registration process.

<sup>2</sup> The terms agent and broker are used generally and include all licence categories across the provinces: submortgage broker, associate, salesperson, agent; and broker.



## How Do I Use this User Guide?

This User Guide outlines the standards for designing and delivering mortgage brokering education in Canada. It also has standards for accrediting these courses. There are several audiences who will benefit from this User Guide.

Audience	How to use this document
Individuals who work for a mortgage broker regulator.	Review the standards to gain an overall understanding of what is included. Be familiar with the categories and the additional resources to be able to answer questions from Course Providers and other stakeholders.
Assessors who review mortgage brokering licensing education for accreditation.	Assessors may be independent or work for a regulator. Either way, a thorough understanding of the standards is needed in order to assess updated and new courses. Review the standards on the following pages. Refer to the additional resources below for support.
Course Providers who design courses and submit them for accreditation.	A thorough understanding of the standards is needed to be able to update courses to ensure they remain accredited. Review the standards on the following pages. Refer to the additional resources below for support.



## What Additional Resources are Available?

These resources will help you interpret and apply the standards to mortgage brokering licensing education in Canada.

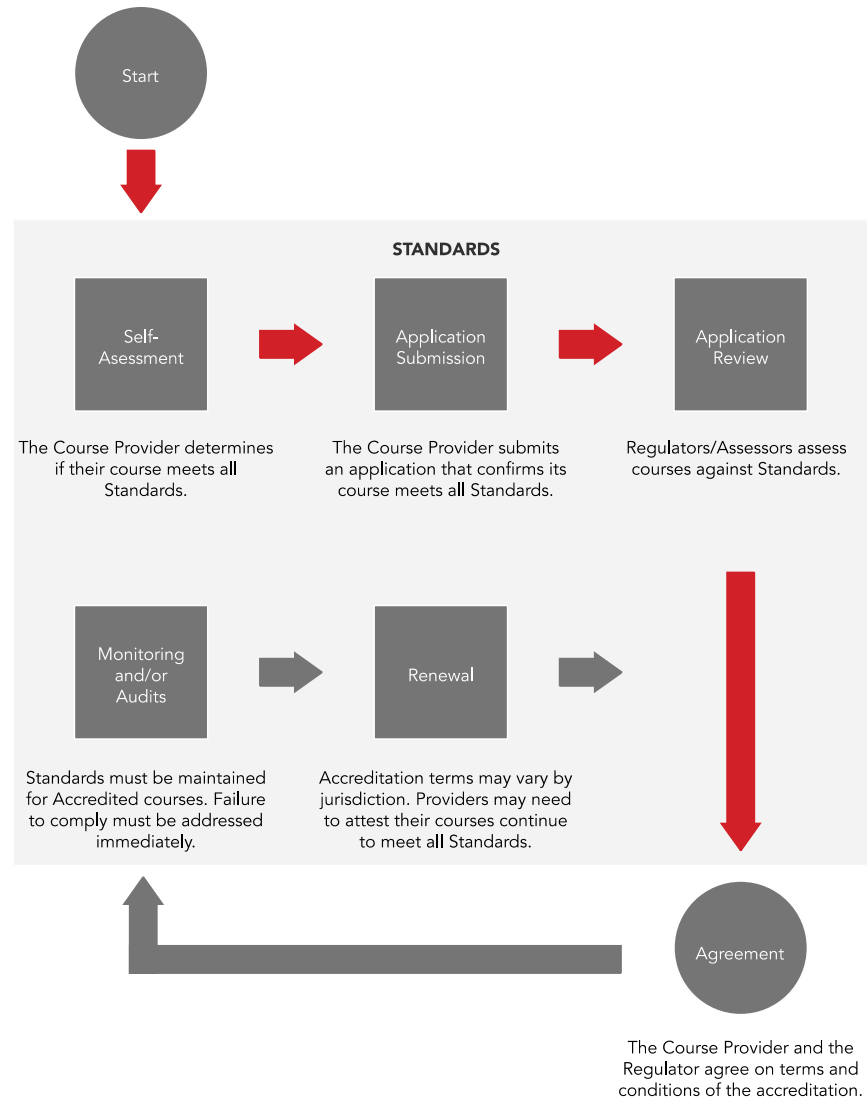
Resource	Description
Mortgage Education and Accreditation Standards Video	<p>This short video provides an overview of the standards and why they were created.</p> <ul style="list-style-type: none"><li>• Assessors and Regulators, access the video in the Members Section of the MBRCC website.</li><li>• Course Providers access the video through their Regulator’s website.</li></ul>
Mortgage Education and Accreditation Standards Checklist	<p>This checklist summarizes all of the standards in this User Guide. Use the checklist format to review a course against the standards. Use this User Guide with the Checklist.</p>
Accreditation Policies and Procedures	<p>This document provides a sample process for course accreditation. If the Regulator in the jurisdiction does not have an established process for accrediting courses, consider following the process outlined in this document.</p>
Training	<p>Initial training on these standards was offered to Regulators and Assessors.</p> <p>For subsequent training, Assessors and Regulators can access the recorded session in the Members Section of the MBRCC website.</p>
FAQ Document	<p>This document outlines common questions about the standards, why they have been created and how to implement them. Here’s how to access the document:</p> <ul style="list-style-type: none"><li>• Assessors and Regulators, access the document in the Members Section of the MBRCC website.</li><li>• Course Providers, access the document through their Regulator’s website.</li></ul>
Contact Person	<p>The contact person for a Regulator can contact the MBRCC Steering Committee Member who represented their jurisdiction when the standards were created.</p> <p>Independent Assessors or Course Providers can talk to their contact at their Regulator for more information.</p>
Glossary	<p>See Appendix A</p>










# Accreditation Process

There are standard steps for accrediting mortgage broker education courses. Some jurisdictions may have a documented and established process; others may not. To create a common understanding, we have created the diagram below, which outlines a high-level process. It identifies where the accreditation, design, delivery and examination standards appear, and how they might be used by different stakeholders.



# Instructional Design, Delivery and Accreditation Standards




Below are the standards for the instructional design and delivery of mortgage broker education courses in Canada, and the accreditation of these courses. They apply to courses for mortgage agents and mortgage brokers.

<b>INFRASTRUCTURE</b> Resources support adult education	<b>COURSE ADMINISTRATION</b> Processes for administering courses, and communication	<b>CURRICULUM / COURSES</b> Course design, materials and delivery	<b>COURSE EXAMS</b> End of course exam asses students' knowledge and skill against competencies and objectives	<b>COURSE RESULTS</b> Processes for tracking and communicating course results
				
Facilities Learning Management System Facilitators Course Funding	Course Marketing Materials Enrollment Learner Profile Records Learner Services Reporting to Regulator	Objectives Course Design Course Materials Delivery In-Course Assessment	Design and Development Exam Administration Scoring Reporting and Interpretation	Learner Completion and Pass Rates Course Evaluation



# STRUCTURE OF A STANDARD

We have identified the following structure for the standards:

2.1	 Guidance	 Threshold	 Documents
<p>Course marketing materials refers to all of a Provider's publicly available, hardcopy and/or online descriptions of information about the course.</p>	<p>Information regarding approved courses must be accurate, honest and comprehensive including descriptions of, for example, target audience, pre-requisites and completion requirements.</p>	<p>Course overviews must indicate:</p> <ul style="list-style-type: none"> <li>target audience</li> <li>pre-requisites</li> <li>duration</li> <li>completion requirements</li> <li>language of instruction</li> <li>licensing education requirements fulfilled by the course for the course</li> </ul> <p>Providers must use only language approved by the Regulator to describe the 'accredited' status of the course.</p>	<ul style="list-style-type: none"> <li>Course overviews and other course advertising materials</li> </ul>
<p>Ethical communication is essential for informed decision-making. In this case, the communication assists prospective learners in selecting a course appropriate for meeting their education goals.</p>	<p>RESOURCES <a href="#">Canadian Code of Advertising Standards</a>   <a href="#">IAB Canada digital advertising guidelines</a></p>		

This statement forms the Standard.

This provides background on why the standard has been included.

This provides additional detail on the standard.

This outlines the measure for each standard.

This outlines what documentation the Course Provider needs to provide to demonstrate the standard has been met.








# What Documentation is Needed for Each Standard?




When submitting a course for accreditation, the Course Provider needs to provide a summary for each group within the standard category (e.g., Instructors is a group within the Infrastructure category). The summaries need to outline how the standards in that category have been met.

In addition, each standard identifies the documentation needed to demonstrate the standard has been met. Mandatory standards require Course Providers to include this documentation with the application.

Mandatory standard requires submission of all documentation

Other standards require documentation to be ready on file and submitted only upon request

1.2 MANDATORY	 Guidance	 Threshold	 Documents
<p>Providers must have a system for managing course administration and delivery. The system must be current, secure, reliable, and scalable. It may be a Learning Management System (LMS) or equivalent system.</p> <p>An LMS or equivalent system allows for efficient and secure:</p> <ul style="list-style-type: none"> <li>Provision of education to all individuals who meet course entry requirements</li> <li>Maintenance, retrieval and reporting of learner and course information</li> </ul>	<p>In general, systems for efficiently and securely managing the provision of education have capabilities for course administration (e.g., enrollment), development, delivery, maintenance, record-keeping and reporting. Specifically, an LMS or equivalent system should support: geographic distribution of audiences; user-friendly interaction for both learners and facilitators; convenient, reliable access (24/7); and secure collection, maintenance and retrieval of information.</p>	<p>Providers use a formal LMS or equivalent system to manage course offerings, including face-to-face and online classroom courses. The LMS or equivalent system should include features which allow Providers to:</p> <ul style="list-style-type: none"> <li>Enrol learners</li> <li>Record learner contact and demographic information</li> <li>Track learner progression through course and programs</li> <li>Record learner exam scores</li> </ul>	<p>Mandatory documentation:</p> <ul style="list-style-type: none"> <li>Detailed description of the features of the Provider's LMS or equivalent system and how it meets the threshold requirements and contributes to effective learning.</li> </ul>

1.5	 Guidance	 Threshold	 Documents
<p>Facilitators must have strong knowledge of the subject matter/course topics as well as be qualified in adult education, specifically teaching and facilitation.</p> <p>Facilitators need to be subject matter experts with the knowledge and skills to teach the course material and to establish credibility with the students. They also need to be able to manage the learning environment to engage adult students and foster and assess learning.</p>	<p>Facilitators may be required to have a valid Mortgage broker license or have taught similar courses elsewhere. They must have experience and/or certification instructing adults.</p>	<p>Facilitators have both:</p> <ul style="list-style-type: none"> <li>A valid mortgage broker license</li> <li>A minimum of 2 years' mortgage brokering experience</li> </ul> <p>Facilitators must have either:</p> <ul style="list-style-type: none"> <li>Completed a course in instructing adults and have a minimum of 2 years' experience teaching or facilitating adults</li> <li>Obtained a Certified Training Professional (CTP) certificate from the Institute for Performance and Learning</li> </ul>	<ul style="list-style-type: none"> <li>Documentation of the facilitator mortgage brokering qualifications</li> <li>Documentation of the facilitator teaching/facilitation qualifications</li> </ul>
<p><b>RESOURCES</b> <a href="#">Institute for Performance and Learning CTP (Certified Training Professional) Handbook</a>   <a href="#">Pike, Robert W. (2003) Creative Training Techniques Handbook: Tips, Tactics, and How-Tos for Delivering Effective Training.</a> Amherst, MA: Human Resource Development Press.</p>			

For the other standards, the Course Provider should have the documentation in their files and available if requested by the Assessor.

If the Assessor reviews the summaries for each standard category and finds there are risks or areas of non-compliance, the Assessor will follow up and ask for more detail. The Course Provider will need to provide the documentation at that time.

Please refer to the Accreditation Policies and Procedures document on the jurisdiction's accreditation process for additional information.





# INFRASTRUCTURE

## FACILITIES

Learning environments must be safe, secure, accessible, of appropriate size, and have appropriate technology to support provision of effective adult education.

### 1.1



Guidance



Threshold



Documents

Learning facilities must meet relevant provincial and/or federal legislative requirements regarding building, fire, health and safety, and accessibility for those with disabilities.

Learning environments must be safe, accessible and appropriate (i.e., reasonably comfortable) for adult learners and facilitators to promote effective learning experiences.

The facility must meet current building standards for the jurisdiction, if any. Standards include fire, health and safety, and accessibility for those with disabilities.

