



EDUCATION DEPARTMENT POLICIES

COURSE PROVIDER CANCELLATIONS

CTAR reserves the right to cancel a course without the minimum number of students. Students enrolled in a course that has been cancelled will be offered a full refund, enrollment in the next available or a transfer to another comparable course at no additional cost. Notice of cancellation will be provided at least 72 hours in advance of the first scheduled day of the course.

COURSE PROVIDER RESCHEDULING

In the interest of timely communications regarding weather related changes to courses, CTAR operates on the same schedule as the Charleston County School District. If an emergency unrelated to weather warrants rescheduling of a class, students will be notified as quickly as possible. Students enrolled in a course that has been rescheduled will be offered a full refund, enrollment in the next available or a transfer to another comparable course at no additional cost.

REFUNDS

All cancellations (withdrawals) must be made in writing. Cancellations for courses will be addressed as follows:

- Post Licensing Courses – Students cancelling or withdrawing prior to completion of all five (5) modules will be charged \$75 per module for all modules completed.
- All Other Licensing Courses (Provisional, Property Management and Broker Courses) – For withdrawals prior to the third day of class, a \$75 fee will be assessed, plus a \$25 charge for each class attended. No refund will be given for withdrawals after the start of the third class.
- Continuing Education Courses – Cancellations / withdrawals made more than 5 business days before the course will be fully refunded; those made less than 5 business days from the course will be assessed a \$20 fee.

No refunds will be issued for failure to attend (no-show). Refunds will be issued within 10 business days of request.

Refunds will only be given within one year (12 months) of the receipt of payment.

TRANSFERS

Course transfer requests must be submitted in writing at least five business days prior to the start of the course. No more than one (1) transfer is allowed per course registration.

DEPOSITS

A \$25 discount is available on all licensing course registrations paid in full at least 10 business days prior to the start of the course. All balances must be paid in full prior on or before the first day of class.

ATTENDANCE POLICY

In accordance with SC law, any student who is more than 10 minutes late to the start of class or resumption after a break will not be issued a certificate of completion. Excessive breaks or early departure will have the same result.

GOLD CARDS

Gold Cards are non-transferrable. Gold Card's may not be used for licensing, online, designation or certification courses. All Gold Card course registrations and cancellations must be made online through the CTAR website. Cancellations made at least 5 business days prior to the course will incur no penalty. Cancellations made from that point until noon of the day before the course will be assessed a \$20 late cancellation fee. After noon of the day before the course, a \$50 no-show fee will be charged.

REALTOR® RISK REDUCTION REQUIREMENT

In accordance with the CTAR bylaws, all CTAR REALTOR® members must complete six (6) hours of risk reduction continuing education every two years, concurrent with the license renewal schedule. This requirement is in addition to the renewal requirements set forth by the SC Real Estate Commission. Courses must be approved and taught by institutions accredited by the REC to be eligible. It is the member's responsibility to provide certificates of completion from outside schools upon request.

Failure to provide evidence of completion of this requirement may result in suspension of membership and corresponding benefits. Only members recognized by the NAR as REALTOR® Emeriti are exempt from this requirement. All other active REALTOR® members must meet this membership obligation, regardless of state continuing education waivers.

NAR ETHICS REQUIREMENTS

The NAR ethics requirement will be enforced in accordance with the NAR and CTAR bylaws.

DUPLICATE CERTIFICATES

Additional copies of certificates of course completion may be purchased for a \$10 charge.

If you have any questions about any of our policies, please contact the Education Department, 843.760.4600.