Curriculum Proposal Title:
Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.) Program and Course Inactivation

Curriculum Proposal Originator(s):
IPM Bill Barfield

The Office of Curriculum Services Use Only
Once the Office of Curriculum Services receives a complete proposal with the required signatures, a tracking number will be assigned, and a thorough technical review will be conducted with findings communicated to the faculty members, instructional program managers or department chairs and directors or deans.

Date Received by the Office of Curriculum Services
10/31/2018

Tracking Number Assigned by the Office of Curriculum Services
2018-45
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**Obtained by Proposal Originator(s) Prior to Submission to Curriculum Services**
- ✔ Faculty Member
- ✔ Instructional Program Manager or Department Chair
- ✔ Director or Dean

**Obtained by Curriculum Services on behalf of Proposal Originator(s)**
- ✔ Technical/Quality Review
- ✔ SACSCOC Liaison
- ✔ Associate Provost or Associate Vice President or Executive Director or Vice President of FSCJ Online and Workforce Education
- ✔ Curriculum Committee Chair
- ✔ Provost/Vice President of Academic Affairs
I. Proposal Background and Summary

All sections of the Curriculum Proposal form are required to be completed for all actions identified within the proposal. Specific questions pertaining to programs and courses are located in their respective sections of the form. Please refer to the Curriculum Committee calendar for critical dates and deadlines pertaining to the curriculum process.

Key Topics

- Title and Actions
- Implementation Term
- Summary
- College Strategic Priorities
- Curriculum Collaborations
- Cost Analysis
- Articulation
## Title and Actions

Insert the title of the curriculum proposal and place an “X” in the box next to the action(s) identified within the proposal.

<table>
<thead>
<tr>
<th>Title</th>
<th>Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.) Program and Course Inactivation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action(s)</td>
<td>New Program</td>
</tr>
<tr>
<td></td>
<td>New Course</td>
</tr>
<tr>
<td></td>
<td><strong>X</strong> Other</td>
</tr>
</tbody>
</table>

## Implementation Term

In the space provided, add the two-digit academic year, and then place an “X” in the box next to the requested academic term for implementation of the actions identified within the proposal. All new programs and substantially modified programs require the College’s District Board of Trustees, SACSCOC and Financial Aid approval. Please review the current Curriculum Committee calendar for critical due dates. Implementation term(s) for specific course(s) is/are also identified in the course section of this form.

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>2019</th>
<th>Academic Term</th>
<th>2198</th>
<th><strong>X</strong> Fall</th>
<th>Spring</th>
<th>Summer</th>
</tr>
</thead>
</table>

Based on Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) policy, many new programs are required to submit a prospectus and obtain approval from SACSCOC prior to implementation. See Program Accreditation for further information.

## Summary

Provide a brief summary narrative and rationale of the actions identified within the proposal.

This proposal seeks to inactivate the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.) program, which has been daggered by the FLDOE with 2018-19 being the last year for new enrollments. The program will become inactive at the end of summer term 2019 with no new student enrollments beginning with the fall term 2019. The course within the program will also be inactivated as it is not included in any other programs offered at the College. Currently, there are no enrollments in the program and all previously-enrolled students have completed the program.
## College Strategic Priorities

Identify strategic priorities with which the actions in the proposal best align. New programs and substantially modified programs should support at least one (1) strategic priority. Please review the College’s Strategic Planning webpage in regard to the College’s strategic goal and associated strategic priorities:

**College Strategic Goal:** Increase the Success of FSCJ Students

<table>
<thead>
<tr>
<th>Strategic Priority</th>
<th>Description</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategic Priority 1</td>
<td>Provide a student-centered education.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategic Priority 2</td>
<td>Impact community.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategic Priority 3</td>
<td>Increase institutional capacity.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Curriculum Collaborations

Identify any business partnerships, grant requirements, or faculty collaborations that support the actions identified within the proposal. Provide a brief statement about the partnership and its collaborators:

<table>
<thead>
<tr>
<th>Partnership Type</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Partnerships</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant Requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty Collaboration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Curriculum proposal originators are encouraged to gather additional support from their faculty discipline colleagues. See Disciplinary Faculty Support (Optional) (Addendum A) for further information.*

## Cost Analysis

Identify any new cost(s) to the College based on the actions identified within the proposal. Provide a brief cost analysis statement. Please do not include special fees in this section. Special fees attached to courses should be addressed with the Bursar’s office:

<table>
<thead>
<tr>
<th>Cost Category</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment/Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faculty Resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Materials/Software</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Articulation

Current internal and external articulation agreements are available online as a point of reference. Workforce Education and Economic Development: Internal articulations such as PSAV/Clock Hour/Workforce to Associate in Science and external articulations such as industry certifications to Associate in Science; and Liberal Arts and Sciences and Articulation: Courses intended for transfer to another institution and external upper-division articulations (2+2).

Will the actions identified within the proposal affect existing articulation agreements?

If YES, identify any existing articulation agreements designed to facilitate the timely completion of the identified action(s) within this proposal.

<table>
<thead>
<tr>
<th>Action Affecting Articulation?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
II. Program Information

If the actions identified within the proposal involve the development, modification, inactivation or reactivation of a program (or of a course/courses within one or more programs), then complete this section prior to the Course Information section.

Key Topics

✓ Framework
✓ Type
✓ Identifier
✓ Labor Market Data
✓ Access
✓ Assessment Scores
✓ Support
✓ Completion Points (PSAV/Clock Hour Only)
✓ Impact
**Framework**

The Florida Department of Education (FLDOE) classifies each program according to its discipline area/career cluster. The FLDOE compiles a curriculum framework for each program that identifies information such as program title, program hours, CIP code(s), SOC code(s), program standards and occupational completion points (PSAV only). The information requested below is assigned by the FLDOE according to the current edition of the academic year curriculum framework. The Office of Curriculum Services will assign the initial program code for all new programs. Existing programs must maintain their current program code unless previously discussed with the Office of Curriculum Services and the proposal is identified as a substantive change by the OIEA requiring SACSCOC notification.

**Type**

Identify the program of study/degree type that best aligns with the actions identified within the proposal:

<table>
<thead>
<tr>
<th>Bachelor of Science</th>
<th>Bachelor of Applied Science</th>
<th>Bachelor of Science in Nursing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate in Arts</td>
<td>Associate in Science</td>
<td>Associate in Applied Science</td>
</tr>
<tr>
<td>Technical Certificate</td>
<td>Advanced Technical Certificate</td>
<td>PSAV/Clock Hour/Workforce</td>
</tr>
<tr>
<td>Advanced Technical Diploma</td>
<td>Adult Studies</td>
<td>Other</td>
</tr>
</tbody>
</table>

Use this space to identify program type if not listed.

**School**

Identify the program of study/degree type that best aligns with the actions identified within the proposal:

<table>
<thead>
<tr>
<th>Liberal Arts and Sciences</th>
<th>Business, Professional Studies, and Public Safety</th>
<th>Technology and Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health, Education, and Human Services</td>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

Use this space to identify program school if not listed.

**Identifier**

Specify the program information and appropriate identification numbers that the actions within the proposal impact. The program code is assigned by the College. The program title, program hours and information for the State CIP Number are assigned by the FLDOE according to the current edition of the academic year curriculum frameworks. The information for the Federal CIP Number is assigned by the Federal Department of Education, National Center for Education Statistics.

<table>
<thead>
<tr>
<th>Program Title (Assigned by FLDOE)</th>
<th>Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Hours (Assigned by FLDOE)</td>
<td>20</td>
</tr>
<tr>
<td>Program Code (Assigned by the College)</td>
<td>5747</td>
</tr>
<tr>
<td>State CIP Number (Assigned by FLDOE)</td>
<td>0252080904</td>
</tr>
<tr>
<td>New and/or Revised?</td>
<td>Yes</td>
</tr>
<tr>
<td>Federal CIP Number (Assigned by USDOE-NCES)</td>
<td>520809</td>
</tr>
<tr>
<td>New and/or Revised?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Labor Market Data**

Identify the labor market data that the actions within the proposal impact. The information for the SOC Number is assigned by the FLDOE according to the current edition of the academic year curriculum frameworks. The information for SOC NAV military programs is determined by the Service Members Opportunity Colleges. The information for specific salary range(s) for a particular SOC number is assigned by the Florida Department of Economic Opportunity, Occupational Employment and Wages. The information for estimated employment and growth is assigned by the Florida Department of Economic Opportunity, Employment Projections Data.

