

**Worthy Institute of Sales Education**  
**551 Old Mill Road Charlotte NC, 28217**  
**803-524-8596 | Admin@WorthyInstitute.net**

## **Policy & Procedures Disclosure**

**Date of Publication:** July 2, 2025

**Legal Name of Education Provider:** Worthy Institute of Sales Education, LLC

**Advertised Name of Education Provider:** W.I.S.E

**Name of Education Director:** Cynthia Worthy

**Names of Faculty and of Full-Time Officials**

Jeremy Worthy, Owner / Instructor

Cynthia Worthy, Education Director

Darlyn Worthy, Administrative Assistant

### **Education Provider Certification:**

Worthy Institute of Sales Education is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's Home page ([ncrec.gov](http://ncrec.gov)).

Per *Commission Rule 58H .0204*, the Worthy Institute of Sales Education must provide each prospective student with a copy of the Education Provider's Policy & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Worthy Institute of Sales Education policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

**NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.**

## Course Offerings

Worthy Institute of Sales Education Conducts:

- The *Broker Prelicensing Course* required to qualify to the license examination to become licensed as a real estate provisional broker in North Carolina; and
- The *Post Licensing Education Program* needed for a provisional broker to remove the provisional status of such license; and
- The annual *Continuing Education* courses needed to maintain a real estate license on active status.

## Broker Prelicensing Course

### Course Description

Worthy Institute of Sales Education's *Broker Prelicensing Course* consists of a total of 75 instructional hours, including the end-of-course examination. Major topics addressed in the *Broker Prelicensing Course* include basic real estate concepts and law, property taxation, land use controls, environmental hazards, brokerage relationships and practices, real estate contracts, real estate financing, closing a real estate transaction, real property valuation, property insurance basics, fair housing laws, landlord and tenant, property management, federal income taxation of real estate, basic construction, basic real estate investment, North Carolina Real Estate License Law and Commission Rules, and Trust Account Guidelines. *Real Estate mathematics is an important component of this course and calculations will be required.*

### Course Materials

Each Student is required to use and have immediate access to the current editions of the NC Real Estate Manual and North Carolina License Law and Commission Rules booklet during each Prelicensing.

Worthy Institute of Sales Education DOES allow a student to use the online versions of the NC Real Estate Manual and NC License Law & Commission Rules booklet

All course material will be provided to the students prior to the start of course.

## **End of Course Exam**

The end-of-course exam will be administered online and virtually proctored for online courses or in person at a location provided to each student prior to beginning the course.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

**In-person exams:** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

**Synchronous (live online):** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Per Rule 58H .0207(a) a course must be completed (including successful passing of the end of course exam) and a completion certificate must be provided within 180 days of course enrollment.

## **Missed Exam**

Worthy Institute of Sales Education WILL allow a Broker Prelicensing Course student who does not take the initial end-of-course exam as scheduled to take a makeup exam at a time and date stated by the Worthy Institute of Sales Education, but no later than 180 days from enrollment. This applies to all courses provided either In-Person or Synchronous (live online) class format. A proctoring fee of \$30 will apply to all makeup exams.

## **Failed Exam**

Worthy Institute of Sales Education WILL allow a Broker Prelicensing Course student who takes but does not pass the initial end-of-course exam to retake the exam 1 time. Any retakes will be scheduled by WISE, but no later than 180 days from enrollment. A proctoring fee of \$30 will apply to all failed exams.

## **Eligibility Requirements for Course Completion Certificate**

To successfully complete the *Broker Prelicensing Course* and receive a course completion certificate, a student must:

- A. Meet attendance requirements;
- B. Timely submit completed in-class and take-home assignments, and
- C. Pass the end-of-course exam with a minimum score of 75%

**Any Broker Prelicensing Course must be completed (including the passing the end-of-course exam) within 180 days of enrollment.**

## **Tuition/Fees**

All course prices can be found on the course listing page at [WorthyInstitute.net](http://WorthyInstitute.net) . Tuition will not include the cost of the North Carolina Real Estate Manual, which is required for all pre licensing courses. All make-up and failed exams will require a \$30 proctoring fee.

## **Annual Summary Report**

During the July 2024 and June 2025 license year, this provider had no students who initially enrolled in a Broker Prelicensing Course (As we were not certified during the previous license year).

DISCLAIMER: Worthy Institute of Sales Education was not a certified education provider during the previous license year.

## **License Examination Performance Report**

DISCLAIMER: Worthy Institute of Sales Education was not a certified education provider during the previous license year.

Student candidates can access an education provider's state license examination performance record by visiting <https://www.ncrec.gov/PrelicensingEducation/ExamPassRates> . A Providers exam performance record is also accessible by clicking on any scheduled Prelicensing course on the commission's website or by going to the Education Provider Details Page.

## Broker Postlicensing Courses

A Broker Postlicensing student must already possess a North Carolina Real Estate Broker License prior to registration.