The following minimum provincial and/or federal legislative requirements must be met:

- Fire exits
- Washroom facilities
- Entrances/exits
- Facility's temperature, ventilation and lighting

In addition,

- Seating for all learners should be available

Facility should be equipped with various technologies to support learning

- Workplace Hazardous Materials Information System (WHMIS) certification for staff responsible for supervision of facility
- Provider general liability insurance certificate
- Provider workplace accessibility policy
- Emergency exit plans/postings

RESOURCES [WHMIS](#) | Provincial accessibility laws and standards





# LEARNING MANAGEMENT SYSTEMS

A system for managing the provision of online and in-person education is fundamental for the delivery of courses to large, dispersed audiences. Such a system typically includes capabilities for course administration, development, delivery, maintenance, and record-keeping. The system may be simple or complex, depending on the requirements of the Provider. A software application used to administer learning is called a Learning Management System (LMS).

## 1.2 MANDATORY

Providers must have a system for managing course administration and delivery. The system must be current, secure, reliable, and scalable. It may be a Learning Management System (LMS) or equivalent system.

An LMS or equivalent system allows for efficient and secure:

- Provision of education to all individuals who meet course entry requirements
- Maintenance, retrieval and reporting of learner and course information



Guidance

In general, systems for efficiently and securely managing the provision of education have capabilities for course administration (e.g., enrollment), development, delivery, maintenance, record-keeping and reporting. Specifically, an LMS or equivalent system should support: geographic distribution of audiences; user-friendly interaction for both learners and facilitators; convenient, reliable access (24/7); and secure collection, maintenance and retrieval of information.



Threshold

Providers use a formal LMS or equivalent system to manage course offerings, including face-to-face and online classroom courses. The LMS or equivalent system should include features which allow Providers to:

- Enrol learners
- Record learner contact and demographic information
- Track learner progression through course and programs
- Record learner exam scores



Documents

Mandatory documentation:

- Detailed description of the features of the Provider's LMS or equivalent system and how it meets the threshold requirements and contributes to effective learning.



# FACILITATORS

The facilitation of classroom courses is a significant component of the course and learner success. Facilitators require content and subject matter expertise as well as skills in instruction and facilitation to engage learners and help them attain the desired learning objectives.

## 1.3 MANDATORY



Guidance



Threshold



Documents

Providers must consistently apply clear and transparent guidelines for the selection, training, supervision and evaluation of facilitators.

Facilitators must be appropriately qualified to deliver a course. Clear, transparent, and consistently applied guidelines for the selection, training, supervision, and evaluation of facilitators help ensure an ongoing minimum level of facilitator quality. Published guidelines, including facilitator job descriptions, also contribute to increased awareness of required facilitator competencies and skills among stakeholders (i.e., they help learners assess if the facilitators are meeting the minimum requirements).

Managing the selection, training, supervision, and evaluation of facilitators typically involves clearly defining the specific competencies facilitators are required to possess (e.g., job description), and the methods for orienting, supervising and evaluating facilitators.

Providers must have documented job descriptions for facilitators.

Providers must have documented methods for orienting, supervising, and evaluating facilitators.

Provider staff with appropriate qualifications and experience in education must supervise facilitators.

Providers must produce facilitator schedules, to ensure there are sufficient facilitators available to deliver scheduled courses, before courses start.

Mandatory documentation:

- Facilitator job descriptions
- Provider policies regarding the selection, orientation, supervision and evaluation of facilitators

Additional secondary documentation:

- Facilitator resumes
- Summaries of feedback on facilitators
- Schedules for facilitators
- Qualifications of Provider staff responsible for supervising facilitators

RESOURCES [NMLS Standards of Conduct for Approved Course Providers, 3. Ethical and Legal Standards](#)



## 1.4

Providers must have, and require facilitators to acknowledge and adhere to, a Facilitators Code of Conduct.

Codes of conduct outline values, expectations and responsibilities, which promote appropriate behaviour for members of a defined group.



### Guidance

A facilitator's code of conduct serves to remind facilitators of their role and obligations in delivering effective licensing education. The code should address values such as: disclosure (e.g., of conflicts of interest), professionalism (e.g., avoiding recruiting, soliciting or encouraging business dealings during the course, refraining from sarcasm and criticism), integrity (maintenance of confidentiality), and respect for others (e.g., not discriminating against, or showing favouritism to, learners).



### Threshold

Facilitators must agree to the Course Provider's Facilitators Code of Conduct, and:

- Disclose any perceived and/or real conflicts of interest and 'remove or end' disclosed conflicts
- Take reasonable steps to ensure learner and/or Provider confidentiality
- Be collegial and professional (e.g., avoid sarcasm, criticism, impairment)
- Report inappropriate conduct by learners

Facilitators must NOT:

- Facilitate the same course for more than one Provider
- Recruit, solicit or encourage any business during the facilitation of an approved course (they may indicate the firm for which they work)
- Discriminate against, or show favouritism among, learners



### Documents

- Facilitators Code of Conduct
- Written confirmation from the Provider that all facilitator contracts include signed Facilitators Code of Conduct



## 1.5



### Guidance



### Threshold



### Documents

Facilitators must have strong knowledge of the subject matter/course topics as well as be qualified in adult education, specifically teaching and facilitation.

Facilitators need to be subject matter experts with the knowledge and skills to teach the course material and to establish credibility with the students. They also need to be able to manage the learning environment to engage adult students and foster and assess learning.

Facilitators may be required to have a valid Mortgage broker license or have taught similar courses elsewhere. They must have experience and/or certification instructing adults.

Facilitators have both:

- A valid mortgage broker license
- A minimum of 2 years' mortgage brokering experience

Facilitators must have either:

- Completed a course in instructing adults and have a minimum of 2 years' experience teaching or facilitating adults
- Obtained a Certified Training Professional (CTP) certificate from the Institute for Performance and Learning

- Documentation of the facilitator mortgage brokering qualifications
- Documentation of the facilitator teaching/facilitation qualifications

### RESOURCES

[Institute for Performance and Learning CTP \(Certified Training Professional\) Handbook](#) | [Pike, Robert W. \(2003\) Creative Training Techniques Handbook: Tips, Tactics, and How-Tos for Delivering Effective Training. Amherst, MA: Human Resource Development Press.](#)



## 1.6



### Guidance



### Threshold



### Documents

For online classroom courses, facilitators must be qualified to facilitate online classroom sessions.

Facilitators must be able to manage both the instruction and the technology, in an online setting to effectively instruct students.

Qualifications for online facilitation may include:

- Completing a course in online facilitation
- Having a minimum of 2 years' experience facilitating online

Course Providers may also consider having a course producer work alongside the facilitator during the online classroom session. The producer manages the technology, allowing the facilitator to focus on the content and student engagement.

- Facilitators must hold a certification or have completed course(s) in online instruction.

- Documentation of the facilitator online facilitation qualifications

RESOURCES [Langevin course 'The Virtual Trainer'](#) | [InSync Training 'Virtual Classroom Facilitator Certificate'](#) | [Laborie, K. and Stone, T. \(2015\) \*Interact and Engage\*. Alexandria, VA: ASTD DBA The Association for Talent Development \(ATD\)](#)



# COURSE FUNDING

Programs must be adequately funded to ensure that scheduled offerings may be provided in their entirety.

## 1.7



### Guidance



### Threshold



### Documents

Approved programs must be adequately funded.

Learners enrolled in a course should be able to complete the course or an equivalent course and not be disadvantaged by the discontinuance of the course due to insufficient Provider funding.

Providers should assess forecasts of enrollments and course costs to ensure the financial viability and sustainability of an approved course. Providers may also wish to consider contingency plans for helping enrolled learners find an alternative to the course if it is discontinued due to lack of funding/resources.

- Providers must demonstrate sufficient resources to run the course through current year and/or enrollment cycle.

- Two-year course budget forecast
- Contingency plan for ensuring learners are able to transfer to an equivalent approved course (with the same or alternate Provider) if the course they are currently enrolled in is discontinued





# COURSE ADMINISTRATION

## COURSE MARKETING MATERIALS

Course marketing materials refers to all of a Provider’s publicly available, hardcopy and/or online descriptions of information about the course.

### 2.1



Guidance



Threshold



Documents

Course marketing materials refers to all of a Provider’s publicly available, hardcopy and/or online descriptions of information about the course.

Ethical communication is essential for informed decision-making. In this case, the communication assists prospective learners in selecting a course appropriate for meeting their education goals.

Information regarding approved courses must be accurate, honest and comprehensive including descriptions of, for example, target audience, pre-requisites and completion requirements.

Course overviews must indicate:

- target audience
- pre-requisites
- duration
- completion requirements
- language of instruction
- licensing education requirements fulfilled by the course for the course

Providers must use only language approved by the Regulator to describe the ‘accredited’ status of the course.

- Course overviews and other course advertising materials

RESOURCES [Canadian Code of Advertising Standards](#) | [IAB Canada digital advertising guidelines](#)



# ENROLLMENT

Course marketing materials refers to all of a Provider’s publicly available, hardcopy and/or online descriptions of information about the course.

## 2.2



Guidance



Threshold



Documents

Providers must have enrollment processes which are clear, transparent, fair, easily accessible and that provide for appropriate accommodations for those with disabilities.

Learners must have clear information regarding how to enroll in a course. The information and process for enrollment should be accessible to all learners, including those with disabilities. Accommodations must be available for those with disabilities, in accordance with jurisdictional requirements, so that all potential learners may make informed decisions about enrolling in a course.

Enrollment policies should provide comprehensive information regarding course refunds and cancellations as well as the rights and obligations of the learners and the Provider.

The Provider’s enrollment policy must require learners to adhere to a Learners Code of Conduct (see Standard 2.3).

Accommodations for those with disabilities may include: entrances/exits and washroom facilities that are wheelchair accessible and an option for larger font text for those with vision impairment.

Provider’s policies and procedures must be clearly written in plain language and be available on their website.

Enrollment policies and procedures must accommodate for those with disabilities, as per relevant legislation in the Provider’s jurisdiction(s) of operation.

Provider enrollment policies must require learners to attest to Learners Code of Conduct.

- Enrollment policies, including cancellation and refund policies, rights and obligations of the learner and the Provider
- Accessibility policy outlining accommodations for learners with disabilities

RESOURCES Provincial accessibility laws and standards | Web accessibility standards | Provincial and/or federal human rights codes/acts



## 2.3 MANDATORY

Providers must have a Learners Code of Conduct and require that learners agree to abide by the Learners Code of Conduct upon enrolling in a course.

Codes of conduct outline values, expectations, and responsibilities to promote appropriate behaviour for members of a defined group.



### Guidance

A Learners Code of Conduct serves to remind learners of their role and obligations in completing their licensing education requirement. These codes should address values such as: honesty, integrity, and respect for others (e.g., other learners, the Provider, the Regulator).



### Threshold

The Provider must have, and require learners to acknowledge and adhere to, a Learners Code of Conduct.

The Learners Code of Conduct must require learners to:

- Actively engage in their education and make their best effort to acquire the knowledge and develop the skills as set out by the identified learning outcomes for that course or program
- Conduct themselves with honesty, integrity and respect
- Conduct themselves in a manner that does not undermine the integrity, efficacy and efficiency of any aspect of the Provider's education or the Regulator's duty to ensure that only competent individuals are granted a license



### Documents

Mandatory documentation

- Enrolment policy referencing requirement for learners to adhere to the Learners Code of Conduct
- Learners Code of Conduct



In addition, learners may

- Assist other learners when the assistance provided to them supports their engagement in the learning process and results in their honest acquisition of knowledge and skills
- The learner may proactively acknowledge the Learners Code of Conduct either in writing, by clicking agreement online or some other positive action.

## LEARNER PROFILE

A learner's profile and education goals can impact his or her learning experience and performance in an approved course. It is, therefore, important that only learners that meet the minimum requirements for entry into an approved course enroll.

### 2.4



Guidance



Threshold



Documents

Providers must enroll only learners in an approved course who possess high school education or the equivalent and sufficient proficiency in the language of the course (English or French, as appropriate in the relevant jurisdiction).

Minimum requirements for enrollment help ensure learners are able to reasonably benefit from their education investment and meet their education goals.

Learners must be able to understand the language of instruction for the program and for the conduct of business in the relevant jurisdiction(s).

Providers must have arrangements/partnerships allowing them to meet learner requests for the provision of a course and/or exam in an official language that is not the current language of instruction.

Learners must:

- possess high school education or equivalent
- have sufficient proficiency in the language of instruction
- be of age of majority in the relevant province(s)

Documents confirming education and/or proof of language proficiency must be received by the Provider directly from the issuing body (e.g., directly from the high school, university, evaluating board or other organizations).