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Loan Officers</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOC Number</td>
<td>13-2072</td>
</tr>
<tr>
<td>SOC NAV Number</td>
<td>N/A</td>
</tr>
<tr>
<td>(Military &amp; Veteran Use)</td>
<td></td>
</tr>
<tr>
<td>Entry Wage</td>
<td>$46,150</td>
</tr>
<tr>
<td>Median Wage</td>
<td>$71,224</td>
</tr>
</tbody>
</table>
### Access

| **Limited Access:** Programs that limit the admission of prospective students based on enrollment capacity (i.e., the number of students whom the program can accommodate because of available seats). |
|-------------------------------------------------|----------|
| If YES, identify the specific program by title(s), code(s) and degree type(s). | ☐ Yes ☒ No |

**Selective Access:** Programs that admit prospective students who meet specific admissions criteria, including, without being limited to, grade point average (G.P.A.), entrance exams, scores, letters of application, letters of reference and/or professional background criteria (e.g., criminal background check, drug screening, medical examination, and/or professional licensure or certification).

| If YES, identify the specific program by title(s), code(s) and degree type(s). | ☐ Yes ☒ No |

**Open Access:** Programs that do not limit the admission of prospective students due to available seats and/or the criteria for admission does not require specific additional standards.

| If YES, identify the specific program by title(s), code(s) and degree type(s). | ☒ Yes ☐ No |

- Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.)

### Assessment Scores

Identify TABE assessment scores (English, Reading and Mathematics) that satisfy the exit criteria for the identified PSAV/Clock Hours/Workforce program(s). For other program types that require assessment(s), please use the space designated as “other” to identify those items specifically:

| **English** | ☒ Yes ☐ No |
| **Reading** | ☒ Yes ☐ No |
| **Mathematics** | ☐ Yes ☒ No |
| **Other** | ☐ Yes ☒ No |

### Support

Provide information about the Program Advisory Committee support for the actions identified in the proposal. State mandated changes do not require Program Advisory Committee approval; however, documentation that indicates notification to Program Advisory Committee members is required.

<table>
<thead>
<tr>
<th>Meeting Date</th>
<th>Meeting Minutes (Addendum B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>☒ Yes ☐ No</td>
<td></td>
</tr>
</tbody>
</table>

Voted to replace deactivated (not daggered) Mortgage Loan Originator PSAV program with application for Loan Originator-Mortgage PSAV program being submitted to FLDOE
**Occupational Completion Points (Clock Hour Programs Only)**

Identify Occupational Completion Points (OCPs) for all Clock Hour/Workforce programs that best align with the actions identified within the proposal. Provide a brief summary of each OCP. The information for OCPs is assigned by the FLDOE according to the current edition of the academic year curriculum frameworks:

| Occupational Completion Point(s) | A | Mortgage Loan Originator | 13-2072 |

**Impact**

Identify any impact based on the actions identified within the proposal. Provide a brief statement in response to each question:

- **Will the actions identified within the proposal meet a specific student success, workforce, or university transfer need?**
  - Yes
  - No
  - If YES, identify the specific student success, workforce and/or university transfer needs.

- **Will additional programs of study be indirectly impacted by the actions identified within the proposal?**
  - Yes
  - No
  - If YES, identify the specific program by title, program code and degree type. Also, include information about the impacted programs and the plan for addressing any concerns.

- **Are currently enrolled and/or past term students affected by the actions identified within the proposal?**
  - Yes
  - No
  - If YES, identify any concerns and how you plan to communicate the actions to currently enrolled and/or past term students. Include the approximate number of students impacted.

- **Are the actions identified within the proposal based on student cohorts?**
  - Yes
  - No
  - If YES, identify how the actions affect currently enrolled student cohorts and/or future term student cohorts.
**Impact (Continued)**

Identify any impact based on the actions identified within the proposal. Provide a brief statement in response to each question:

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will the actions identified within the proposal provide students with a teach-out plan in order to complete their program of study with minimal disruption or additional expense?</td>
<td>☒</td>
<td>☐</td>
</tr>
</tbody>
</table>

If YES, identify the specific details of the teach-out plan, the length of time the teach-out plan will be maintained, and agreements for specific teach-out periods with other institutions.

Mortgage Loan Origination faculty worked in conjunction with Program Manager to ensure all students previously enrolled completed the program as they entered. Students who have completed the program were sent a notification letter advising of the FLDOE status change.

A teach-out plan is a written plan developed by an institution that provides for the equitable treatment of students if an institution, or an institutional location that provides fifty percent or more of at least one program, ceases to operate before all students have completed their program of study, and may include, if required by the institution’s accrediting agency, a teach-out agreement between institutions. Teach-out plans must be approved by SACSCOC in advance of implementation.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will the actions identified within the proposal affect students due to a program replacement and/or program inactivation?</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES, in Addendum C, attach a copy of the notification of program closure including alternate programs that may serve as transfer options and the length of time students have to complete their current program of study.

This proposal seeks to inactivate the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.) which has been daggered by the FLDOE with 2018-19 being the last year for new enrollments. The program will become inactive at the end of summer term 2019 with no new student enrollments beginning with the fall term 2019. The course within the program will also be inactivated as it is not included in any other programs offered at the College. Currently there are no enrollments in the program and all previously enrolled students have completed the program.

For any program inactivation, the last term in which a student can enroll must be identified as the term immediately preceding the requested term for program closure (e.g., fall term 2018 = program closure; summer term 2018 = last enrollment term).

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will the actions identified within the proposal affect faculty and/or staff due to a program replacement and/or program inactivation?</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES, identify the impact on faculty and/or staff and the plan to address this impact.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will the effectiveness of the actions identified within the proposal be assessed and/or evaluated?</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES, identify the methods of assessment and/or evaluation model you plan to utilize.
III. Program Accreditation

If the actions identified within the proposal involve the development, modification, inactivation or reactivation of a program (or of a course/courses within one or more programs), then complete this section to determine if additional approval from the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) is required.

Key Topics

- Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) Assessment
- SACSCOC Timeline
- Specialized Assessment
Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) Assessment

In order to maintain the College's continued accreditation through the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC), all originators are required to complete this section to determine if reporting to SACSCOC is required. Please contact the Office of Institutional Effectiveness and Accreditation (OIEA) at oiea@fscj.edu at the beginning of the proposal process to discuss the specific requirements for your proposed change to minimize the possibility of implementation delay.

If you answer YES to one or more of the questions below, complete the substantive change intake form found on the OIEA website. Timelines for the development and submission of reports to SACSCOC can also be found on the OIEA website.

Based on the information provided within the proposal, please identify if the proposal involves any of the following actions related to substantive change.

<table>
<thead>
<tr>
<th>Action</th>
<th>Yes</th>
<th>No</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>The development of a new degree or certificate program?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A contract, MOU, grant or consortium for the development of all or part of a new program or course?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The inactivation of a degree or certificate program?</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>An increase or decrease in the total degree or certificate program hours by ≥25%?</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Adding or modifying coursework that requires new faculty, course content, equipment, facilities, library or other resources?</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Changing the program from clock hours to credit hours or vice versa?</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>The instruction of courses delivered by College faculty/instructors and/or employees at an off-campus location?</td>
<td>Yes</td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>

SACSCOC Timeline

Below is a list of common SACSCOC substantive changes and their requirements for approval. This list should serve as a guideline to help you prepare for your change. Please contact the Office of Institutional Effectiveness and Accreditation for information specific to your proposed change.

