

# Training policies, terms, and conditions

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## Transfers/Cancellations/No Shows

Transferring funds between student accounts is not permitted. To qualify for a full refund, cancellations must be requested at least 15 business days before the class's start date. Cancellations received within 15 days of the training commencement will incur a \$250 processing fee, deducted from any applicable refunds or future course credits. For cancellations received within 10 business days or less of the class start date for remote/in-person/self-paced courses, no refunds will be issued. However, the funds, excluding a \$250 processing fee, can be transferred to a future course chosen by the same student. It is important to note that funds cannot be transferred to another student's account. Failure to provide a written cancellation request prior to the start date or to not attend the training results in a "no show" status, rendering the registrant ineligible for a refund or tuition transfer. In such cases, the individual is responsible for any outstanding balances.



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### Course Prerequisites

Every registrant is required to meet the established prerequisites for each respective course, if applicable. It is essential to understand that no exceptions will be made to the prerequisite requirements.

Courses with Required Prerequisites:	Prerequisites:
ED201-Business Credit Analysis – Part One	ED101
ED201-Business Credit Analysis – Part Two	ED101, ED201-Part I
ED300-The Art of Deal Structuring	ED101, ED201- Parts I and II, ED202
ED301-The Art of Problem Resolution	ED101, ED201- Parts I and II, ED201
HD423-Spreadsheet Analysis for Rental Housing	HD420
HD435-Rental Housing Development Finance	HD420, HD423

\*\* Completion of all prerequisites is mandatory before the registration closing date of subsequent classes. However, if you encounter special circumstances, feel free to reach out via email to [training@growamerica.org](mailto:training@growamerica.org) for an individualized discussion.

### Registration

The email address provided during registration should belong to the individual registrant exclusively. Vital information for the student will be sent to this registered email address.

In cases where you register on behalf of another person and require copies of invoices or confirmations, please contact the registrar at [training@growamerica.org](mailto:training@growamerica.org) for assistance.

Please note that until 1) full payment, 2) a properly certified city, state, or federal voucher or 3) purchase order is received by Grow America’s Training Division, a course registration is considered unconfirmed. Neither pre-session materials nor class access information will be released until full payment is received.

In instances where pre-session materials are required for the class, electronic downloads will be accessible no earlier than the 12th business day prior to the course's start date. These materials may include assignments that need completed before the first day of class.

### General Information

Course participants must have the following:

- Pre-session materials and completed assignment (if applicable).
- Note paper.
- Pens and pencils.
- Calculator (a financial calculator is not necessary).
- Coursebooks and other relevant training materials downloaded and/or ordered through Grow America’s Marketplace.



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Participants attending the HD422, HD423, HD430 and HD435 courses must have a computer equipped with Microsoft Excel version 2007 or higher.

Every student is required to have a registration account with Grow America. This account will store essential information such as contact details, billing information, demographics, financial records, and transcripts. The registration accounts are not permitted to have more than one student per account.

Talent LMS accounts are only used for Online, Self-Paced, interactive multimedia instruction (IMI) course participation.

### **Hotel/Travel-Accommodations for In-Person Grow America Classes**

Training participants are responsible for their own travel, hotel and meal expenses. Participants should not make any non-refundable or non-cancelable travel arrangements prior to receiving course registration confirmation (see above).

### **Course Participation for In-Person Sessions**

An agenda will be sent to registrants with the pre-session materials before the start of an in-person course. End of day teamwork assignments typically take two hours to complete so participants should plan their schedules accordingly. Certification course examinations are administered on the final day of class. Students are required to complete and return the examinations before leaving the course site therefore travel plans should be made for late afternoon/evening on the final day.

### **Course Schedule for Live/Remote Class**

An agenda will be sent to registrants with the pre-session materials before the start of a live/remote class. Students are required to attend all days of the live/remote class. Students will be provided with a unique login link for the session on Grow America's training platform which will be used to take daily attendance. A student who does not use their unique login link will be considered absent for that day. A student who misses more than 25% of any live/remote class will NOT be eligible to participate in the exam on the final day of class. A student who is not eligible to sit for the exam on the final day of the course will be required to retake the entire course again. Tuition will not be waived for the subsequent "make-up" class and must be paid in full prior to receiving access to the "make up" class. A student that has conflicts that will take them out of the class for more than an hour, must communicate that to the instructor and the Training Team ahead of time via email.

### **Course Schedule for Self-Paced, IMI Classes**

An email containing comprehensive details about the self-paced, IMI course and the Talent LMS (learning management system) platform will be sent to you on the course's start date. This information will not be provided before the specified start date. Initially, students will be granted 6 months of access to the Talent LMS site beginning at the start date of the course. If more time is needed to complete the modules, a one-time, thirty-day extension will be granted at no cost. However, after utilizing the free extension, each three (3) months extension shall cost \$425.00.



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### **Course Materials**

Pre-session materials will be accessible to all confirmed registrants before the course commences. Confirmation is defined as the registrant having made payment—either by check, credit card, or purchase order—as outlined in the Registration section above. In cases where pre-session materials involve an assignment, completion is required before the first day of class.