- Document to confirm high school education or equivalent to confirm language proficiency  
For examples of acceptable documents confirming education and language proficiency see: [Reca Education Eligibility](#) [OACIQ Regulations](#)
- Document to confirm foreign credentials must be provided by a member of the Alliance of Credential Evaluation Services of Canada



		<p>Providers must be able to arrange for translation of an exam into 'other' official language (not current language of instruction).</p>	<p>(ACESC)</p> <ul style="list-style-type: none"> <li>• Description of arrangements to meet requests for program and/or exam in 'other' official language</li> </ul>
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RESOURCES [RECA English language proficiency](#) | [OACIQ English language proficiency](#) | [RECA High School equivalency](#)



# RECORDS

Providers must maintain accurate, comprehensive, up-to-date and secure records of learner attendance and performance across all course delivery formats. Providers must also maintain records of the development and delivery history of each approved course (including master course plans, accreditation applications and agreements, and course changes/edits). Such records should be kept for a minimum number of years.

## 2.5 MANDATORY



Guidance



Threshold



Documents

Providers must monitor and record learner attendance in approved courses.

Documentation of course participation is essential for public protection and avoidance of credentialing fraud. The requirements of all relevant provincial/federal privacy legislation must be met to ensure confidentiality of personal learner information.

'Attendance' must be clearly defined (e.g., learner must attend all classes in their entirety).

Providers should take steps to ensure learners and facilitators are aware of course attendance policies.

In-person classroom attendance may be monitored by sign-in sheets and observation of in-class participation.

Online attendance can be gauged by active online time including completion of milestone quizzes or exercises which can also be logged automatically.

Providers must have privacy policy and communicate the policy to ensure learners, facilitators and Provider staff are aware of it. This helps ensure proper safeguarding of personal

General record-keeping:

Providers must have written record-keeping policies which detail what records must be kept (e.g., learner course attendance), how long, where, and in what format the records should be maintained.

Records must be maintained:

- in a secure fashion (e.g., available only to those with authorized access, in line with Provider's privacy policy)
- for a minimum number of years, as required by the Provider's regulator (e.g., four years)

Attendance records specifically:

For in-person courses, there must be sign-in sheets and verification of completion of in-course and final assessments.

Mandatory documentation

- Written record-keeping policy
- Provider privacy policy

Secondary documentation

- Course sign-in sheets
- Record of online activity



	learner information. Providers' record-keeping policies and procedures should be documented.	For online courses, there must be verification of active online time and verification of completion of the course and final assessments.	
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RESOURCES [Canadian Privacy Laws: Office of the Privacy Commissioner of Canada](#)



## 2.6 MANDATORY



### Guidance

Providers must provide course graduates with confirmation of course completion in a timely manner.

Course graduates are entitled to documented proof that they have met the requirements for successful completion of a course. Such proof may be part of their professional credentials.

Providers may generate certificates of course completion, congratulatory letters, or other course completion documentation. The documentation should include the name of student, name of course, date of course, and name of Provider.



### Threshold

#### General record-keeping:

Providers must have a written record-keeping policy detailing what records must be kept (e.g., student course completions), how long, where, and in what format the records should be maintained. The policy should include guidelines for reporting course completions in accordance with Provider's privacy policy.

Records must be maintained:

- in a secure fashion (e.g., available only to those with authorized access, in line with Provider's privacy policy)
- for a minimum number of years, as required in the jurisdiction of Provider operation (e.g., four years)

#### Course completion records specifically:

Providers must issue a certificate of completion, congratulatory letter or other document, including the name of the graduate, name of Provider, and course; as well as, the date of successful completion and



### Documents

Mandatory documentation

- Written record-keeping policy, including procedures for reporting course completions
- Sample certificate of completion, congratulatory letter or other document

Secondary documentation

- Written acceptance that Provider will provide Regulator with requested records without delay (if requirement is not specifically included in accreditation agreement/letter)
- Provider privacy policy



		course location (if applicable). Providers must issue confirmation of course completion with 10 business days of course completion (to the graduate and the Regulator).	
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2.7



Guidance



Threshold



Documents

<p>Providers must maintain accurate, up-to-date, comprehensive records regarding the development and delivery of an approved course (including initial detailed course design document and subsequent course updates/changes).</p> <p>Course changes/versions should be clearly tracked to assess/confirm that required competencies continue to be addressed.</p>	<p>A qualified team of reviewers should review courses periodically and any changes should be documented. Regulators should be advised of substantive changes in course methods or coverage of competencies. Course changes include, but are not limited to, content updates, and changes in mode of delivery and/or facilitators.</p>	<p>All course changes must be documented.</p> <p>Changes in regulatory requirements impacting the conduct of mortgage brokering must be addressed in approved courses immediately.</p> <p>Regulator(s) must approve all major course changes prior to implementation. The change and the regulatory approval must be documented in the course record.</p> <p>Course records must be maintained for a minimum number of years according to the Regulator’s record-keeping requirements (e.g., four years).</p>	<ul style="list-style-type: none"> <li>• Initial course design master plan</li> <li>• Summary of course changes</li> <li>• Updated master course plan</li> <li>• Revised course materials</li> </ul>
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# LEARNER SERVICES

## 2.8



### Guidance



### Threshold



### Documents

Providers must address learner requests for assistance with technical issues, learners' subject matter questions, and complaints regarding the provision of the course, in a timely manner.

Issues, such as difficulty completing an enrollment online or lack of clarity about the requirements for completing the course, which may be easily overcome with guidance from the Provider's technical support and/or customer service representatives, should not be deterrents to education. Providing learners with guidance on these types of issues and addressing any of their course-related complaints contributes to a more effective learning experience.

Providers may wish to assign dedicated staff (i.e., 'education specialists', 'customer service representatives', 'complaints managers') responsibility for responding to learner and/or facilitator enquires, using a variety of options (e.g., telephone or online support). Providers must also have a clear and public complaints process to ensure complaints related to the provision of the course are addressed effectively and efficiently.

Provider's contact information, including a telephone number and email address, must be clearly available on the Provider's website and other course marketing materials (e.g., "contact us" or customer service contact information). Provider's described complaints process must be easily accessible. Provider must document all learner (and facilitator) complaints and their resolution. This documentation must be maintained for the minimum number of years required for record-keeping in the jurisdiction of operation (e.g., four years).

- Customer Service policy
- Customer Service Representative (CSR) job descriptions
- Complaints policy and procedures



## REPORTING TO THE REGULATOR

Regulators may monitor the provision of approved courses in a number of ways including: reviewing select course statistics, participating in approved courses, and conducting formal or informal audits of the program.

### 2.9 MANDATORY



#### Guidance

Providers must submit course statistics and reports for each offering of an approved course to the relevant Regulator(s).

Monitoring course statistics ensures an approved course continuously meets its intended purpose and that the Regulator knows the potential number of course and industry entrants, and degree of course difficulty.

Course statistics and reports to be submitted to the Regulator may include:

- Learner demographic data per course
- List of names and marks of learners who completed the course
- Course completion rate (i.e., number of learners who complete the course/total number of learners who enrolled in the course).
- Exam pass rate (i.e., number of learners who pass the exam/total number of learners who write the exam)
- Number of exam rewrites
- Summary of course evaluations
- Planned course changes, if any. Substantial course



#### Threshold

For each course offering, Providers must submit the following within 30 business days of the end of a course.

- Learner demographic data
- List of names and marks of learners who completed the course
- Course completion rate (i.e., number of learners who complete the course/total number of learners who enrolled in the course)
- Exam pass rate (i.e., number of learners who pass the exam/total number of learners who write the exam)
- Number of exam rewrites
- Summary of course evaluations

Providers must provide Regulator with summary of



#### Documents

Mandatory documentation

- Summary course statistics/reports required in threshold
- Notes regarding planned course changes



	<p>changes may require Regulator approval prior to implementing the change</p> <p>Other program and enrollee information, as requested by the Regulator</p>	<p>course changes on an annual basis.</p> <p>All substantial course changes require regulatory approval prior to implementation.</p>	
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## 2.10



### Guidance



### Threshold



### Documents

<p>Providers must allow Regulator representatives entry/access to approved courses and co-operate with Regulator requests to conduct course audits.</p> <p>Regulator participation in approved courses, and announced or unannounced Regulator audits, help ensure courses meet their intended goals, on an ongoing basis.</p>	<p>Providers must:</p> <ul style="list-style-type: none"> <li>allow Regulator staff to attend/access approved courses</li> <li>co-operate with Regulator audits and requests for information, whether during a formal audit or at any other time</li> <li>comply with Regulator requests for corrective action(s) regarding course provision</li> </ul>	<p>Providers must allow Regulator representatives to participate in approved course offering(s), at no cost.</p> <p>Providers must reply to Regulator requests for information as soon as possible.</p>	<ul style="list-style-type: none"> <li>Confirmation of Regulator representative enrollment and participation in approved course</li> <li>Documented responses to Regulator requests for course information</li> </ul>
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## 2.11



### Guidance

Providers must report breaches of their codes of conduct for learners and facilitators to the relevant Regulator(s).

Breaches of codes of conduct may pose licensing suitability or misconduct concerns for the Regulator(s). They may also alert the Regulator(s) that a course examination has been compromised.

The codes of conduct for learners and facilitators, respectively, help ensure that learners and facilitators adhere to all of a Provider's requirements for the provision of effective education (e.g., learner attendance, facilitator qualifications, etc.).

- Providers must conduct thorough and timely reviews of potential breaches of the learner and/or facilitator codes of conduct to ensure the integrity of the education completed by learners.



### Threshold

Providers must report incidents of:

Misrepresentation – e.g., third party impersonates enrolled learner to complete online course or exam for enrolled learner, documents confirming learner high school education or language proficiency are false, facilitator background / qualifications are false.

Cheating – e.g., third party impersonates enrolled learner to complete online course or exam for enrolled learner, learner uses exam 'cheat' notes to complete an exam.

Unprofessionalism – e.g., facilitator recruits, solicits or encourages business dealings with learners during the course, is consistently unprepared for the session (online or in-class), compromises exam integrity.

Disrespectful Interactions – e.g., learners and/or facilitators are disruptive, threatening, and/or impaired during course.



### Documents

- Documented learner and/or facilitator complaints of issues during provision of course
- Other documents confirming any misrepresentations by learners or facilitators
- Facilitator's performance reviews documenting any issues





## CURRICULUM / COURSES

### OBJECTIVES

The course design and delivery are established according to what learners need to learn and be able to do as a result of completing the course. What they learn is outlined in the learning objectives, which form the foundational building blocks. What they should be able to do is outlined in the performance outcome or competencies.

3.1



Guidance



Threshold



Documents

Course performance outcomes must align to the MBRCC competencies.

Performance outcomes which are aligned across comparable courses help promote an adequate standard of competency and performance for mortgage associates and brokers across the country.

The MBRCC competencies for Mortgage Associates and Mortgage Brokers provide a detailed breakdown of the base knowledge and skills needed to be a Mortgage Associate or Mortgage Broker in Canada.

Approved courses include performance outcomes.

- Documentation stating the course performance outcomes and how they map to the MBRCC Competencies

RESOURCES [MBRCC Mortgage Associate Competency and Curriculum – Final Document](#) | [MBRCC Managing Broker Program Competency and Curriculum – Final Document](#)



### 3.2 MANDATORY



Guidance



Threshold



Documents

Learning objectives are documented, are aligned to the performance outcomes/MBRCC Competencies, and clearly identify the appropriate level of learning.

Learning objectives need to cover a range of levels of learning to move from a knowledge and skills based approach, to one that focuses on performance outcomes.

The range of learning as outlined in Bloom's Taxonomy of Learning<sup>3</sup> includes: recall, comprehension, application, analysis, synthesis, evaluation.

There is at least one application level learning outcome for each performance outcome.

Mandatory documentation

- List of learning objectives, outlining alignment to the level of learning

RESOURCES [Mager, R.F. \(1997\) \*Preparing Instructional Objectives: A Critical tool in the development of effective instruction\*. Atlanta, GA: Center for Effective Performance Inc.](#) | [Carliner, Saul. \(2015\) \*Training Design Basics, 2<sup>nd</sup> Edition\*. Alexandria VA: ATD Press.](#)

### 3.3 MANDATORY



Guidance



Threshold



Documents

Learning objectives are written so they can be demonstrated and measured.

To assess learners' learning, objectives include an observable action that describes the outcome.