<table>
<thead>
<tr>
<th>Types of Substantive Change</th>
<th>Timeline for Contacting OIEA</th>
<th>Timeline for Submission to SACSCOC</th>
<th>Instrument to be submitted to SACSCOC</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Programs*</td>
<td>18 months prior to planned implementation</td>
<td>January 1 for implementation between July 1 – Dec. 31 July 1 for implementation between Jan. 1 – June 30</td>
<td>Prospectus (20+ page document describing how institution will administer change)</td>
</tr>
<tr>
<td>Altering program length by &gt;25%</td>
<td>12 months prior to planned implementation</td>
<td>January 1 for implementation between July 1 – Dec. 31 July 1 for implementation between Jan. 1 – June 30</td>
<td>Modified Prospectus (15+ page document describing how institution will administer change)</td>
</tr>
<tr>
<td>Initiating degree completion programs</td>
<td>18 months prior to planned implementation</td>
<td>January 1 for implementation between July 1 – Dec. 31 July 1 for implementation between Jan. 1 – June 30</td>
<td>Prospectus (20+ page document describing how institution will administer change)</td>
</tr>
<tr>
<td>Closure of a program</td>
<td>3-6 months prior to planned implementation</td>
<td>Immediately following internal decision to close (DBOT approval)</td>
<td>Letter of Notification. Must describe how students, faculty, and staff will be affected</td>
</tr>
<tr>
<td>Offering 25-49.9% of a program at an off-campus location</td>
<td>6 months prior to planned implementation</td>
<td>3 months prior to planned implementation</td>
<td>Letter of Notification</td>
</tr>
<tr>
<td>Offering 50%+ of a program at an off-campus location</td>
<td>12 months prior to planned implementation</td>
<td>January 1 for implementation between July 1 – Dec. 31 July 1 for implementation between Jan. 1 – June 30</td>
<td>Prospectus (20+ page document describing how institution will administer change)</td>
</tr>
</tbody>
</table>

*Not all new programs will qualify for substantive change.

Specialized Assessment

Some programs may have specialized accreditation requirements that initiate a curriculum a change. If you need assistance in determining the specialized accreditation status and requirements of the program(s) affected in this proposal, please contact the Office of Institutional Effectiveness and Accreditation (OIEA) at oiea@fscj.edu.

If the program(s) identified in this proposal has/have a specialized accreditor, are the requirements of the accreditor, in whole or part, initiating this curriculum change?  Yes No
IV. Program Funding and Reporting

If the actions identified within the proposal involve the development, modification, inactivation or reactivation of a program (or of a course/courses within one or more programs), then complete this section to determine if additional approval from the Office of Federal Financial Aid is required.

For institutions that are **fully approved** by the U.S. Department of Education for Federal Financial Aid funding eligibility, approval is only required for new vocational programs that are greater than 24 credit hours in length or greater than 600 clock hours in length. In this scenario, Financial Aid is awarded to students in programs such as the Associate in Arts, Associate in Science or a Baccalaureate degree in conjunction with the notice to the U.S. Department of Education, Federal Financial Aid office.

For institutions that are **provisionally** approved by the U.S. Department of Education for Federal Financial Aid funding eligibility, approval is required for ALL new and modified programs regardless of credit hours in length or clock hours in length. Financial Aid will not be awarded to ANY student until the U.S. Department of Education Federal Financial Aid office approves funding. Please exercise caution when selecting an implementation term for new and/or modified programs as the approval process can take 12-18 months.

Gainful employment is applicable ONLY to the following types of programs:

- Career technical education training programs of at least one academic year in length and that lead to a clock hour/workforce certificate.
- Credentialed, non-degree programs such as credit programs requiring 24 or more credit hours or clock hour programs requiring 600 or more contact hours.

### Key Topics

- Financial Aid
- Financial Aid Assessment
- Gainful Employment
- Gainful Employment Assessment
## Financial Aid

From the U.S. Department of Education, Office of Federal Financial Aid, in order to be eligible for funding under the Title IV programs, an educational program must lead to a degree (associate, bachelor's, graduate, or professional) or prepare students for "gainful employment in a recognized occupation."

The following includes the types of programs eligible to apply for Federal Financial Aid approval:

- The program leads to an associate's, bachelor's, professional, or graduate degree.
- The program is at least 60 credit hours (minimum 2 academic years) in duration and is acceptable as credit toward a bachelor's degree.
- The program is at least 600 clock hours or 24 credit hours (minimum of 1 academic year) in duration and leads to a certificate, degree, or other recognized credential that prepares students for gainful employment in a recognized occupation.

If you answer YES to one or more of the questions below, contact the College’s office of Financial Aid at financialaid@fscj.edu for assistance with the Financial Aid process.

### Financial Aid Assessment

Based on the information provided within the proposal, please answer the following questions related to financial aid.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the program lead to an associate’s, bachelor’s, professional, or graduate degree?</td>
<td>☐</td>
<td>☒</td>
</tr>
<tr>
<td>Is the program at least 60 credit hours (minimum 2 academic years) in duration and acceptable as credit toward a bachelor’s degree?</td>
<td>☐</td>
<td>☒</td>
</tr>
<tr>
<td>Is the program at least 600 clock hours or 24 credit hours (minimum of 1 academic year) in duration and leads to a certificate, degree, or other recognized credential that prepares students for gainful employment in a recognized occupation?</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES, identify the specific program by title(s), code(s) and degree type(s).

This program is not financial aid eligible.

## Gainful Employment

The following educational programs offered by Domestic Public and Domestic Nonprofit Institutions are Gainful Employment programs:

- Non-degree programs, including all certificate programs. Certificate programs include undergraduate certificate programs, post-baccalaureate certificate programs, graduate certificate programs, and postgraduate certificate programs. Note that awarding students one or more certificates as part of a degree program does not create Gainful Employment programs based upon the awarding of the certificate(s).
- Teacher certification programs, including programs that result in a certificate awarded by the institution and those where the institution itself does not provide a certificate but that consist of a collection of course work necessary for the student to receive a State professional teaching credential or certification.
- Approved "Comprehensive Transition Programs" for students with intellectual disabilities.

If you answer YES to one or more of the questions below, contact the College’s office of Financial Aid at financialaid@fscj.edu for assistance with the Financial Aid process as it relates to Gainful Employment.

### Gainful Employment Assessment

Based on the information provided within the proposal, please answer the following questions related to financial aid.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the program a career technical education training program of at least one academic year in length and that leads to a clock hour/workforce certificate?</td>
<td>☐</td>
<td>☒</td>
</tr>
<tr>
<td>Is the program a credentialed, non-degree program such as a credit program requiring 24 or more credit hours or clock hour program requiring 600 or more contact hours?</td>
<td>☐</td>
<td>☒</td>
</tr>
<tr>
<td>Is the program a teacher certification program that results in a certificate awarded by the institution and/or a program for which the institution itself does not provide a certificate but that consists of a collection of course work necessary for the student to receive a State professional teaching credential or certification?</td>
<td>☐</td>
<td>☒</td>
</tr>
<tr>
<td>Is the program an approved &quot;Comprehensive Transition Program&quot; for students with intellectual disabilities?</td>
<td>☐</td>
<td>☒</td>
</tr>
</tbody>
</table>

If YES, identify the specific program by title(s), code(s) and degree type(s).

This program is not gainful employment eligible.
V. Program Page

In the space below, please insert a copy of the College Catalog program page. To illustrate the actions identified within the proposal, program(s) layout must use red font to add information and the strike-through feature to remove information. Please follow the College Catalog program page template for design consistency. A copy of the current College Catalog may be accessed online as a point of reference.

Key Topics

✓ College Catalog Layout

✓ Recommended Course Sequence by Term
Inactivate Program and Course Noted Below

Workforce Certificate (PSAV/Clock Hour program)

Student Alert: This program is preparing for inactivation with no new student enrollments beginning with the fall term 2019 (2198) pending approval from the College’s DBOT and SACSCOC. For more information, please contact Instructional Program Manager Bill Barfield at (904) 317-3886 or Bill.Barfield@fscj.edu.

Mission/Purpose

The mission of the Mortgage Loan Originator program is to assist students in their quest for a Mortgage Loan Originator License by providing the required qualifying pre-licensing education to potential mortgage loan originators. This program is based on both national and state-mandated curriculum and class hours which prepare students for the national and state licensing exams. By offering the coursework online it optimizes educational opportunities for both local and state-wide students.

The Program

Mortgage Loan Originators provide a valuable and essential service by helping clients understand and determine the types and availability of mortgages that are critical to their financial security. This nationally approved/required program prepares the student to take the state-administered test for the Mortgage Loan Originator License. Successful completion also fulfills the education requirement for that license.

Certification/Licensing

This state-approved program prepares the student to take the required state-administered test for the Mortgage Loan Originator License. Successful completion also fulfills the education requirement for that license. Please note that the state of Florida requires fingerprinting and a background check, which may prevent you from obtaining licensure. View the following information for applicants with a criminal history.