Electronic copies of all course materials will be provided no sooner than the 12th business day prior to the course's start date. If the student wishes to have a bound printed copy, it will be the student's responsibility to procure bound hard copies from our online marketplace, the details of which will be provided in the pre-session emails. All costs associated with these materials are the responsibility of the student, this is in addition to any tuition fees already paid.

**\*\*Please note that Grow America holds all copyrights to our materials, and their usage for commercial purposes is strictly prohibited.**

### **Examinations/Retests**

A passing score for each certification course must be attained prior to attending subsequent class(es) where the course is a required prerequisite to obtain certification.

Exams for certification courses will be administered on the final day of each respective course. Students failing to attain a passing score of 70% on the exam are eligible to submit a hard copy of their exam for a second review, a process that may take up to 30 days. A second review is required to discuss retest options.

If a student still does not achieve a 70% after the second review, they can request a retest, provided they made their best effort on the original in-class exam. The retest request must be submitted within 30 calendar days of being notified that the exam did not meet the 70% passing threshold. An administrative fee of \$250 will be invoiced, and payment must be received before the retest exam will be released. Upon receipt of the fee, the retest, return instructions and the return deadline information will be emailed to student.

Students unable to pass the retest must retake the entire course within one year. A 25% tuition discount will be provided to students to facilitate retaking the course.

If a student does not attend the scheduled exam day for the course, they must contact the Training Office as soon as possible to discuss alternatives. Only in the rarest circumstances will an alternate exam be offered which may be subject to a \$500 fee.

### **Disability Accommodation Requests**

Disability Accommodation Requests must be requested at least fifteen (15) business days prior to the beginning of the class.

### **Recertification**

Grow America-certified Development Finance Professionals are required to recertify every three years.



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Individuals who complete three units of approved activities (generally, one unit is equivalent to one day) will fulfill Grow America's recertification requirements.

The Recertification Application must be completed and submitted each time you apply for additional credits. The application describes approved training and activities, sponsored by Grow America and other providers that qualify for Recertification credit. More information regarding Recertification, including the application, may be found under the Recertification section of the Grow America website.

- [Recertification Information](#)
- [Recertification Application](#)

### **Student Privacy and Account Information**

In a continued effort to protect each Grow America student's privacy and account information we would like to remind you of the following:

Each account created in Grow America's registration system and the Talent LMS system is intended to be unique to the individual student. Students are responsible for maintaining the confidentiality of their account password and username and are solely responsible for all activities that occur in their account outside of Grow America's posting of grades and payments. If you share your login information with another person – this not only allows that person to access your account to make future registrations or payments but will also give them the ability to view your past exam scores, attendance history, and other private information. In the most extreme case, your name can be removed or replaced on your account, eliminating your access, and deleting your training, exam, and payment history. Students agree to notify Grow America of any unauthorized use of their accounts or any other breach of security. Grow America will not be liable for any loss or damage arising from failure to comply with this requirement.

Please login to your account frequently to verify and update your account information.

For more information regarding the security of your personal information, please see our [privacy policy here](#).

### **Tuition Discounts**

Promotional discounts are limited time offers and only valid for new registrations received during the dates listed on the promotion. Only one promotional discount code may be used at a time and must be entered at the time of registration. If the discount exceeds the cost of the course, the remaining amount cannot be redeemed for cash or credit. Promotional discounts cannot be used on any previous registrations or sponsored training courses and are non-transferable.

### **Webinars**

Grow America supports you and your colleague's participation in webinars and make discounted group rates, and location fees available. Please contact the Grow America Training Office at 513-657-7870 for more information.

Pursuant to the rights granted under the copyright laws of the U.S., only the registered attendee is granted the right to 1.) Attend the webinar on one computer/device; 2.) Use any shared webinar



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documents; 3.) Request a Certificate of Recognition and/or other verification documentation used to acquire any professional development continuing education credits if the registered attendee completed the webinar in its entirety.

If it is found that a registrant has shared any portion of the webinar including login information, registrant agrees he or she will pay Grow America a Location Registration Fee for each additional location and/or computer that viewed any portion of the webinar. Grow America reserves the right to take any action it deems appropriate to prevent and/or stop infringement of its intellectual property rights included in and/or associated with the webinar by preventing and/or terminating access to the webinar.

### **Photo Release**

By accepting the Grow America Training Terms and Conditions upon registration and/or attendance of any Grow America Training course, the registered attendee automatically consents to the following: For valuable consideration received, I hereby grant to Grow America and its legal representatives and assigns, the irrevocable and unrestricted right to use and publish photographs of me, or photos in which I may be included, for editorial, trade, advertising, and any other purpose and in any manner and medium; to alter the same without restriction; and to copyright the same. I hereby release The Grow America and its legal representatives and assigns from all claims and liability relating to said photographs.

If you wish to not have your photo taken and/or used in Grow America promotional materials, you must submit an opt out request to Grow America's Training Office. Please contact the Grow America Training Office at 513-657-7870 or [training@growamerica.org](mailto:training@growamerica.org) for more information.

*Effective: April 1, 2024*