Objectives are statements describing the:

- Observable outcome for each skill or knowledge required
- Conditions under which the outcome may be

Learning objectives include an observable outcome, condition and standard for each objective at an application, analysis, synthesis or evaluation level.

Mandatory documentation

- List of course objectives

<sup>3</sup> [https://en.wikipedia.org/wiki/Bloom%27s\\_taxonomy](https://en.wikipedia.org/wiki/Bloom%27s_taxonomy)



	<ul style="list-style-type: none"> <li>performed</li> <li>Standards of acceptable performance</li> </ul>		
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RESOURCES [Mager, R.F. \(1997\) \*Preparing Instructional Objectives: A Critical tool in the development of effective instruction\*. Atlanta, GA: Center for Effective Performance Inc.](#) | [Carliner, Saul. \(2015\) \*Training Design Basics, 2<sup>nd</sup> Edition\*. Alexandria VA: ATD Press.](#)

## COURSE DESIGN

The course design includes how the course content is organized. It also outlines the activities and how each activity supports the learning objectives.

### 3.4



Guidance



Threshold



Documents

<p>Course topics are organized logically by performance outcomes and associated learning objectives that correspond to modules and units for ease of learning.</p> <p>People learn by integrating new concepts into existing knowledge and applying meaning to it. Bloom’s Taxonomy<sup>4</sup> provides an approach for structuring content. By presenting new concepts and tasks in a logical way, learners are able to integrate them more easily.</p>	<p>Course design introduces topics following one of these approaches:</p> <ul style="list-style-type: none"> <li>Prerequisite concepts or tasks are learned first</li> <li>Topics are layered to build knowledge in a logical order e.g., more basic concepts or tasks are learned before more complex concepts or tasks</li> <li>Concepts or tasks are covered in a chronological order</li> </ul>	<p>Course outline follows Bloom’s Taxonomy and illustrates the course flow and the underlying logic.</p>	<ul style="list-style-type: none"> <li>Detailed course outline</li> </ul>
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<sup>4</sup> [https://en.wikipedia.org/wiki/Bloom%27s\\_taxonomy](https://en.wikipedia.org/wiki/Bloom%27s_taxonomy)





### 3.5



#### Guidance



#### Threshold



#### Documents

#### Course segmentation and duration supports learner engagement.

Studies have shown that individuals have a peak attention span of 20 minutes<sup>5</sup>. To encourage ongoing engagement, the course design needs to allow for breaks in learning and variety in the type of learning activity.

Interpersonal interaction is one factor that has a significant impact on learner engagement. When there is more opportunity for interpersonal interaction (e.g., face-to-face classroom), courses can be longer because the interactions sustain engagement. When there is little or no interpersonal interaction, courses need to be shorter or have more frequent breaks to sustain engagement.

In addition to increasing engagement, dividing longer elearning courses into shorter courses or modules allows the course Provider to track completion more accurately.

- Classroom courses include a break every 1.5 to 2 hours
- Online classroom courses are a maximum of 1 hour in one sitting
- Elearning courses allow the learner to bookmark their progress
- Elearning courses include the estimated time frame for learners to plan their learning
- All courses include the timeframe learners have to complete the course e.g., 12 months

- Detailed course outline

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<sup>5</sup>Attention Span and Performance Improvement, accessed May 14, 2016 <https://www.trainingindustry.com/blog/blog-entries/attention-span-and-performance-improvement.aspx>.

Clark, R. and Mayer, R. (2008). *E-learning and the science of instruction: Proven guidelines for consumers and designers of multimedia learning*. San Francisco, CA: Wiley Publishing.

Medina, H. (2014). *Brain Rules: 12 Principles for Surviving and Thriving at Work, Home and School*. Seattle, WA: Pear Press.





## 3.6 MANDATORY



Guidance



Threshold



Documents

The course design and activities support the achievement and assessment of learning objectives.

Course objectives, units, and activities are classified according to Bloom's Taxonomy<sup>6</sup>. The course units within each module support a specific learning objective. Each activity within the unit allows learners the opportunity to practice the skill identified in the learning objective and demonstrate mastery. For example, a learning objective that has 'Demonstrate...' would have a role-play as a supporting activity.

By linking each activity to a learning objective, courses are more likely to meet all the objectives while avoiding adding extra content that can detract from learning.

See Appendix B.

Each learning activity directly supports a learning objective.

Mandatory documentation

- Course outline that shows the modules and units linked to specific learning objectives

RESOURCES [Carliner, Saul. \(2015\) \*Training Design Basics, 2<sup>nd</sup> Edition\*. Alexandria VA: ATD Press.](#) | [Mager, R.F. \(1997\) \*Preparing Instructional Objectives: A Critical tool in the development of effective instruction\*. Atlanta, GA: Center for Effective Performance Inc.](#)

<sup>6</sup> [https://en.wikipedia.org/wiki/Bloom%27s\\_taxonomy](https://en.wikipedia.org/wiki/Bloom%27s_taxonomy)



### 3.7



#### Guidance



#### Threshold



#### Documents

Design includes activities that will engage learners and provide them with an opportunity to master the learning concepts.

The course design needs to include a variety of learning activities to support learning at different levels, and to encourage learner engagement and retention. If using elearning, navigation also needs to prevent the learner from skipping ahead or passively advancing through the course, 'forward flow control'.

Activities need to allow learners to experience learning in different ways<sup>7</sup>:

- Concrete experience
- Reflective observation
- Abstract conceptualization
- Active experimentation

For elearning, include an interaction after each main concept is presented. Interactions can include drag and drop activities, answering questions, finding elements on the screen, responding to a question. Learners receive feedback to reinforce concepts, furthering long-term retention. When possible, randomizing the interactivity prevents learners from memorizing answers if they need to repeat an activity. See Appendix B.

Classroom courses have about 30% of the time focused on the facilitator presenting content and about 70% of the time dedicated to learning activities.

Elearning courses have learner interaction for each learning concept.

- Detailed course outline and lesson plans, or storyboard for elearning

RESOURCES [Pike, Robert W. \(2003\) \*Creative Training Techniques Handbook: Tips, Tactics, and How-Tos for Delivering Effective Training\*. Amherst, MA: Human Resource Development Press.](#)

<sup>7</sup> For more information, please see Kolb's Learning Cycle, accessed May 15, 2016 <http://www2.le.ac.uk/departments/gradschool/training/eresources/teaching/theories/kolb>





## 3.8 MANDATORY



Guidance



Threshold



Documents

For online classroom courses, the design includes a variety of interactions to engage learners and provide them with an opportunity to master the learning concepts.

Learner engagement is especially challenging in an online classroom environment. The learners and facilitator cannot see each other to confirm understanding and to determine the level of engagement. In addition, the learner completes the course on their computer or tablet, which allows for distractions such as email. Therefore, the course design needs to include a variety of learning activities to support learning at different levels, and to encourage learner engagement.

Types of interactions include polls, white board, chat, breakout rooms, phone discussion, and video feeds.

A minimum of three technology tools per session (e.g., chat windows, whiteboards, breakout room, and polling).

Mandatory documentation

- Detailed course outline and lesson plans

RESOURCES [Huggett, C. \(2010\) \*Virtual Training Basics\*. Danvers, MA: ASTD Press.](#) | [Laborie, K. and Stone, T. \(2015\) \*Interact and Engage\*. Alexandria, VA: ASTD DBA The Association for Talent Development \(ATD\)](#) | [InSync Training 'Virtual Classroom Facilitator Certificate'](#)



### 3.9



Guidance



Threshold



Documents

For online classroom courses, the design includes a facilitator and producer to facilitate the course.

In an online environment, facilitators need to manage the technology, in addition to teaching content, managing classroom dynamics, and engaging learners. A producer works alongside the facilitator to focus on the technology (e.g., managing polls, responding to chats). This allows the facilitator to focus on the education elements (e.g., teaching content, conducting activities).

A producer could be another course facilitator who is familiar with the technology. It could also be a support person who is familiar with the technology and has been briefed on the course content.

One person to act as facilitator and producer for online classroom courses.

Having a separate producer is optional.

- Course overview that identifies an facilitator and producer who will facilitate the online course
- Lesson plans that include a distinction between the responsibilities of the facilitator and producer

### 3.10



Guidance



Threshold



Documents

Courses must respect Human Rights and accommodate persons with disabilities as set out by the appropriate acts in each jurisdiction.

Equal access is a fundamental principle of education and employment. By ensuring mortgage brokering training is accessible to

An elearning course may identify how "alt-tags" are used by a screen reader, and how learners can turn on closed captions.

Course is compliant with relevant act(s) in their jurisdiction

- Documentation of the Course Provider's policy supporting persons with disabilities and the ways in which the course design and delivery accommodates persons with disabilities
- Documentation of the



all Canadians, the industry is better positioned to serve all mortgage brokering customers.

Course Provider's policy supporting Human Rights

RESOURCES Provincial acts, such as the AODA in Ontario



### 3.11



#### Guidance



#### Threshold



#### Documents

Course evaluations or feedback forms are provided to learners at the end of each course.

A key component of course design is the ability to obtain feedback and evaluate its effectiveness on an ongoing basis. This allows Providers to make adjustments and keep the course aligned to industry requirements.

Evaluation forms typically focus on these areas:

- Facilities
- Content
- Materials
- Facilitator

Course evaluation forms provided to learners at the end of all courses within 1 week of the course concluding.

- Course evaluation form
- Summary of course evaluation forms as requested



## COURSE MATERIALS

Course materials include textbooks, case studies, assignments, etc. Facilitator materials are for face-to-face or online classroom only, and include lesson plans, detailed agendas and presentations.

### 3.12



#### Guidance



#### Threshold



#### Documents

Course materials must follow documented instructional writing and graphic design principles based on training industry best practices.

A documented set of writing and graphic design principles to ensure the quality of the initial and subsequent course material is consistent and follows best practices.

Courses should follow the lead of newspapers that write at a grade 12/13 reading level. This accommodates a variety of learners, including those who have learned English as a second language.

- Graphic design needs to enhance learning by clarifying content or meaning, by illustrating a process, or by making materials visually appealing.

Materials are written using plain business language.

Graphic design principles follow Provider's brand and style guide and leverage graphics and visual design.

- Facilitator materials (e.g., lesson plans, presentations)
- Learner materials (e.g., case studies, reference guides)
- Access to elearning course

RESOURCES [Williams, Robert \(2005\) \*The Non-Designer's Design Book\*. Berkeley, CA: Peachpit Press.](#)



### 3.13 MANDATORY



Guidance



Threshold



Documents

Facilitator materials indicate how to support achievement and the evaluation of learning objectives.

The facilitator needs to have well documented materials outlining how the course is to be facilitated. This helps ensure the course is delivered according to the design and allow learners to practice skills and demonstrate their competency.

An Facilitator Guide typically includes detailed information needed to facilitate the course, support learners and assess learning. It may also include background information related to the course content to provide context.

Facilitator Guide that includes:

- Time estimates for activities
- Instructions to set up major activities
- Sample debrief questions and possible responses for major activities
- Scripting to help with bridges and transitions

Mandatory documentation

- Facilitator Guide

### 3.14



Guidance



Threshold



Documents

Audio, video and visual aids support learning objectives.

Well created, professional visual aids can promote learning, engagement and recall.

Each visual aid is easily understood by the learner and has a direct connection to the concept or message. In contrast, poorly created audio, video and visual aids can distract learners and detract from learning.

All visual aids support learning, and:

- Audio is crisp and easy to hear
- Video images are clear and audio is easy to hear
- Visual aids such as images and graphics are not blurry and adhere to graphic design principles
- Visual aids do not breach copyright laws

- Learner materials
- Access to manual, ebook, emannual, or final elearning course
- Policy outlining approach to copyright



### 3.15



#### Guidance



#### Threshold



#### Documents

For elearning and online classroom courses, the technology functions without technological disruption or network problems.

Courses should run seamlessly and provide a user-friendly experience. Courses that fall short of this run the risk of having a higher non-completion rate, lower evaluation scores, and less competent learners up on completion.

Learners can complete the following without error:

- Find and access the elearning course
- Log into and begin the elearning course on commonly used browsers and operating systems
- Access audio, video and graphics  
If learners have a disability their needs are accommodated differently
- Start, stop and resume course completion with the course remembering where they stopped
- Access the course from multiple devices including computers/laptops, tablets and phones
- Retrieve any test scores and course completion information

Elearning courses can be completed without interruption

- Access to final elearning course hosted on course Provider's server



### 3.16



#### Guidance



#### Threshold



#### Documents

For elearning courses, the navigation is intuitive and supports instructional design principles.