In order to obtain licensing as an insurance agent or adjuster in the state of Florida, a student will be expected to verify United States citizenship status or be a legal alien with work authorization from the United States Bureau of Citizenship and Immigration Services and provide a valid Social Security number. To ensure employability in the widest possible manner, all students should be prepared to provide this documentation prior to enrolling in the program.
More Information Online

Florida Mortgage Loan Originator Licence Requirements (NMLS)

Curriculum

Professional Coursework

REE 0092 - 20-Hour SAFE Comprehensive Mortgage Loan Originator  Contact Hours: 20

Total Contact Hours: 20
## Recommended Course Sequence by Term

Identify the recommended course sequence by academic term. This information will be included with the program page in the College Catalog and utilized as a roadmap for facilitating students timely program completion. When completing the recommended course sequencing, please assume full-time student enrollment.

For multiple programs within a proposal, please copy the blank table template into a new page.

<table>
<thead>
<tr>
<th>Program Title</th>
<th>Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Term</th>
<th>Course(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term I</td>
<td>• REE 0092 - 20-Hour SAFE Comprehensive Mortgage Loan Originator</td>
</tr>
<tr>
<td>Term II</td>
<td></td>
</tr>
<tr>
<td>Term III</td>
<td></td>
</tr>
<tr>
<td>Term IV</td>
<td></td>
</tr>
<tr>
<td>Term V</td>
<td></td>
</tr>
<tr>
<td>Term VI</td>
<td></td>
</tr>
</tbody>
</table>
VI. Course Information

If the actions identified within the proposal involve the development, modification, inactivation or reactivation of a course or courses, then complete this section.

Key Topics

- Assignment
- Identifier
- Eligibility
- Impact
The Florida Department of Education (FLDOE) compiles a curriculum framework for each program that includes curriculum benchmark standards required for the course(s) identified within a program. Not all course(s) are included within a program as some may be identified as electives. The FLDOE classifies each course according to its discipline area and prefix. Course information is maintained via the State Course Numbering System (SCNS). The organizational schema for SCNS utilizes a three-letter prefix and four-digit identification. The first digit denotes the course level (freshman, sophomore, etc.) and is recommended by each institution, while the three-letter prefix and three-digit number are utilized for categorization of content. Each course number may include a lab code ("L") that denotes a laboratory or a combination code ("C") that denotes a combination lecture/laboratory course.

<table>
<thead>
<tr>
<th>Prefix/Number</th>
<th>Title</th>
<th>Effective Term</th>
<th>Dept ID</th>
<th>New</th>
<th>Modify</th>
<th>Inactivate</th>
<th>Reactivate</th>
</tr>
</thead>
<tbody>
<tr>
<td>REE 0092</td>
<td>20-Hour SAFE Comprehensive Mortgage Loan Originator</td>
<td>Fall Term 2019 (2198)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Department ID is to be added by academic administrators for instructional payment.
### Eligibility

Identify any eligibility requirement(s) that may be associated with a course action identified within the proposal:

<table>
<thead>
<tr>
<th>Gordon Rule of Writing Requirement?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If YES, identify the specific course prefix/number and course title, and address any concerns.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The following statement must be added to each communication course identified as “Gordon Rule” eligible:* This course fulfills the “Gordon Rule” writing requirement and must be completed with a grade of “C” or higher (pursuant to [State Board of Education Rule 6A-10.030](https://example.com)).

Per [State Board of Education Rule 6A-10.030(a)](https://example.com): A College student must successfully complete the following: Six (6) semester hours of English coursework and six (6) semester hours of additional coursework in which the student is required to demonstrate college-level writing skills through multiple assignments. Each institution shall designate the courses that fulfill the writing requirements of this section. These course designations shall be submitted to the Statewide Course Numbering System. An institution to which a student transfers shall accept courses so designated by the sending institution as meeting the writing requirements outlined in this section.

### Gordon Rule of Computation Requirement?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If YES, identify the specific course prefix/number and course title, and address any concerns.</td>
<td></td>
</tr>
</tbody>
</table>

*The following statement must be added to each mathematics course identified as “Gordon Rule” eligible:* This course fulfills the “Gordon Rule” computation requirement and must be completed with a grade of “C” or higher (pursuant to [State Board of Education Rule 6A-10.030](https://example.com)).

Per [State Board of Education Rule 6A-10.030(b)](https://example.com): A College student must successfully complete the following: Six (6) semester hours of mathematics coursework at the level of college algebra or higher. For the purposes of this rule, applied logic, statistics and other such computation coursework that may not be placed within a mathematics department may be used to fulfill three (3) hours of the six (6) hours required by this section.

### Earn Credit More Than Once?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If YES, identify the specific course prefix/number and course title, and address any concerns.</td>
<td></td>
</tr>
</tbody>
</table>

### Impact

Identify any impact that the actions identified within the proposal may have on another course(s) (e.g., prerequisite or corequisite changes). Provide a brief summary statement in the space below:

<table>
<thead>
<tr>
<th>Will additional course(s) be impacted by the actions identified within the proposal?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If YES, identify the specific course prefix/number and course title, and address any concerns.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
VII. Course Outline(s)

In the space below, please insert a copy of the current College course outline(s). To illustrate the actions identified within the proposal, course outline(s) must use red font to add information and the strike-through feature to remove information. Please follow the College course outline template for design consistency. A copy of the current College course outline(s) may be accessed online as a point of reference.

Key Topics

- College Layout
- Learning Outcomes and Assessment
COURSE NUMBER: REE 0092
COURSE TITLE: Mortgage Loan Originator
PREREQUISITE(S): None
COREQUISITE(S): None
TOTAL CONTACT HOURS: 20
(For Office Use Only: Vocational Credits 1.0)
FACULTY WORKLOAD POINTS: .66
STANDARDIZED CLASS SIZE ALLOCATION: 40
COURSE DESCRIPTION:
This course introduces the student to an identified career field. Students will have the opportunity to explore various aspects of the identified area such as: specific jobs available in the career field, skills required, education required, experience required, approximate salaries, etc. Students will also participate in laboratory experiences designed to enhance their learning, stimulate interest, and expose them to the actual work environment.

SUGGESTED TEXT(S): The Mortgage Broker License Course; Current edition
IMPLEMENTATION DATE: Spring Term, 2007 (20072)
REVIEW OR MODIFICATION DATE: Fall Term, 2008 (20091) (was REE 0271)
Fall Term, 2008 (20091) – Outline Review 2007
Spring Term, 2014 (20142) (State Requirement) 2014-34
(This course replaced REE 0273)
Fall Term 2019 (2198) – Proposal 2018-45
<table>
<thead>
<tr>
<th>COURSE TOPICS</th>
<th>CONTACT HOURS PER TOPIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Glossary Of Lending Terms</td>
<td>2</td>
</tr>
<tr>
<td>II. Forms</td>
<td>2</td>
</tr>
<tr>
<td>III. Basic Mortgage Provisions</td>
<td>4</td>
</tr>
<tr>
<td>IV. Mathematics</td>
<td>2</td>
</tr>
<tr>
<td>V. State Laws</td>
<td>1</td>
</tr>
<tr>
<td>VI. Federal Laws</td>
<td>2</td>
</tr>
<tr>
<td>VII. The Loan Cycle</td>
<td>3</td>
</tr>
<tr>
<td>VIII. Excerpts From Fannie Mae Underwriting Guidelines</td>
<td>2</td>
</tr>
<tr>
<td>IX. Course Review And Practice Final Exam</td>
<td>2</td>
</tr>
</tbody>
</table>
LIST PERFORMANCE STANDARDS ADDRESSED:

01.0 Demonstrate mathematics knowledge and skills--The students will be able to:
  01.01 Demonstrate knowledge of arithmetic operations. AF3.0
  01.02 Analyze and apply data and measurements to solve problems and interpret documents. AF3.2
  01.03 Construct charts/tables/graphs using functions and data. AF3.4

02.0 Demonstrate science knowledge and skills--The students will be able to:
  02.01 Discuss the role of creativity in constructing scientific questions, methods and explanations. AF4.0
  02.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings. AF4.1

03.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas--The students will be able to:
  03.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace. CM 1.0
  03.02 Locate, organize and reference written information from various sources. CM 3.0
  03.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences. CM 5.0
  03.04 Interpret verbal and nonverbal cues/behaviors that enhance communication. CM 6.0
  03.05 Apply active listening skills to obtain and clarify information. CM 7.0
  03.06 Develop and interpret tables and charts to support written and oral communications. CM 8.0
  03.07 Exhibit public relations skills that aid in achieving customer satisfaction. CM 10.0

04.0 Demonstrate language arts knowledge and skills--The students will be able to:
  04.01 Locate, comprehend and evaluate key elements of oral and written information. AF 2.0
  04.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary. AF2.4
  04.03 Present information formally and informally for specific purposes and audiences. AF2.5

05.0 Solve problems using critical thinking skills, creativity and innovation--The students will be able to:
  05.01 Employ critical thinking skills independently and in teams to solve problems and make decisions. PS1.0
  05.02 Employ critical thinking and interpersonal skills to resolve conflicts. PS 2.0
  05.03 Identify and document workplace performance goals and monitor progress toward those goals. PS 3.0
  05.04 Conduct technical research to gather information necessary for decision-making. PS 4.0
LIST PERFORMANCE STANDARDS ADDRESSED: (continued)

06.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance--The students will be able to:
   06.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments.
   06.02 Explain emergency procedures to follow in response to workplace accidents.
   06.03 Create a disaster and/or emergency response plan.

07.0 Use information technology tools--The students will be able to:
   07.01 Use personal information management (PIM) applications to increase workplace efficiency.
   07.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications.
   07.03 Employ computer operations applications to access, create, manage, integrate, and store information.
   07.04 Employ collaborative/groupware applications to facilitate group work.

08.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives--The students will be able to:
   08.01 Employ leadership skills to accomplish organizational goals and objectives.
   08.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks.
   08.03 Conduct and participate in meetings to accomplish work tasks.
   08.04 Employ mentoring skills to inspire and teach others.

09.0 Demonstrate personal money-management concepts, procedures, and strategies--The students will be able to:
   09.01 Identify and describe the services and legal responsibilities of financial institutions.
   09.02 Describe the effect of money management on personal and career goals.
   09.03 Develop a personal budget and financial goals.
   09.04 Complete financial instruments for making deposits and withdrawals.
   09.05 Maintain financial records.
   09.06 Read and reconcile financial statements.
   09.07 Research, compare and contrast investment opportunities.

10.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment--The students will be able to:
   10.01 Describe the nature and types of business organizations.
   10.02 Explain the effect of key organizational systems on performance and quality.
   10.03 List and describe quality control systems and/or practices common to the workplace.
   10.04 Explain the impact of the global economy on business organizations.
LIST PERFORMANCE STANDARDS ADDRESSED: (continued)

11.0 Describe the importance of professional ethics and legal responsibilities
--The students will be able to:
   11.01 Evaluate and justify decisions based on ethical reasoning. ELR 1.0
   11.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies. ELR1.1
   11.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace. ELR1.2
   11.04 Interpret and explain written organizational policies and procedures. ELR 2.0

12.0 Explain the importance of employability and entrepreneurship skill
--The students will be able to:
   12.01 Identify and demonstrate positive work behaviors needed to be employable. ECD 1.0
   12.02 Develop personal career plan that includes goals, objectives, and strategies. ECD 2.0
   12.03 Examine licensing, certification, and industry credentialing requirements. ECD 3.0
   12.04 Maintain a career portfolio to document knowledge, skills, and experience. ECD 5.0
   12.05 Evaluate and compare employment opportunities that match career goals. ECD 6.0
   12.06 Identify and exhibit traits for retaining employment. ECD 7.0
   12.07 Identify opportunities and research requirements for career advancement. ECD 8.0
   12.08 Research the benefits of ongoing professional development. ECD 9.0
   12.09 Examine and describe entrepreneurship opportunities as a career planning option. ECD 10.0

13.0 Demonstrate an understanding of federal mortgage-related laws
--The student will be able to:
   13.01 Identify and explain RESPA.
   13.02 Describe the Equal Credit Opportunity Act (Reg. B).
   13.03 Explain the Truth-in-Lending Act.
   13.04 Identify and explain the SAFE Act.
   13.05 List and explain other Federal Laws and guidelines.

14.0 Demonstrate knowledge of mortgage in general--The student will be able to:
   14.01 List and discuss the various mortgage programs.
   14.02 List and describe the mortgage loan products.
   14.03 List the terms used in the operation of the mortgage market.

15.0 Demonstrate a clear knowledge of the activities of mortgage loan origination
--The student will be able to:
   15.01 Describe the application information and requirements.
   15.02 Describe qualification processing and underwriting.
   15.03 Identify and describe the specific program guidelines.
   15.04 Describe the closing procedures and the responsible parties.
   15.05 Explain the financial calculations used in mortgage lending.

16.0 Describe the importance of professional ethics – The student will be able to:
   16.01 Identify and explain RESPA.
   16.02 Identify and discuss the Gramm-Leach-Bliley Act.
   16.03 Identify and discuss the Truth-in-Lending Act.
   16.04 Identify and discuss the Equal Credit Opportunity Act.
   16.05 Identify and explain the appraisal procedures.
   16.06 Describe fraud detection, reporting and prevention procedures.
   16.07 Discuss ethical behavior of the parties involved in mortgage loan origination
LIST PERFORMANCE STANDARDS ADDRESSED: (continued)

17.0 Identify the Office of Financial Regulation – The student will be able to:
   17.01 Examine Regulatory Authority.
   17.02 Examine and discuss the department/agency structure.
   17.03 List and discuss the responsibilities and limitations.

18.0 Demonstrate an understanding of the State Law and Regulation Definitions – The student will be able to:
   18.01 Examine the Florida Statue Chapter 494.
   18.02 Examine Rules 69V-40.001-40.290, F.A.C.
   18.03 Examine Other State Law and Regulation Definitions.

19.0 Demonstrate an understanding of Florida License Law and Regulation –The student will be able to:
   19.01 Examine licensing requirements.
   19.02 Examine the licensee qualifications and application process.
   19.03 Examine and explain the grounds for denying a license.
   19.04 Examine license maintenance.
   19.05 Examine the Mortgage Guaranty Trust Fund.

20.0 Demonstrate an understanding of Mortgage Originator Compliance – The student will be able to:
   20.01 List and discuss prohibited conduct and practices.
   20.02 Examine the required conduct.
   20.03 List and discuss fees and charges.
   20.04 List and discuss disclosures and agreements.
   20.05 Examine ways for advertising.
   20.06 List and discuss escrow account and requirements.

21.0 Examine ways for disciplinary action – The student will be able to:
   21.01 Examine notifications, hearings, and appeals.
   21.02 Examine suspension, revocation, and rescission of licenses.
   21.03 Examine and discuss penalties and fines.

22.0 Demonstrate an understanding of unique state test areas – The student will be able to:
   22.01 Explain the Florida Homestead Exemption Law.
   22.02 Explain the Florida Anti-Coercion Law.
   22.03 Explain lien theory/title theory mortgage state.
   22.04 List and explain the Florida Loan Modification requirements.
## Course Learning Outcomes & Assessment

**NOTE:** Use either the Tab key or mouse click to move from field to field. The box will expand to accommodate your entry.