An intuitive, user-friendly navigation and interface allows learners to focus their attention and learning on the course content as opposed to mechanics and navigation.

Intuitive navigation has minimal instructional text upfront. If learners try something they aren't supposed to, they will receive text feedback for further guidance.

- When designing the elearning course, include user acceptance testing early in the process to allow for feedback and redesign.

Minimal to no upfront instructional text about navigation.

Supporting instructional text/feedback when learners try to complete an action they are not supposed to.

- Access to a manual, ebook, emannual, or final elearning course



## DELIVERY

To meet learner needs, courses can be offered through different delivery modalities (e.g., face-to-face classroom, online classroom, and elearning). The instructional design process includes determining the appropriate delivery modality for the course.

Delivery also includes how the facilitator leads classroom courses, drawing on his or her content expertise and facilitation skills to create a learning environment and teach the course content.

### 3.17



Guidance



Threshold



Documents

Course delivery modality supports achievement of learning objectives.

Different delivery modalities provide advantages and have drawbacks for learning. These should be considered in the choice of delivery modality.

Online learning is often more accessible for remote learners. However, it can be challenging to provide learners the opportunity to practice skills, and difficult for facilitators to observe learning. When selecting or determining the delivery modality, consider:

- how well it supports learning objective (e.g., role-play to demonstrate skills)
- how well it accommodates geographically dispersed learners
- how much it minimizes cost
- the compatibility with existing network and systems

Delivery modality allows for activities that meet the learning objectives.

- Course marketing materials that outline the course format and delivery modality



## 3.18 MANDATORY



### Guidance



### Threshold



### Documents

For classroom courses (face-to-face and online), the facilitator facilitates the course as designed.

By facilitating the course as designed, the facilitator ensures learners achieve the learning objectives. By deviating from the course design the facilitator runs the risk that learners will not be competent upon completing the course.

Equipping facilitators to facilitate the course occurs in different ways:

- Onboarding – how the facilitator learns the course material and design
- Resources – the tools and materials the facilitator has to facilitate the course
- Feedback – direct observation and feedback on the facilitator’s performance

See Appendix B.

- Process for onboarding facilitators
- Detailed facilitator materials such as an Facilitator Guide

An unannounced initial audit in the first 6 months and if the first audit reveals no issues, unannounced audits every 2 years after. If the facilitator receives complaints from learners before the next audit, then a further audit prior to the 2 years may be required.

Mandatory documentation

- Onboarding process
- Facilitator materials
- Detailed course outline design documents



### 3.19



#### Guidance



#### Threshold



#### Documents

For classroom courses (face-to-face and online), the facilitator creates an environment conducive to learning.

Course facilitation includes teaching content as well as managing the learning environment. If the environment is uncomfortable, disruptive, or detracts from learning, learners will be less able to learn content.

Facilitators demonstrate these skills when facilitating classroom courses:

- Engage learners
- Foster learning
- Assess learning

Course evaluation forms that include questions on facilitator:

- Knowledge and credibility
- Ability to manage learners and classroom dynamics
- Balance between presenting information and allowing time for practice

Average facilitator scores of 80% or higher over four courses.

- Course evaluation forms

RESOURCES [Pike, Robert W. \(2003\) \*Creative Training Techniques Handbook: Tips, Tactics, and How-Tos for Delivering Effective Training\*. Amherst, MA: Human Resource Development Press.](#)



## IN-COURSE ASSESSMENT

Assessment refers to how learning is assessed during the course. It may include facilitator observation, tests, or interactive activities (e.g., drag and drop) in elearning.

### 3.20 MANDATORY



Guidance



Threshold



Documents

The in-course assessment methods are appropriate to level of learning objectives.

Learning objectives, activities, and assessments are connected and related to the different levels of learning as outlined in Bloom's Taxonomy<sup>8</sup>. Learning objectives are created at different levels to accurately reflect the type of skill needed. Activities support the type of learning objective and allow learners to practice the skill. Assessment allows the learner to demonstrate their competency. Therefore, the demonstration needs to directly support the learning objective.

By pulling the learning objective forward through the activity for practice and the assessment for competency, the learner has a greater likelihood of achieving the performance outcomes and the MBRCC competencies.

The range of learning includes: recall, comprehension, application, analysis, synthesis, evaluation. A learning objective at an application level may begin with 'Demonstrate' and might have a role-play as a supporting activity. The assessment could also be a role-play.

There is at least one application level learning objective and corresponding in-course assessment for each performance outcome.

Mandatory documentation

- Detailed course outline and/or lesson plans.

RESOURCES [Carliner, Saul. \(2015\) \*Training Design Basics, 2<sup>nd</sup> Edition\*. Alexandria VA: ATD Press.](#)

<sup>8</sup> [https://en.wikipedia.org/wiki/Bloom%27s\\_taxonomy](https://en.wikipedia.org/wiki/Bloom%27s_taxonomy)





## COURSE EXAMS

### 4.1 MANDATORY



Guidance



Threshold



Documents

All courses must have a written final examination that complies with the standards in this document.

A written examination provides verifiable evidence of a learner's mastery of competencies.

By written, both online and paper examinations that generate a record of responses are included. The exam format may include: multiple-choice questions; other objective format questions; and/or cases. Other forms of assessment are not precluded.

The Provider submits an examination of sufficient length and quality to meet the standards set out in this document.

Mandatory documentation

- The Provider submits all documentation identified in this document for review by the Regulator or their designated assessor.

RESOURCES ["Standards for Educational and Psychological Testing \(STEP\)" \(2014 edition\)](#) | [Brief introduction to Best Practices](#)





## DESIGN AND DEVELOPMENT

Design and Development standards apply to the process of turning job requirements into competencies, and in turn, converting competencies into an examination that measures competencies with appropriate breadth, depth and cognitive challenge. The processes used should provide a basis for ensuring that the examination is valid.

The standards assume that the MBRCC or its designate identifies the competencies to be tested using well-recognized methods. It is also assumed that the competencies are reviewed and updated at least once every 5 years to ensure that they are current.

### 4.2



#### Guidance



#### Threshold



#### Documents

A test blueprint is created based on the MBRCC competencies that identifies the proportion of the marks/items allocated to each competency.

The correspondence between the competencies required from an educational program and the competencies demonstrated on an exam is the basis for establishing content validity, that is to say, it is the basis for establishing that the exam measures what it purports to measure. Each competency should be tested, at least in part, at the level of learning (i.e., knowledge, understanding, application) that the competency map identifies as appropriate.

The test blueprint plan sets out the blueprint for a cycle of exams that is intended to cover all testable competencies. While every competency is tested on each exam, it often takes several exams (i.e., a cycle) to ensure that all of the detailed competencies are tested at least once. Different forms of an exam may cover different detailed competencies.

A blueprint that demonstrates how all of the competencies will be tested over time.

- A test blueprint plan that identifies the allocation of marks/items to each competency domain and associated level of learning (knowledge, understanding, application, etc.)

RESOURCES [Standards 1.6, 3.1-3.3, 3.11, 14.8-14.10, 14.14](#) | [Simplified example, of a test blueprint](#) | [Slide show of comprehensive test blueprints aggregated over examinations](#)



## 4.3



### Guidance



### Threshold



### Documents

The allocation of exam marks and content to an area of competence is based on: the relative importance of a competency; frequency of usage in practice; and the ability to assess the competency using a written examination.

The competencies demonstrated help establish content validity. Allocating content based on these characteristics ensures that the exam measures both what it purports to measure, and that what it measures is relevant to subsequent practice. This sets the “groundwork” for predictive validation, whether it is actually carried out or not.

A cycle of exams needs to cover all Critical and Important competencies. Not all competencies are equal. Some are more important because of the principles they teach; others take on added importance because they are used constantly; and some cannot be accurately tested on a written examination. So while the MBRCC competency map is the starting point for an exam blueprint, there is an element of judgment involved in creating the blueprint.

Exam blueprints are submitted periodically for review, both prospective and retrospective. The blueprints include the rationale for item allocation.

Critical and Important competencies are tested on each exam with proportionally more weight allocated to Critical competencies.

- Exam blueprints



## 4.4 MANDATORY



### Guidance

All Critical and Important competencies are tested over a defined cycle of exams. A “cycle of exams” are a set of exams with differing questions offered over a defined period of time.

Part of content validity is ensuring sufficiency of coverage over a cycle of exams all significant competencies are tested at an appropriate level of learning. Variation in coverage ensures that learners must study all competencies to succeed on the exam.

Critical competencies should appear on more exams than Important competencies. Within each group of competencies, some sub-competencies will also merit more coverage than others. Over a cycle of 5-10 exams, all testable competencies should be covered. Coverage may be achieved across multiple versions of a single exam and through successive cycles of an exam.

Exam blueprints are submitted periodically for review, both prospectively indicating planned testing of content, and retrospectively to show what actually happened.



### Threshold

Evidence that all testable competencies will be and are assessed.



### Documents

Mandatory documentation

- Exam blueprints – Planned and actual

**RESOURCES** A test blueprint for a set of at least five future exams should show the intention for each exam. A summary chart can be used to show the extent to which each competency will be assessed by the end of the cycle of exams.



## 4.5 MANDATORY



Guidance



Threshold



Documents

Item authors have credentials that demonstrate they are capable of writing meaningful exam items.

Writing questions that are of sufficient quality to be included on a credentialing exam requires subject-matter knowledge to ensure that questions are correct and measure the correct competency. Training on item writing helps ensure questions are fair.

Capability is based on work experience and/or academic preparation, often combined with explicit in-house training on item writing. Credentials like the AMP, documented experience creating related exams, documented work-related experience, certificate from a training program are all desirable.

Resumes of item authors are collected, assessed and retained.

Mandatory documentation

- Proof of capability (e.g., evidence of work experience and academic preparation)

RESOURCES [UNESCO report: Introduction to item writing and the qualifications needed](#)

## 4.6



Guidance



Threshold



Documents

Item authors are trained to write appropriate questions including training on how to avoid common pitfalls.

Test items should only measure the competencies they are designed to measure. Achieving this aim requires training. Subject matter knowledge is necessary but not sufficient as preparation

Ask several people to submit questions and select future writers based on the quality of their submission. An alternative to training and vetting new writers is to engage a company that develops test items commercially.

Creation of at least three, and ideally five, fault-free items, as judged by an independent reviewer.

- Proof of training and meeting the threshold, typically signed-off by the reviewer



for item development.

RESOURCES [Overview of common pitfalls](#) | [UNESCO report: section on item development](#) | [Presentation on Best Practices](#)



## 4.7



### Guidance



### Threshold



### Documents

Questions are developed according to the test blueprint. A knowledgeable independent party reviews the questions and identifies the area of competence without prior knowledge of the item writer's intent. There is a standardized process for resolving disagreements.

Correspondence between item content and the test blueprint is a basic building block of content validity. There is often some subjectivity in assessing the competence that an item addresses. Independent review helps to standardize competence assessment.

A standing committee of independent reviewers can prove helpful, but if the pool of learners is small, a single independent reviewer will suffice. An item can reflect more than one competency. Reviewers must be subject-matter experts to assess competencies examined.

At least 75% agreement in classification of core competencies and at least 60% for secondary.

- Evidence of independent review and report on agreement rate, before and after resolution of differences

RESOURCES [STEP Standards 3.5-3.7](#)



## 4.8



Guidance



Threshold



Documents

**Question quality must be independently reviewed. Quality review includes: item construction and avoidance of biases at a minimum. Where there are a large number of learners, quality review should also include answer accuracy and item difficulty reviews.**

Test items should only measure the competencies they are designed to measure. This review aims to eliminate “construct irrelevant variation” and helps ensure consistency from one exam to the next.

See guidelines from NOCA, CLEAR or other organizations regarding typical faults with objective style questions and apply these to the items developed. Familiarity with item writing is more important than subject matter expertise. There are academic and commercial services available that can be engaged to review question structure and avoidance of bias.

At least one independent reviewer.

- Document (of) the independent review process

RESOURCES [STEP Standards 3.5-3.7, 7.4, 7.12](#)

## 4.9



Guidance



Threshold



Documents

**If an exam is translated, appropriate steps are taken to ensure that the two versions of the exam are comparable.**

Fairness and equality of opportunity dictates that the language of the examination should

A team of bilingual reviewers with subject matter expertise vets the translation. If there are enough learners, then item difficulty is compared across exam sitting. Some differences

Reviewers deem to the two versions of the exam are equivalent in terms of language and structure.