### Section 1

**COURSE PREFIX AND NUMBER:** REE 0092  
**SEMESTER CREDIT HOURS (CC):**  
**CONTACT HOURS (NCC):** 20

**COURSE TITLE:** Mortgage Loan Originator

### Section 2

**TYPE OF COURSE:** (Click on the box to check all that apply)

- [ ] AA Elective
- [ ] AS Professional Elective
- [ ] Other _____
- [x] PSAV
- [ ] General Education: (For General Education courses, you must also complete Section 3 and Section 8)

### Section 3 (If applicable)

**INDICATE BELOW THE DISCIPLINE AREA FOR GENERAL EDUCATION COURSES:**

- [ ] Communications
- [ ] Social & Behavioral Sciences
- [ ] Mathematics
- [ ] Natural Sciences
- [ ] Humanities

### Section 4

**INTELLECTUAL COMPETENCIES:**

- [x] Reading
- [x] Speaking
- [x] Critical Analysis
- [x] Quantitative Skills
- [ ] Scientific Method of Inquiry
- [ ] Information Literacy
- [ ] Ethical Judgment
- [ ] Working Collaboratively

### Section 5

**STATE GENERAL EDUCATION LEARNING OUTCOME AREA**

- [ ] Communication
- [ ] Critical Thinking
- [ ] Scientific and Quantitative Reasoning
- [ ] Information Literacy
- [ ] Global Sociocultural Responsibility

### Section 6 Learning Outcomes

<table>
<thead>
<tr>
<th>Type of Outcome: Gen. Ed, Program, Course</th>
<th>METHOD OF ASSESSMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demonstrate customer relationship skills as related to a mortgage loan originator.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>Demonstrate the ability to prepare, explain and execute written and oral communications.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>Explain and compute the mathematical skills necessary for success as a mortgage loan originator.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>Identify and explain state laws and policies in regards to mortgage brokerage and lending procedures.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>Explain federal laws which affect mortgage brokerage and lending transactions in the state of Florida.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>LEARNING OUTCOMES</td>
<td>Type of Outcome: Gen. Ed, Program, Course</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>• Demonstrate knowledge of FNMA application and underwriting procedures.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>• Demonstrate basic business operations applicable to mortgage brokerage and</td>
<td>Program and Course</td>
</tr>
<tr>
<td>banking.</td>
<td></td>
</tr>
<tr>
<td>• Demonstrate knowledge and understanding of the secondary mortgage market.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>• Demonstrate an understanding of the basic concepts of mortgage financing.</td>
<td>Program and Course</td>
</tr>
<tr>
<td>• Demonstrate the ability to explain to the borrower the following basic functions of mortgage servicing.</td>
<td>Program and Course</td>
</tr>
</tbody>
</table>

**Section 7**

Name of Person Completing This Form: ____Jennifer Ayers and Bill Barfield____ Date: ____12/5/2013____
VIII. Addenda

Identify any addenda that will enhance the proposal submission.

Key Topics

✓ Faculty Support (Optional)

✓ Program Advisory Committee Meeting Minutes

✓ Notice to Students of Program Inactivation
## ADDENDUM A
Faculty Support (Optional) (N/A; State-Daggered Program)

### Faculty Support
Curriculum proposal originator(s) are strongly encouraged to solicit support from faculty members and to gather feedback through discussion at disciplinary, departmental and/or programmatic meetings prior to proposal submission to the Office of Curriculum Services at curriculum@fscj.edu. Please note that obtaining additional faculty members’ support is highly recommended but not required as part of the signatory process.

### Faculty Correspondence
Was the proposal submitted electronically to faculty members for review and feedback?
If YES, please provide the date of the electronic correspondence.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Faculty Meeting(s)
Was a disciplinary, departmental and/or programmatic meeting held to review the actions identified in the proposal? If YES, please provide the date of the meeting.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
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</tbody>
</table>

If a vote was taken during the meeting, please provide the number of faculty votes for “yes,” “no,” or “abstention.”

<table>
<thead>
<tr>
<th># Yes Votes</th>
<th># No Votes</th>
<th># Abstention</th>
</tr>
</thead>
</table>

Provide a summary of the reasons that the disciplinary council, departmental and/or programmatic committee decided to support or not to support the proposal.

### Faculty Review and Comments
A summary of faculty members’ comments appears below; comments may also be submitted anonymously.

<table>
<thead>
<tr>
<th>Faculty Member</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>Never offered</td>
</tr>
</tbody>
</table>

If additional space is required for faculty comments, please insert additional pages as needed.
Notice to Program Advisory Committee Members

Financial Services Advisory Committee
Meeting Minutes
Tuesday, October 23, 2018 2:00 Kent Campus, Room D-111

Members Present

Bill Barfield  
Elaine Hall  
John Ingersoll  
Vickie Johns*  
Donald Ward  
Jennifer Ayres*  
Jon Lyon  
Stephanie Remisiewicz*

Program Manager  
Capital Analysts of Florida  
Instructor FSCJ  
Retired  
Retired  
Instructor FSCJ  
Financial Planner

Call in*

Welcome
Chairman Steve Glenn was not present and Bill Barfield called the meeting to order and welcomed the committee members, and introduced new members.

Program Reports

Life Insurance Property

Life, Health & Variable Annuity is online. The class was offered seated in the past but starting in the fall term we will try it online. Van Mullinax will be the instructor. The 33rd edition of the book has come out and we are waiting for the book to come in.

Accredited Claims Adjuster

John Ingersoll is our instructor for the 6-20. Our classes have been big and last term we had 165 graduates. Bill stated that the temporary Emergency Adjuster licenses are being issued and we need to find a way to target them to get their permanent license.
Customer Service

Jennifer Ayres is our instructor for Customer Service. Jennifer has a class opening every 2 weeks. 9 classes are keeping her busy. There are new books coming in December.

Real Estate

First Bill gave an update on one of our instructors, Arabelle Tillet. Her treatment was not working and she left the hospital and went home.

We still offer both online and seated Real Estate classes.

General Lines

Bill stated that the class is expensive at $560, with small classes. There was an 85% graduation rate last year.

Personal Lines

Jennifer re-wrote the curriculum for the class. We have a new instructor teaching the class and the class is small.

Updates

PeopleSoft is still having problems. We estimate we lost 150 students because they could not get in the system. The system reports our vocational enrollment is down 20% college wide. We have made great strides to fix the problem. Rich Turner, Director of Academics have given us reports to find these students and contact them.

Enrollment

Patti sent out over 80 emails to lost students and got 11 responses in a few hours. After the summer classes were complete, we complete a hard count of our student enrollment and graduates for our own use. From summer 2017 to summer 2018, we had 1021 students with 871 passing students. This is an 85% graduation rate.

CUEP (Credit Union)

Bill Barfield spoke on the current Credit Union training classes. These classes are for Credit Union employees only. The Credit Union has a contract with the college. They use our facilities, and they pay the instructors. We are trying to get the classes back to the PSAV status. The information was successfully presented to the Credit Union for their approval.

Other Business

The purpose of the advisory committee is to advise. We are working on the Mortgage Loan Originator program. The curriculum has been submitted to the Florida Department of Education for a new, updated program. It is being renamed Loan Originator-Mortgage. After a lengthy discussion and explanation, the board unanimously agreed that we should activate new program Loan Originator-Mortgage and inactivate the daggered Mortgage Loan Originator program.
Also discussed was the offering of a Property Adjuster Estimating course using Xactimate software. Claims Adjusters use this software. We have over 400 adjusting students last year. There were 17,000 temporary licenses given after hurricane Irma. We could offer the class as 30 hours. We can mine the state database for new adjusters. The committee all agreed our approach to seek approval for by the Florida Department of Education and to offer this class.

Bill asked for ideas;

- John suggested adding Insurance companies for Xactimate marketing
- Don asked about healthcare. Bill said he would pass it on. Maybe have a committee member be an Ad-HOC member to the HealthCare. Don said he would agree to do this.
- Stephanie suggested the college using the software for student to use for financial planning, getting their student loans paid off. Maybe offer some type of class.
- Vickie suggested advertising the new programs, suggested marketing the Xactimate course: to whom should we market? John Ingersoll suggested Hiring managers and the Home Offices.
- John suggested we are gearing everything toward property appraiser. We also need to reach the causality side
- Jon Lyon said going back to basics. Basics of adjusting, for the new people offer “Principles of Insurance.”

Meeting was adjourned.
ADDENDUM C
Program Inactivation

Notice to Students of Program Inactivation

Date

Student Name
Address
City, State, Zip

Dear Student Name:

The Florida Department of Education along with Florida State College at Jacksonville administration, faculty, staff and advisory committee members, has decided to inactivate the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) (5747) (W.C.) program of study. The program inactivation will be effective with the summer term 2019 with no new enrollments beginning with the fall term 2019.

Students will have until the end of summer term 2019 to complete their coursework using the existing program of study number. Beginning in the fall term 2019 the course within the program (see below) will no longer be offered as part of the College’s current inventory.

- REE 0092 - 20-Hour SAFE Comprehensive Mortgage Loan Originator Contact Hours: 20

If you are not currently an active student within this program of study, you should contact a student success advisor to update your College record.

Please contact your instructional program manager as soon as possible to ensure your records are up-to-date and to discuss changing your program of study to one of the other available programs offered at Florida State College at Jacksonville. Additionally, our student success advisors can provide you with suggestions concerning other program options to assist you in making your future academic and career decisions.

We wish you success as you complete your program of study at Florida State College at Jacksonville and encourage you to continue moving forward with your educational goals.

Sincerely,

Bill Barfield
Instructional Program Manager
Florida State College at Jacksonville
13450 Lake Fretwell St. K-137
Jacksonville, FL 32221
(904) 317-3886
Bill.Barfield@fscj.edu
Actions Taken on December 11, 2018

Florida State College at Jacksonville
District Board of Trustees
Regular Meeting
Agenda
December 11, 2018 – 1 p.m.
Betty P. Cook Nassau Center, Room T-126

CALL TO ORDER AND PLEDGE OF ALLEGIANCE

MINUTES OF THE SEPTEMBER 11, 2018, DISTRICT BOARD OF TRUSTEES FINANCE & AUDIT COMMITTEE QUARTERLY MEETING (Approved)

MINUTES OF THE SEPTEMBER 11, 2018, DISTRICT BOARD OF TRUSTEES WORKSHOP (Approved)

MINUTES OF THE SEPTEMBER 11, 2018, DISTRICT BOARD OF TRUSTEES REGULAR MEETING (Approved)

MINUTES OF THE SEPTEMBER 12, 2018, DISTRICT BOARD OF TRUSTEES AD HOC COMMITTEE MEETING (Approved)

MINUTES OF THE SEPTEMBER 19, 2018, DISTRICT BOARD OF TRUSTEES AD HOC COMMITTEE MEETING (Approved)

MINUTES OF THE OCTOBER 3, 2018, DISTRICT BOARD OF TRUSTEES AD HOC COMMITTEE MEETING (Approved)

MINUTES OF THE OCTOBER 19, 2018, DISTRICT BOARD OF TRUSTEES SPECIAL MEETING (Approved)

REPORT OF THE COLLEGE PRESIDENT (Report provided)

COMMENTS BY THE PUBLIC (No comments provided)

CONSENT AGENDA (All approved with revisions to CA-5)
1. Purchasing: Annual Contract Extensions
2. Purchasing: Construction Services – Pre-Qualification of General Contractor Renewal
3. Purchasing: Construction Services – Pre-Qualification of New General Contractors
4. Purchasing: Fesco/Labvolt Industrial Training Systems
5. Purchasing: LED Theatrical Lighting Fixtures – South Campus Wilson Center (Revised)
Subject: FSCJ DBOT Regular Meeting
Actions Taken on December 11, 2018
(Continued)

ACTION ITEMS (All approved with the addition of A-2.A.)
1. Approval of Consent Agenda
2. Administration: College President Search
2.A. Administration: College President Search – Presidential Search Profile (Addition)
3. Human Resources: Lump Sum Payment
4. Finance: Fiscal Year 2018-19 Operating Budget Amendment No. 2
5. Academic Affairs: Inactivation of Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) Post-Secondary Adult Vocational Certificate Program
6. Academic Affairs: Inactivation of College Credit and Post-Secondary Adult Vocational Courses

INFORMATION ITEMS (No items discussed)
A. Human Resources: Personnel Actions
B. Purchasing: Purchase Orders Over $195,000
C. Finance: Travel Report
D. Finance: Annual Property Inventory Report
E. Finance: Investment Reports for Quarter Ended September 30, 2018

INTRODUCTION OF NEW EMPLOYEES (Introduction provided)

REPORT OF THE BOARD CHAIR (No report provided)

REPORT OF THE FINANCE & AUDIT COMMITTEE CHAIR (Report provided)

REPORT OF THE BOARD LIAISON, FSCJ FOUNDATION BOARD OF DIRECTORS (Report provided)

REPORT OF THE PRESIDENTIAL SEARCH COMMITTEE CO-CHAIRS (Report provided)

REPORTS OF TRUSTEES (Report provided)

REPORT OF THE ADMINISTRATIVE AND PROFESSIONAL COLLABORATIVE (Written report provided)

REPORT OF THE CAREER EMPLOYEES COUNCIL (Written report provided)

REPORT OF THE FACULTY SENATE (Report provided)

REPORT OF THE STUDENT GOVERNMENT ASSOCIATION (Written report provided)

NEXT MEETING
The Board will meet in January 2019 at the College’s Administrative Offices for a Deep Dive Workshop. The date will be forthcoming.

ADJOURNMENT
Subject: Academic Affairs: Inactivation of Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) Post-Secondary Adult Vocational Certificate Program
Meeting Date: December 11, 2018

RECOMMENDATION: It is recommended that the District Board of Trustees approve the inactivation of the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) post-secondary adult vocational certificate program effective at the end of Summer Term 2019.

BACKGROUND: The Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) post-secondary adult vocational certificate program has been inactivated by the Florida Department of Education (FLDOE) with no new student enrollments beginning with the Fall Term 2019 per SACSCOC guidelines. The FLDOE 2018-19 curriculum frameworks indicate that a replacement program has not been identified at this time.

Therefore, it has been determined to be in the best interest of students to provide an appropriate teach-out period so that they may successfully complete coursework with minimal disruption and/or negative impact.

The College’s Curriculum Committee has recommended this action and the Provost/Vice President of Academic Affairs has provided signatory support of the same.

RATIONALE: Students currently enrolled as well as past term students in the program have been notified by letter and email correspondence. All course(s) within the program will be discontinued from the College’s curriculum inventory as part of the program inactivation. No full-time faculty or other programs will be adversely affected.

FISCAL NOTES: No fiscal impact is anticipated.
December 17, 2018

Belle Wheelan, President
Southern Association of Colleges and Schools
Commission on Colleges
1866 Southern Lane
Decatur, GA 30033

Dr. Wheelan,

I am writing to notify you of a planned substantive change at Florida State College at Jacksonville.

**Effective summer term 2019**, the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) Workforce Certificate (W.C.) program will be closed, with no new enrollments beginning in fall term 2019. This program is being closed due to its elimination from the Florida Department of Education's curriculum frameworks.

Currently, no students are enrolled in the Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) W.C. program. In addition, no faculty or staff will be negatively impacted by the program closure as they will be redeployed to other existing College programs.

The enclosed Substantive Change Letter of Notification and related documents support the program closure and reflect FSCJ’s systematic approach to substantive change. Please feel free to contact me if additional information is needed. I can be reached by phone at (904) 632-5094 or by email at marie.gnage@fscj.edu

Sincerely,

Mafie F. Gnage, Ph.D.
Vice President for Institutional Effectiveness & Advancement

cc: Mr. Kevin Hyde, Interim College President
    Dr. John Wall, Provost and Vice President for Academic Affairs
    Ms. Jana Kooi, Vice President for Workforce and Online
    Ms. Jennifer Mullings, Director of Curriculum Services
    Ms. Jacqueline Schmiet, Registrar and Director of Student Records
## Cover Sheet for Submission of Substantive Changes Requiring Approval

**Florida State College at Jacksonville**

**Type of change (check the appropriate boxes)**

- [x] New program at the current degree level that is a significant departure from current programs
- [x] New off-campus instructional site where 50% or more of a program's credits are offered
- [ ] Distance delivery: approval of the institution to offer 50% or more of programs electronically for the first time
- [ ] Competency-based educational program in which 50% or more of the credit is offered by direct assessment (see "Direct Assessment Competency-based Educational Programs" policy)
- [ ] Closing a program, instructional site, or institution

**Site details**

- **FULL NAME OF PROPOSED PROGRAM (E.G., CERTIFICATE IN CYBER SECURITY, BACHELOR OF SCIENCE IN CIVIL ENGINEERING)**

**Will the site be a branch campus?** (see Substantive Change Policy, p. 16, for definition)
- [x] Yes
- [ ] No

**Sanction details**

- [ ] On sanction | date imposed: ____________
- [ ] Sanction recently removed for CR 2.11.1 or CS 3.10.1 | date removed: ____________

**Institutional ID**

- [ ] Institutional ID

---

**OFFICIAL NAME OF INSTITUTION**

**MAIN CAMPUSS CITY + STATE (FOR NON U.S. CAMPUS)
Jacksonville, FL**

**SUBMISSION DATE (MM/DD/YYYY)**

**INTENDED STARTING DATE (MM/DD/YYYY)**

12/13/2018

08/2019

**Complete, attach to submission, and send to:**

Dr. Ines Whelan, President

Southern Association of Colleges and Schools

Commission on Colleges

1866 Southern Lane

Decatur, GA 30033

---

SACSCOC - Rev April 2016 V2
Substantive Change Letter of Notification

The Letter of Notification must include the following information:

Name of institution: Florida State College at Jacksonville

Name of the change proposed: Closure of Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) Workforce Certificate (W.C.) program (POS 5747)

Credential(s) involved: Mortgage Loan Originator (20-hour SAFE Comprehensive Mortgage Loan Originator) Workforce Certificate (W.C.)