- Documentation of language review prior to the exam
- Comparison of exam results and follow-up action deemed necessary



not disadvantage learners using either of the official languages.

between exam performance are acceptable and expected, but they should not be too large.

RESOURCES [STEP Standards 7.12, 9.1, 9.2, 9.7 and 9.9](#)

## 4.10



### Guidance



### Threshold



### Documents

Questions are pre-tested before they are used in an exam.

This is a final check on item quality that ensures an item measures what it is supposed to measure. This helps ensure reliability, validity and consistent performance over successive exams.

There are three basic methods, which can be combined or used independently in larger jurisdictions:

- Use questions from prior exams with known levels of difficulty
- Put trial questions on each exam that don't count toward the learner score
- Enlist the help of recently qualified professionals to try out the questions on a confidential basis

For smaller jurisdictions where these methods are not practical, we suggest using in-house staff or practicing mortgage brokers to pre-test. Alternatively, you can ask an independent reviewer to

Using an approved method to pre-test.

- Documentation of pre-testing process and results



	assess the difficulty of the item in broad terms (i.e., easy, average, difficult).		
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RESOURCES [STEP Standards 3.7-3.9](#) | [Best Practices and Process for Pre-Testing Exam Items](#)



## 4.11 MANDATORY



### Guidance

Examinations have a sufficient number of scoring opportunities to allow for adequate assessment of competence. Adequate time should be provided to answer these questions.

The number of questions on an exam puts limits on the reliability of the exam. To ensure adequate overall reliability, there must be a sufficient number of questions.

An examination should contain no fewer than 50 distinct questions or scoring opportunities. More are desirable to improve reliability. If there are separately scored exams for different areas of competence, then the aggregate should be at least 50 items and no sub-exam should be less than 25 items. If an exam contains essay or other complex items, scoring opportunities should be counted rather than questions. Two-hours for the completion of 50 questions is adequate in most cases but review the number of incomplete items near the end of the test to check timing adequacy.



### Threshold

A minimum of a 50-item examination for a minimum of a 2-hour period. If additional exam items are included, allow an additional 2 minutes per item to the time allowed to complete the exam.



### Documents

Mandatory documentation

- Exam blueprint and administration instructions.



## 4.12



### Guidance



### Threshold



### Documents

Examinations contain a mix of questions that allow for assessment of learning at different levels and integration of content.

For an exam to be a good indicator of competence on the job, it should contain items that are realistic, assess learning beyond rote memory, and show integration of content that is needed for the job. It should also contain items at differing levels of difficulty to better differentiate among learners.

In addition to stand-alone multiple choice questions, the use of realistic cases as the basis for several multiple choice or short-answer questions is desirable. Cases provide an opportunity to demonstrate integration of knowledge. At least 10%, should require the learner to put together information from more than one detailed competency to determine the correct answer. This also provides an opportunity to increase breadth of coverage without increasing the number of questions. To the extent that calculations are required in the work environment, this should be reflected on the exam.

Document outlining the structure of the exam as part of the post-exam blueprint. The post-exam blueprint should include the number of items based on cases and the number requiring integration of knowledge across multiple competencies.

- Post-exam test blueprint including allocation of marks by type of question as well as competency

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.7](#)



## EXAM ADMINISTRATION

Exam Administration Standards apply to the production and distribution of exams, as well as the practices that surround exam administration including physical setting. These procedures help ensure the integrity of the exam and help ensure that irrelevant issues (e.g., lighting, fraud, failure to understand instructions) do not affect exam results.

### 4.13



#### Guidance



#### Threshold



#### Documents

All persons with access to exam questions have signed non-disclosure agreements (NDAs).

For an exam to be fair and valid, no participant should have prior knowledge of content. “Leaks” or “inadvertent hints” from staff are a known source of bias in testing. Ensuring that staff recognizes the importance of confidentiality is critical.

The main purpose is to foster awareness, so discussion of why the agreement is needed is critical to success. This should include but not be limited to: item authors, editors, reviewers, exam production, exam distribution staff, invigilators and their supervisors, markers, and members of any examination-related work groups.

All persons sign at least a basic non-disclosure agreement.

- Presentation of NDA on request
- Affidavit of compliance prior to the exam

RESOURCES [Example of an NDA for proctors](#)



## 4.14



Guidance



Threshold



Documents

There are formal procedures in place to ensure that exam contents are secure prior to the exam.

Fairness demands that exam contents are secure prior to the exam, especially with regards to individuals who may have a vested interest in exam results.

In principle, only the exam developer should know the exam contents. Apply the 'need to know' principle when considering who can see questions beforehand.

Access to exam contents is limited to those who demonstrably need access.

- Document describing the process used to protect exam questions from both learners and any personnel who do not 'need to know' in advance

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.7](#)

## 4.15



Guidance



Threshold



Documents

There are formal procedures in place to ensure that learner responses are secure following the exam and until the time for filing an appeal has elapsed.

Protection of privacy is a fundamental right of the learner, but in addition, protecting responses helps ensure that exam contents are less readily disclosed.

Practice must be adapted depending upon paper or online storage methods in a way that makes unauthorized access difficult.

Access to exam contents is limited to those who demonstrably need access.

- Document describing the process used to protect exam results from any parties who do not 'need to know' the results
- Document showing the process for destroying the results after the appeal date passes

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.7](#)



## 4.16 MANDATORY



### Guidance



### Threshold



### Documents

There are robust measures in place to prevent dishonesty and safeguard the integrity of exam questions.

These practices are all designed to deter cheating and ensure fairness. The single biggest risk is verifying the identity of the test taker. The second biggest risk is physical methods of cheating (e.g., writing on wrists, hidden cheat sheets, etc.), whether individual or in collusion with other learners.

There should be a standardized set of procedures followed by invigilators and site administrators to minimize the chances of cheating. Best practice also dictates that course facilitators should never invigilate the exam. For online exams, course Providers need to identify online monitoring strategies. At least two forms of the exam should be used to make cheating more difficult.

Sites are secured hours before an exam begins. Learners do not know precisely where they will sit until arrival. At least two forms of the exam are administered.

Mandatory documentation

- Regulators should be informed in advance which documents and tools, both paper and electronic, will be available as a resource for learners during the exam.
- Formal document identifying procedures used to deter cheating

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.7](#)



## 4.17 MANDATORY



### Guidance

The identity of learners who take the end-of-course examination is verified with suitable identification.

Public protection demands that the person taking the exam is the person who will be practicing mortgage brokerage. Identity fraud is one of the most common types of fraud for examinations, whereby an already knowledgeable person takes the exam on the learner's behalf.

Two pieces of ID are recommended for exam sites. At least one of these must be a government-issued photo ID. Quite often, identification is verified at enrollment and the same identification plus another is shown at exam time.



### Threshold

The learner must provide positive proof of their identity.



### Documents

Mandatory documentation if exams are administered in-person

- Ideally, at least one government-issued picture ID to establish identity (e.g., a passport or driver's license) but the proof is at the discretion of the regulator

Mandatory documentation for online exams delivered off-site

- a comparable procedure is often used, which requires the learner to have a working camera on their PC

RESOURCES [Sample exam administration standards](#) | [STEP Standard 8.7](#)



## 4.18



### Guidance



### Threshold



### Documents

Exams are administered in places that are substantively free of noise, poor lighting and other distractions.

Exams must measure only what they are designed to measure and be free of “Construct Irrelevant Variation” (CIV). Noise, poor lighting and other environmental issues are clearly CIV and compromise the fairness of the exam.

There should be a process to avoid or anticipate issues, as well as a reporting process that acknowledges problems after the fact and provides an opportunity for redress.

Exam settings are pre-screened for compliance including verification that no construction or other disruptions are scheduled during exam time.

- Documented procedures for avoiding problems and a standardized process for reporting problems
- Documented process for redress

RESOURCES [STEP Standards 5.2 and 5.4](#)

## 4.19



### Guidance



### Threshold



### Documents

Suitable accommodations are provided for learners with special needs.

Disability acts across Canada provide for equal access to opportunities. In the case of learners with special needs, this may require changes to the examination procedure.

Any provincial acts dealing with accessibility should guide decisions and actions.

Evidence of a reasonable process and its application. Identification of the documents that a learner will be asked to provide to assess eligibility for accommodations.

- Document outlining the Course Provider’s willingness to provide for learners with special needs including the nature of the documentation required to prove a learner has special needs
- Policy documents



RESOURCES [STEP Standards 5.3](#) | Provincial acts, such as the AODA in Ontario



## 4.20



Guidance



Threshold



Documents

Clear instructions are provided prior to the exams that deal with matters like timing, no use of personal electronics, bathroom visits etc.

Informing learners of timing helps them plan their time usage. Matters like bathroom visits ensure that learners can write the exam without unnecessary physical discomfort. Learners should also be asked to leave any personal electronics in a location that is inaccessible during the exam. Consistent policy ensures fairness across exam sites and sessions.

Instructions should prepare learners to take the exam including stating if there is a time warning. Guidance for bathroom visits helps ensure unnecessary disruptions, and if these visits are accompanied, invigilators can prevent some forms of cheating. Similarly, the use of non-sanctioned electronic devices should be explicitly prohibited. Penalties for cheating should be clearly stated in advance.

Invigilator's manual contains adequate instruction to ensure consistent process.

- An invigilator's manual stating the issues to address prior to the exam

RESOURCES [STEP Standard 3.20 and 5.5](#) | [Information on proctoring and administering online and paper/pencil exams](#) | [Sample exam administration standards](#)

## 4.21



Guidance



Threshold



Documents

Learners are able to ask questions about procedure prior to the start of the exam.

This is another strategy for ensuring that learners can focus on the exam itself without

Questions should be limited to procedure. No questions about content.

Invigilator's manual contains adequate instruction to ensure consistent process.

- An invigilator's manual stating answers to FAQs



unnecessary distraction.

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.5 and 3.20](#)



## 4.22



### Guidance



### Threshold



### Documents

Any irregularities occurring before, during, and immediately after the exam session are documented and reported. This includes environmental disturbances, cheating and any other irregularities.

Fairness and minimization of Construct Irrelevant Variation (CIV).

Enough information must be gathered to enable a response. Especially with potential instances of cheating, events must be well documented and any potentially compromised papers should be identified. This can also be productively used to detect ongoing problems with examination processes.

Evidence of a reasonable process and its application including a written policy on cheating provided to learners. Any irregularities should also be reported immediately to the Regulator.

- Policy document including policy for cheating and its consequences. Cheating policy should include issues like invigilator conflict of interest, and more obvious use of inappropriate resources including other learners, invigilators, notes and disallowed electronic devices
- Documented procedures for reporting any irregularities or problems to the Regulator
- A well-defined process for follow-up

RESOURCES [Sample exam administration standards](#) | [STEP Standard 5.2 and 5.6](#)



## SCORING, REPORTING, AND INTERPRETATION

Scoring, Reporting & Interpretation standards ensure that every time the exam is used it consistently measures the right set of competencies in the right way. It also ensures that learners who pose a potential risk to the public through their lack of knowledge will fail the exam. To ensure the learner can take suitable follow-up action, the notification of their performance should also provide them with appropriate guidance on “next steps”.

### 4.23 MANDATORY



#### Guidance



#### Threshold



#### Documents

There is a rigorous well-documented process in place for setting a pass-fail score for the exam and for each area of content.

Cutoff scores (i.e., the score that separates passing and failing papers) must be consistent and they must balance public protection and fairness to learners. The method should be based on the principle that the pass-fail corresponds to the level of competence of a minimally qualified learner.

The cutoff must be based on a score derived from the items correctly answered. There are a number of well-tested methods for setting cutoff scores, most popularly the modified Angoff method.

Evidence of a defensible and consistent process and the rationale for choosing the cutoff score.

Mandatory documentation

- Documentation of the method planned to use to set the pass-fail score for the exam, and if desired, for each major area of competency

RESOURCES [STEP Standards 4.19-4.21](#) | [STEP Standard 5.8](#) | [Sample exam administration standards](#)



## 4.24



Guidance



Threshold



Documents

For multiple choice and other objective style questions, there is a procedure in place to identify and discard questions that are not performing properly.

Reliability in examinations requires that questions should consistently measure what they purport to measure.

Questions that appear fine to an item author may perform quite differently when read by others. Wrong answers that are chosen more often than the right answer, and distractors that are seldom selected, indicate that parts of the question are not functioning well. If there are a substantial number of learners writing the exam (ideally 50 or more), an item discrimination index should also be used to identify faulty items.

Item statistics with proportion correct and proportion choosing each distractor.