Starting date: Summer term 2019

If the change involves an off-campus site:
Name and physical address of the site Not applicable

If the change involves a new program, what closely related programs are already approved for the institution? Not applicable

Change involves a Program Closure:

- **Name of Program:** Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator) Workforce Certificate (W.C.)

- **Date Closed (Effective Term):** Summer 2019

- **Reason for Inactivation:** Program removed from Florida Department of Education curriculum frameworks

- **Program Closure Notification:** Students were notified via written correspondence of the intent to close the program.

- **Student Impact:** Students will not be negatively impacted by the program closure and have until the end of summer term 2019 to complete coursework.

- **Faculty Impact:** Faculty will not be negatively impacted by the program closure
Customer Service
Jennifer Ayres is our instructor for Customer Service. Jennifer has a class opening every 2 weeks. 9 classes are keeping her busy. There are new books coming in December.

Real Estate
First Bill gave an update on one of our instructors, Arabelle Tillet. Her treatment was not working and she left the hospital and went home.
We still offer both online and seated Real Estate classes.

General Line
Bill stated that the class is expensive at $560, with small classes. There was an 89% graduation rate last year.

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Updates:
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- John suggested we are gearing everything toward property appraiser. We also need to reach the causality side.
- Jon Lyon said going back to basics. Basics of adjusting, for the new people offer “Principles of Insurance.”

Meeting was adjourned.
Mr. Kevin Hyde, J.D.
Interim President
Florida State College at Jacksonville
501 West State Street
Suite 408
Jacksonville, FL 32202

Dear Mr. Hyde:

Thank you for submitting the following substantive change:

Substantive change:
Program Closure
Certificate program in Mortgage Loan Originator
Submission date: 12/17/2018
Implementation date: 08/01/2019
Case ID: SC004779

The program is being closed because it has been eliminated from the Florida Department of Education curriculum frameworks. No students are currently enrolled in the workforce certificate program. As such, no students, faculty or staff members will be affected by the program closure.

The Board of Trustees of the Southern Association of Colleges and Schools Commission on Colleges approves the closure of the Workforce Certificate (W.C.) program in Mortgage Loan Originator (20-Hour SAFE Comprehensive Mortgage Loan Originator).

Should you need assistance, please contact Dr. Patricia L. Donat at 404-679-4501, ext. or via email at pdonat@sacscoc.org.

Please include the Case ID number above in all submissions or correspondence about this substantive change.

Sincerely,

Belle S. Wheelan, Ph.D.
President

BSW/LCS.lp

cc: Dr. Marie Foster Gnage, Vice President for Institutional Effectiveness & Advancement
Dr. Patricia L. Donat

1866 Southern Lane • Decatur, Georgia 30033-4097 • Telephone 404/679-4500 • Fax 404/679-4558
www.sacscoc.org
IX. Signatures

Signatures of the faculty member(s), instructional program manager(s) or department chair(s) and dean(s) must be obtained prior to submission to the Office of Curriculum Services at curriculum@fscj.edu.

The Office of Curriculum Services will obtain signatures of the SACSCOC Accreditation Liaison, Associate Provost or Vice President of Online and Workforce Education, Curriculum Committee Chair (Faculty Senate President) and the Provost/Vice President of Academic Affairs.

**Signatures Obtained by Proposal Originator(s)**

- Faculty Member(s)
- Instructional Program Manager(s) or Department Chair(s)
- Director(s) or Dean(s)

**Signatures Obtained by Curriculum Services on behalf of Proposal Originator(s)**

- Technical and Quality Review
- SACSCOC Liaison
- Associate Provost or Associate Vice President or Executive Director or Vice President of FSCJ Online and Workforce Education
- Curriculum Committee Chair
- Provost/Vice President of Academic Affairs
**Faculty Member(s)**

<table>
<thead>
<tr>
<th>Name(s)</th>
<th>Bill Barfield</th>
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<tbody>
<tr>
<td>Telephone No.</td>
<td>(904) 317-3886</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:Bill.Barfield@fscj.edu">Bill.Barfield@fscj.edu</a></td>
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**Instructional Program Manager—or—Department Chair**

<table>
<thead>
<tr>
<th>Name(s)</th>
<th>Bill Barfield</th>
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<tbody>
<tr>
<td>Title(s)</td>
<td>Instructional Program Manager</td>
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<tr>
<td>Provisions</td>
<td>[ ] Support</td>
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**Director**

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<tr>
<th>Name(s)</th>
<th>James Stevenson, Jr.</th>
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<tbody>
<tr>
<td>Title(s)</td>
<td>Executive Director Economic Development and Public Safety</td>
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<tr>
<td>Provisions</td>
<td>[X] Support</td>
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<td>Comments</td>
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**Should the technical review process conducted by the Office of Curriculum Services result in findings that may cause significant modification to the original proposal, then revised signatures of support from the faculty member(s), instructional program manager(s) or department chair(s) and dean(s) may be requested and/or required.**

Date: 10-31-18
Office of Curriculum Services Technical and Quality Review

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Comments

SACSCOC Accreditation Liaison

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<th>Name(s)</th>
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<tr>
<td>Dr. Marie F. Gnage</td>
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<tr>
<td>Does not constitute a substantive change; no further information required.</td>
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<tr>
<td>Possibly constitutes a substantive change; liaison will request further information.</td>
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<td>Constitutes a substantive change; liaison will request further information.</td>
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Comments

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The SACSCOC Accreditation Liaison must review to determine if the proposal constitutes a substantive change that is a significant modification or expansion in the nature and scope of an accredited institution. See Program Accreditation for further information.

Vice President of FSCJ Online and Workforce Education

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<th>Name(s)</th>
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<tr>
<td>Jana Kooi</td>
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Comments

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The SACSCOC Accreditation Liaison must review to determine if the proposal constitutes a substantive change that is a significant modification or expansion in the nature and scope of an accredited institution. See Program Accreditation for further information.
## Curriculum Committee Chair (Faculty Senate President)

<table>
<thead>
<tr>
<th>Name(s)</th>
<th>Stephen Milczanowski, Co-Chair for Dr. John Woodward</th>
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<td>☐ Recommend with Conditions Noted</td>
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<td><strong>Signature</strong></td>
<td>[Signature]</td>
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<td><strong>Date</strong></td>
<td>11/15/2018</td>
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*Once the proposal has been presented to the Curriculum Committee and a recommendation has been made, the Office of Curriculum Services will forward the proposal along with any supporting documentation to the Provost/Vice President of Academic Affairs with a request for review and signature.*

---

## Provost/Vice President of Academic Affairs

<table>
<thead>
<tr>
<th>Name(s)</th>
<th>Dr. John Wall</th>
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<tbody>
<tr>
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<td>☐ Approve with Conditions Noted</td>
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<tr>
<td><strong>Comments</strong></td>
<td></td>
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<tr>
<td><strong>Signature</strong></td>
<td>[Signature]</td>
</tr>
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</tr>
</tbody>
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*Once the proposal has been reviewed by the Provost/Vice President of Academic Affairs and an approval decision has been determined with corresponding signature support, the proposal will be returned to the Office of Curriculum Services for systems input and updates that include the PeopleSoft Course Catalog, the College Catalog, official Course Outlines and the State Course Numbering System (SCNS). Upon completion of systems input and updates, the Office of Curriculum Services will notify via email correspondence the Office of Admissions and Records, the Office of Financial Aid, the College’s web team, Curriculum Committee members, faculty members, instructional program managers or department chairs, and directors or deans of proposal completion. In order to maintain consistent record keeping, the Office of Curriculum Services requests confirmation via return email receipt of completed proposal actions from the Office of Admissions and Records and the Office of Financial Aid. Should a proposal require District Board of Trustees (DBOT) and/or SACSCOC approval prior to implementation, the Office of Curriculum Services will notify the appropriate departments via email correspondence.*