- Item statistics including proportion of learners choosing each answer, and if possible, the Item Discrimination Index for each item; Indicate follow-up action on the item prior to re-use if exam questions are “banked”

RESOURCES [STEP Standard 3.9](#)

## 4.25



Guidance



Threshold



Documents

For exams requiring trained markers to evaluate responses, there are procedures in place to ensure that markers are qualified and trained to provide comparable scores for comparable responses.

Marking of essays and short answers has a subjective element. Qualified and trained

Formal training, common marking of sample papers, multiple markers, and performance to a standard are all methods used to reduce subjectivity. Especially for essays, the marker must also have demonstrable subject-

Evidence of an effective process and its application.

- Training materials that describe the process used to standardize marking of test responses
- Evidence of the extent of marker agreement using sample papers



markers can reduce the subjectivity and improve exam reliability.

matter expertise to assess the content.

RESOURCES [STEP Standards 3.14, 3.23, 3.24, 5.8-5.9](#) | [Chapter 15 of UNESCO report](#)

## 4.26



### Guidance



### Threshold



### Documents

For exams requiring trained markers, a sample of exams is independently marked by a second marker to ensure consistency of marking. There is a procedure in place to detect marker 'drift' and to resolve disagreements.

Fairness and reliability of measurement both require that different markers should score the same test response identically.

There are a number of strategies that can be used to ensure consistency of marking for test responses, including multiple independent markers or review of papers by a supervisory marker that helped set the standard. Pre-set tolerance limits for marker disagreement and procedures for resolving discrepancies are desirable.

Evidence of an effective process and its application.

- Document of the process used to ensure standardization in marking across markers and over time including statistical evidence regarding standardization and dispute resolution

RESOURCES [STEP Standards 2.10, 5.8-5.9](#) | [Article on Automated and Human Scoring of Essays](#)



## 4.27



### Guidance

All borderline exams are automatically re-scored to ensure their accuracy. For machine scoring, this means ensuring no possible extraneous causes have caused the learner to fail or to pass.

Fairness requires the exam Provider ensures any borderline failure or borderline pass on the exam is not due to errors of judgment or technical glitches.

For essays, the typical procedure is independent reading and scoring of papers by a supervisory marker. The impact of this additional scoring should be tracked to ensure there is no bias in either the original marking or the re-marking. For machine-scored paper answer sheets, the answer sheets should be reviewed for technical issues like sets of responses off by one spot, consistently light fill-in of boxes, lots of stray pencil marks and more. For online responses, exam Providers should enter “dummy” papers that are pass and fail, then ensure that the scores correspond with what is expected.



### Threshold

All reasonable potential sources of scoring errors should be eliminated.



### Documents

- Document outlining the procedures used on borderline papers and any changes to scores



## 4.28



### Guidance



### Threshold



### Documents

Descriptive statistics are assessed for each test item to ensure that the question performs in a way that enhances the accuracy of competency assessment.

The underlying principles are that the exam questions must demonstrate that the test measures consistently over time (reliability) and that the questions measure what they purport to measure (validity).

Where a sufficient number of learners are tested (e.g., ideally 50 or more), the relationship between performance on that item and the overall test should also be assessed (e.g., item discrimination index). There should be pre-set criteria for excluding an item as part of the exam score.

At minimum, this should include the proportion of learners choosing each option for the question, as well as the proportion of learners that correctly answered the question.

- Document showing the quality of the exam questions using statistical methods (after the exam).

RESOURCES [STEP Standards 1.13, 3.4](#) | [Website on Item Analysis](#) | [Website on Item Analysis](#)



## 4.29



### Guidance



### Threshold



### Documents

Reliability of scores is reported based on best available statistics and notwithstanding the difficulties of small samples. For an objective format test this is likely to be reliability based on internal consistency. For a test requiring markers, this may be inter-grader agreement.

Exam questions should measure performance consistently and accurately over time, as well as demonstrably measuring what they purport to measure.

A number of measures of reliability can be generated with some especially suited to small samples. Monitoring and ensuring reliability is critical for the legal defensibility of exam decisions. Accuracy of scores around the cutoff scores should be a particular focus. The standard error of measurement around any and all cutoff scores should be documented, along with the impact of using that cutoff.

Any reasonable measure of reliability.

- Document outlining the methods, results and any action deemed suitable based on findings

RESOURCES [Paper on Test Reliability](#) | [Article on using Excel for Statistical Analysis](#) | [STEP Standards 2.1-2.6](#)



## 4.30



### Guidance



### Threshold



### Documents

A well-documented process is in place (e.g., anchor items) to ensure that scores are comparable from one exam administration to the next.

Fairness requires that the exam is holding to a constant standard of difficulty over time, so that when a learner writes the exam has no bearing on the assessment of their underlying competence.

The most common procedure is to re-use several items from prior exams and monitor their performance. Comparable performance on these items suggests consistency in standard of preparation. Differences in performance should result in changes to cutoff scores. Overall item difficulty should also be monitored for consistency. A pre-defined range of item difficulties can help the process.

Evidence of an effective process and its application.

- Documentation of procedure used to ensure consistency and its effectiveness including the impact of anchor items on cutoff scores

RESOURCES [STEP Standards 4.10-4.13, 4.17](#)



## 4.31



### Guidance



### Threshold



### Documents

If an exam is administered in more than one language, there is a process in place to ensure that questions are performing in an equivalent manner in both languages.

This ensures that the exam holds to a common standard of competence across language groups.

Comparison of item difficulty for groups of questions (i.e., a content domain) in both language groups is usually effective. Errors of measurement for small samples should be considered in the process. It is also useful to compare the wrong options chosen to identify if a specific option in one language appears misleading, and if it is, then it should be corrected and the learner not penalized. If differences are found in overall difficulty without specific cause like option wording, it is useful to compare the academic attainment of the two groups as an explanation for differences. Consistently more years of schooling prior to writing the exam is an acceptable explanation. If unsure, scrap the question and do not count it on the exam.

Evidence of a reasonable process and its application.

- Documentation of procedure used to ensure consistency and its result; See Standard 1.8

RESOURCES [STEP Standards 9.1-9.3, 9.7, and 9.9](#)





## 4.32



### Guidance



### Threshold



### Documents

There is evidence of content validity based on the item development and review process.

It is essential that the exam measure what it is supposed to measure (validity) and not other things.

Content validity is very likely to be the only form of validity that can be established, especially in regions with small brokerage populations. Documenting that breadth and depth of competency coverage corresponds to the MBRCC competencies and their relative importance is critical to this process. See Standard 1.6.

Evidence demonstrating that exam items correspond to the test blueprint.

- The process used to develop and score the exam demonstrating that the breadth and depth of MBRCC competencies is adequately assessed to ensure content validity
- Document outlining the process and outcomes

RESOURCES [Website on Validity Evidence](#) | [See STEP Standard 1.6, 1.8, 13.3, 14.8-14.10](#)



## 4.33 MANDATORY



### Guidance



### Threshold



### Documents

There is a periodic review to insure there are no unfair impediments to exam success, such as insufficient reading time for learners taking the exam in a second language, physical disruptions in some locations, etc.

It is essential that the exam measure what it is supposed to measure (validity) and not other things. The focus of this standard is ensuring that irrelevant factors are not affecting the assessment of competence.

With Canadian demographics, insufficient reading time for learners taking the exam in a second language can turn a content exam into a test of reading speed. A good way to track this is to look at the number of incomplete or missing items in the last 20% of the exam. A follow-up survey sent anonymously to learners asking about things like reading time is helpful. Because the anonymity, a survey allows you to ask about language skills and country of secondary education, as well as other potential influencers. Regulators may want to periodically audit these reviews.

A thorough review is conducted at regular intervals, as requested by the regulator. The time between reviews should not exceed three years.

Mandatory documentation

- Documentation of review plans, review execution, findings, and corrective action

RESOURCES [ETS Guidelines for Fairness Review of Assessments](#) | [STEP Standards 3.18, 7.10, 12.19, 13.18](#)



## 4.34



Guidance



Threshold



Documents

Every learner receives timely notification of whether they passed or failed the exam. The notification to learners tells them how to interpret their scores. In the case of failing learners, it provides them with possible remedial actions.

Learners must be informed of their status. They should also understand how they performed and what this means.

The outcome (pass/fail) must be unequivocal. Next steps should also be clear. Notification sent to failing learners must balance over-interpretation of scores against the need to suggest remedial action in the event of a failure. This is a bit of a balancing act. There are good examples available from other professional organizations.

Learner notification should be provided no longer than one month from the time of sitting the exam. If the exam is delivered online, a much shorter period is appropriate. The Provider should strive to provide notification as quickly as possible.

- Sample passing and failing notification
- Policy for planned timing of notification

RESOURCES [CFA explanation of test results](#) | [STEP Standard 1.10, 4.3, 4.5, 5.10, 8.10](#)

## 4.35



Guidance



Threshold



Documents

There is a process in place for failing learners to appeal their score and for their performance to be reviewed by an impartial party if the exam is not objectively scored

Fairness to learners.

Such reviews only make sense if exams are not objectively scored. A fee for a review is recommended to avoid frivolous reviews.

Evidence of a fair and impartial review process in theory and practice.

- Document of the appeal process and the associated review process, if applicable

RESOURCES [STEP Standard 8.13](#)





## 4.36



### Guidance



### Threshold



### Documents

The exam Provider develops and maintains documentation that identifies their adherence to these guidelines in terms of both processes and outcomes.

Transparency of standards and practices.

Organizing documentation according to these standards will make information easy to find and limit documentation to the necessary. See Standard 4.1.

Creation of a virtual test manual consisting of the documentation required addressing these standards. This can be electronic and built using hypertext links to avoid duplication. The comprehensive documentation should be available for review based upon a time interval specified by the regulator.

- Document outlining the exam Provider's processes and outcomes and how they meet the guidelines

RESOURCES [STEP Standards 6.1-6.5, 6.11, 6.13, 11.5](#)





# COURSE RESULTS

## LEARNER COMPLETION AND PASS RATES

Scoring, Reporting & Interpretation standards ensure that every time the exam is used it consistently measures the right set of competencies in the right way. It also ensures that learners who pose a potential risk to the public through their lack of knowledge will fail the exam. To ensure the learner can take suitable follow-up action, the notification of their performance should also provide them with appropriate guidance on “next steps”.

### 5.1



#### Guidance



#### Threshold



#### Documents

Providers must review course completion and pass rates for each offering of an approved program.

Monitoring course statistics helps ensure an approved course continues to meet the required minimum level of quality on an ongoing basis. Any noted deviations from expected completion and/or pass rates can then be addressed on a timely basis.

Course completion rate is the number of learners who complete the course/total number of learners who enrolled in the course.

Exam pass rate is the number of learners who pass the exam/total number of learners who write the exam.

For each offering of an approved course, Providers must maintain records of learner enrollments, completion and pass rates.

Plans to address any noted deviations from expected completion and/or pass rates must be documented.




For each course offering:

- Completion and pass rates
- List of learner enrollees, completes and incompletes
- Plans to address any noted deviations in completion and pass rates



# LEARNER SATISFACTION – COURSE EVALUATION

Course evaluations provide valuable feedback from learners regarding: relevance of course learning objectives, organization of content, opportunity to apply learning, variety of learning activities, appropriateness of facilities (if applicable), effectiveness of facilitators (if applicable), and the overall effectiveness of the course in helping to prepare individuals for work as mortgage associates or brokers. This allows course Providers to make adjustments and keep the course aligned to industry requirements.

5.2 MANDATORY	 Guidance	 Threshold	 Documents
<p>Providers, not facilitators, must collect, analyze and address course feedback from learners.</p> <p>Approved courses must achieve their stated objectives on an ongoing basis. Monitoring and documenting feedback from learners in each course offering allows for continuous assessment of the quality of the education being provided and identification and implementation of course enhancements.</p>	<p>Providers should have processes for collecting, assessing and incorporating course feedback from learners. Facilitators should not handle evaluations.</p> <p>Course feedback from learners must be collected in a manner that is consistent across cohorts and appropriate for the delivery format.</p> <p>Providers should also have a process for communicating feedback to course developers and facilitators for their consideration and action.</p>	<p>Provider must:</p> <ul style="list-style-type: none"> <li>• Use a standard form to collect course evaluation information across each offering of the course</li> <li>• Request a course evaluation from each learner, in each course offering, collecting evaluation forms from a minimum of 30% of learners or 10 forms (whichever results in the greater number of forms) for each course</li> <li>• Collect course feedback from learners prior to learners receiving their exam marks. Online surveys include one reminder to complete the survey within the next</li> </ul>	<p>Mandatory documentation</p> <ul style="list-style-type: none"> <li>• Copy of evaluation form(s)</li> <li>• Summary of evaluations for each approved course</li> <li>• Any notes regarding Provider action/planned action in response to course feedback</li> </ul>



		<p>three days. After the three days, the exam marks may be released</p> <ul style="list-style-type: none"> <li>• Summarize and maintain record of evaluation results for each offering of the course</li> <li>• Outline how feedback will be addressed/incorporated in the course</li> </ul>	
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## RESOURCES

Evaluation form may include:

- Relevance of course learning objectives
- Organization of content
- Opportunity to apply learning
- Variety of learning activities
- Appropriateness of facilities (if applicable)
- Effectiveness of instructors (if applicable)

Overall effectiveness of the course in helping to prepare individuals for work as mortgage associates or brokers.



## APPENDIX A: GLOSSARY

Term	Definition
Abstract conceptualization	One of David Kolb's learning stages in which the learner conceptualizes to identify new ideas, or modify an existing idea.
Active experimentation	One of David Kolb's learning stages in which the learner applies what has been learned.
Alt-tags	A common shorthand term for the ALT attribute within an IMG tag. Alt tags are used in elearning to define images for learners with accessibility needs.
Angoff method	A widely used standard-setting approach in test development. A study that test developers use to determine the passing percentage for a test. The passing grade of a test can't be decided arbitrarily; it must be justified with empirical data.
Bloom's Taxonomy of learning	A set of three models (cognitive, affective, sensory) used to classify educational learning objectives into levels of complexity and specificity.
Competency	The skill an individual needs to be proficient in their role.
Concrete experience	One of David Kolb's learning stages in which the learner does something or has an experience.
Condition	In learning objectives, the condition (if any) under which the performance is to occur. For example, Using a recipe, the learner will bake a cake.
Construct irrelevant variation (CIV)	Variables that can affect test scores. For example, a test measures long division among individuals over 70 years of age. The test is conducted in a dimly lit room. Individuals make mistakes because they confuse numbers in the dim light.



Term	Definition
Content validity	An exam measures what it is intended to measure as opposed to something else.
Course producer	An individual who works alongside a facilitator to lead an online classroom session. The producer manages the technology allowing the facilitator to manage the course content and attend to the learners.
Delivery modality	The way a course is offered. For example, face-to-face classroom, online classroom, elearning.
Elearning course	Also called 'asynchronous learning', this is when learners learn independently using technology. There is no facilitator. The learner controls the pace of learning.
Exam reliability	Exam measures consistently over time.
Fault-free item	A correct exam question that is without fault.
Forward flow control	A design used in elearning that controls how the learner advances in the course. For example, a learner cannot advance to a higher or more advanced level or topic until the current level or topic is completed.
Inter-grader agreement	Agreement between individuals who mark exams on how to grade questions to increase consistency.
Item discrimination index	The degree to which students with high overall exam scores also got a particular item correct. It is often referred to as Item Effect, since it is an index of an item's effectiveness at discriminating those who know the content from those who do not.
Learner profile	The make-up of a typical learner. May include information such as age, language skills, education and work experience.
Learning Management System	A software application for the administration, documentation, tracking, reporting and delivery of courses.



Term	Definition
Learning objective	A description of what a learner will know after completing a course.
Online classroom	Also called 'synchronous learning', this is a classroom session led by a facilitator. Learners and facilitator 'meet' at the same time virtually through technology. WebEx and Adobe Connect are common platforms to host online classroom sessions.
Performance outcome	A description of what a learner will be able to <u>do</u> after completing a course. May also be called competencies.
Predictive validation	The extent to which a score on a scale or test predicts scores on some criterion measure.
Reflective observation	One of David Kolb's learning stages in which the learner observes, reviews information and reflects on an experience.
Screen reader	A software program that allows blind or visually impaired users to read the text that is displayed on the computer screen with a speech synthesizer or braille display.



# APPENDIX B: COURSE DELIVERY MODALITY

**Overview** Use this table to help select the best Course Delivery Modality.

	On-demand learning		Real-time learning with peers	
	eLearning (computer/tablet/phone)	Performance support	Face-to-face Classroom	Online Classroom
<b>Useful for</b>	Knowledge-based content Systems practice (computer only) Content that is not sensitive (mobile only)	Materials required on an ongoing basis to support performance	Learning through peer discussion Safe practice synthesizing and applying what has been learned	Providing a reasonable substitute for the classroom experience / benefits when learners are dispersed
<b>Benefits</b>				
Provides extensive opportunities for peer discussion/practice	-	-	☐	☐
Provides immediate access to a knowledgeable expert to answer questions	-	-	☐	☐
Can accommodate a large audience at the same time		☐	-	-
Can accommodate a dispersed audience	☐	☐	-	☐
Is available 24/7	☐	☐	-	-
<b>Development considerations</b>				
Time to develop	Medium - High*	Low - Medium**	Medium	Medium
Costs	Medium - High*	Low - Medium**	Medium	Medium
Resources required	Low - Medium*	Low - Medium**	Medium	Medium
Time to update	Low - Medium*	Low - Medium**	Low	Low

\*Based on tool and complexity (audio, branching scenarios, etc.)



\*\*Based on format (paper-based, hyperlinked electronic document, video, etc.)



# Design Ideas

Once you have chosen your delivery modality and methodology, use the following two tables to uncover the best practices.

## elearning (computer, tablet, phone)

- Start with a big bang that encourages engagement
- Make units of content as targeted and concise as possible
- Use activities, videos and other engaging options instead of text-heavy screens
- Use storytelling to engage learners emotionally
- Include frequent knowledge checks
- Use real scenarios to simulate work situations
- Ensure there is sufficient practice as well as interactivity
- Provide options for how learners learn (e.g., “Watch this video” OR “Read this post”)
- Provide options for what experienced learners learn (e.g., “Complete the 5 topics in this module that are most relevant to you”)

### Within the platform housing the elearning:

- Provide social interaction through online discussion (e.g., tweets, posts, blogs, forums) and offline practice (e.g., interviewing peers, guided observation/practice)
- Provide opportunities for learners to share knowledge (e.g., resource sharing, peer question-and-answer)
- Use badging and leaderboards to reward completion of learning and key behaviours (e.g., collaboration)
- Provide opportunities for learners to curate knowledge (e.g., liking a post)

## Performance support

- Think beyond paper – leverage video, screen recordings, handwriting animation, etc.
- Include additional content for continuous learning (e.g., articles, blogs, news items)

## Face-to-face and Online Classroom

- Start with a big bang that encourages engagement
- Provide supporting knowledge-based pieces as pre-requisites
- Use activities, videos and other engaging options in place of text-heavy screens or dense presentations
- Use storytelling to engage learners emotionally
- Take advantage of technology (e.g., electronic handouts, online polls, etc.)
- Include frequent knowledge checks
- Provide opportunities for learners to reflect on their experience and knowledge about the topic covered
- Ensure there is sufficient practice as well as interactivity
- Make units of content as targeted and small as possible
- Provide social interaction through breakouts, group discussion, etc.
- Provide options for what experienced learners learn
- Decide if you will turn an Online Classroom into a recorded presentation and design accordingly (e.g., avoid easily-outdated content)
- Include action planning/next steps exercises that feed into sustainment strategy
- Provide opportunities for learners to share knowledge (e.g., peer sharing of best practices)



# APPENDIX C: LEARNING ACTIVITY AND FORMAT

**Overview** Once you have your delivery modality, use this table to select the best learning activity and format.

	Role plays	Case studies	Recorded presentations	Quick reference	Virtual collaboration	Articles/White papers/ eBooks	Game-based learning	Videos
<b>Useful for</b>	Learning application to real-world challenges	Learning application to real-world challenges	Access to key SMEs Session archives for learners who were not present Stable and enduring content	Activities that are infrequent or complex Processes or procedures with multiple steps and a high need for accuracy and consistency	Creates community among dispersed learners Encourages informal learning — learners learn from each other	Complex, nuanced topics that are both art and science	Learning application to real-world challenges	Demonstrating how to do something Access to key SMEs Creating a sense of belonging, especially for remote learners
<b>Benefits</b>								
Personalization of delivery	–	–	–	–	□	–	□	–
Opportunities for learner to shape content	□	–	–	–	□	–	–	–
Useful as performance support	–	–	–	□	□	–	–	□
Experiential learning	□	□	–	–	□	–	□	–
High interactivity	□	□	–	–	□	–	□	–
High degree of practice	□	□	–	–	–	–	□	–
Opportunity for micro-learning	□	–	□	□	□	–	–	□
<b>Development considerations</b>								
Time to develop	Low - Medium*	Low - Medium*	Medium	Low - Medium*	Low – High**	Low - Medium*	High	Low - Medium***



Costs	Low - Medium*	Low - Medium*	Medium	Low - Medium*	Low – High**	Low - Medium*	High	Medium
Resources required	Low	Low	Medium	Low - Medium*	Low – High**	Low - Medium*	Medium	Low - Medium***
Time to update	Low	Low	Medium	Low - Medium*	Low	Low	Medium	Low – High***

\*Based on incorporation of technology (use of video, web, etc.) \*\*Based on whether you are leveraging an existing platform or building from scratch \*\*\*Based on complexity (actors, audio, etc.)



# Design Ideas

Once you have chosen your delivery modality and methodology, use the following two tables to uncover the best practices.

<h3>Role-plays and case studies</h3> <ul style="list-style-type: none"><li>• Use a multisensory approach to establishing character (e.g., photos, videos, audio)</li><li>• Provide new information in phases or branches based on learner decisions</li></ul>	<ul style="list-style-type: none"><li>• Provide private, targeted role information for each character (for role-plays)</li><li>• Provide opportunities for learners to video themselves for debriefs/coaching</li></ul>
<h3>Recorded presentations</h3> <ul style="list-style-type: none"><li>• Edit the recording to include just the key components</li><li>• Divide the recording into targeted, bite-sized topics</li><li>• Turn previous real-time Online Classroom activities into asynchronous activities (e.g., ask how would you answer this poll, then reveal peers' response)</li></ul>	<ul style="list-style-type: none"><li>• Use real scenarios to simulate work situations</li><li>• Incorporate the recording into elearning, taking advantage of all the elearning best practices: frequent knowledge checks and activities, collaboration, leader boards, etc.</li></ul>
<h3>Quick reference</h3> <ul style="list-style-type: none"><li>• Think beyond paper—leverage video, screen recordings, handwriting animation, etc.</li></ul>	<ul style="list-style-type: none"><li>• Supplement with optional learning activities and opportunities for collaboration &amp; social interaction</li></ul>
<h3>Virtual collaboration</h3> <ul style="list-style-type: none"><li>• Email questions and updates on new content to learners to drive traffic to the site</li><li>• Highlight what's new/most viewed to encourage use</li><li>• Enable learners to follow one another</li><li>• Enable learners to contribute through video or audio, and writing</li><li>• Use badging, leaderboards and incentives (e.g., gift cards) to reward completion of learning and key behaviours (e.g., collaboration)</li></ul>	<ul style="list-style-type: none"><li>• Provide opportunities for learners to curate knowledge</li><li>• Provide opportunities for learners to share knowledge (e.g., resource sharing, peer question-and-answer)</li><li>• Enable learners to personalize the display to their preferences/needs</li><li>• Provide social interaction through online discussion (e.g., tweets, posts, blogs, forums) and offline practice (e.g., interviewing peers, guided observation/practice)</li></ul>
<h3>Articles / white papers / eBooks</h3> <ul style="list-style-type: none"><li>• Use found resources when appropriate</li><li>• Make materials bite-sized when appropriate (e.g., top 10 best practices)</li></ul>	<ul style="list-style-type: none"><li>• Use a multisensory approach with visuals, video and audio (depending on format)</li></ul>
<h3>Game-based learning</h3> <ul style="list-style-type: none"><li>• Ensure the game supports learning objectives, as well as being fun</li><li>• Ensure simple and easy-to-follow game mechanics</li></ul>	<ul style="list-style-type: none"><li>• Make the situations as realistic as possible</li><li>• Create different levels to keep learners engaged</li></ul>
<h3>Videos</h3>	



- Start with a big bang that encourages engagement
- Use found resources when appropriate
- Have a lead character who serves as the SME or guide
- Use stories, music and testimonials for engagement

- Ensure audio and on-screen text are complementary
- Supplement with optional learning activities and opportunities for collaboration and social interaction
- Ensure videos live outside a course so they can be used in the moment
- Encourage user-generated video for applicable topics