### Course Descriptions

#### **Post 301 - Brokerage Relationships and Responsibilities - (30 Instructional Hours)**

Topics addressed in this course include a review of agency relationships in real estate residential and commercial sales and commercial property management transactions, a real estate broker's legal duties to clients and customers, a step-by-step review and discussing of the functions and responsibilities of a real estate broker when working with sellers and buyers, a review of issues associated with transactions in progress when a broker leaves a firm, a review of license status and education issues.

#### **Post 302 - Contracts and Closing - (30 Instructional Hours)**

Topics addressed in this course include selected basic contract law concepts, real estate contract preparation, sales contract procedures, buyer's due diligence, closing procedures, Real Estate Settlements Procedures Act, closing disclosure preparation, contracts for deed, options, and selected real estate license status and education issues.

#### **Post 303 - NC Laws, Rules, and Legal Concepts - (30 Instructional Hours)**

Topics addressed in this course include general NC licensing requirements, brokerage compensation issues, the disciplinary process, specialized types of real estate, property management in NC, and miscellaneous laws and legal concepts.

### Course Materials

Each student is required to use and have immediate access to the current editions of the *NC Real Estate Manual* and *North Carolina License Law and Commission Rules* booklet during each *Post Licensing* course session.

- Purchase a physical copy of the NCRE Manual Here: <https://www.ncrecpubs.org/north-carolina-real-estate-manual-paper>
- Purchase a subscription to the digital version of the NCRE Manual Here: <https://rem.ncrec.gov/>
- Obtain a free PDF copy of the North Carolina Real Estate License Law and Commission Rules booklet here: <https://www.ncrec.gov/Pdfs/Rules/NCRECLawAndRules.pdf>

- Purchase a physical copy of the North Carolina Real Estate License Law and Commission Rules booklet here:  
<https://www.ncrecpubs.org/north-carolina-real-estate-law-commission>

WISE DOES allow a student to use the online versions of the NC Real Estate Manual and NC License Law & Commission Rules booklet during classes.

## End-of-Course Exam

The end-of-course exam will be administered online and virtually proctored for online courses or in person at a location provided to each student prior to beginning the course.

An end-of-course exam will not be administered to any student who does not satisfy the course attendance requirement.

**In-person exams:** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

**Synchronous (live online):** Students are not permitted to bring laptops, tablets, cell phones, or similar electronic devices (other than a basic calculator) into the testing site on the day of an exam. Any student who brings such a device into the testing site on the day of an exam will be required to remove it before the exam begins.

Per Rule 58H .0207(a) a course must be completed (including successful passing of the end of course exam) and a completion certificate must be provided within 180 days of course enrollment.

## Missed Exam

Worthy Institute of Sales Education WILL allow a Broker Post Licensing Course student who does not take the initial end-of-course exam as scheduled to take a makeup exam at a time and date stated by the Worthy Institute of Sales Education, but no later than 180 days from enrollment. This applies to all courses provided rather In-Person or Synchronous (live online) class format. A proctoring fee of \$30 will apply to all makeup exams.

## **Failed Exam**

Worthy Institute of Sales Education WILL allow a Broker Prelicensing Course student who takes but does not pass the initial end-of-course exam to retake the exam 1 time. Any retakes will be scheduled by WISE, but no later than 180 days from enrollment. A proctoring fee of \$30 will apply to all failed exams.

## **Eligibility REquirements for Course Completion Certificate**

To Successfully complete the Broker Postlicensing Course and receive a course completion certificate, a student must:

- A. Meet attendance requirements,
- B. Timely submit completed in-class and take-home assignments, and
- C. Pass the end-of-course exam with a minimum score of 75%

Any Broker Postlicensing Course must be completed (including passing the exam) within 180 days of enrollment.

## **Tuition/Fees**

All course prices can be found on the course listing page at [WorthyInstitute.net](http://WorthyInstitute.net) . Tuition will not include the cost of the North carolina Real Estate Manual, which is required for all pre licensing courses. All make-up and failed exams will require a \$30 proctoring fee.

# **Broker Continuing Education Program**

## **Course Description**

The primary objective of the mandatory Continuing Education Program is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must consist of an Update course and four credit hours of elective courses.

## **Course Materials**

Students will be provided all course materials prior to the start of class. For synchronous offerings, the materials will be emailed to them at least 2 days prior to the start of the class.

## **Eligibility Requirements for Course Completion Certificate**

Per Commission Rule 58A . 1705(a)

In order to receive credit for completing an approved continuing education course, a broker shall:

1. Attend at least 90 percent of the scheduled instructional hours for the course;
2. Provide his or her legal name and license number to the education provider;
3. Present his or her pocket card or photo identification card, if necessary; and
4. Personally perform all work required to complete the course.

For Distance (self-paced online) courses:

Per Commission Rule 58H .0404(c), all students must complete the course within 30 days of the date of registration or the date the student is provided the course materials and permitted to begin work, whichever is the later date.

## **Tuition/Fees**

All course prices can be found on the course listing page at [WorthyInstitute.net](http://WorthyInstitute.net) . Tuition will not include the cost of the North carolina Real Estate Manual, which is required for all pre licensing courses. All make-up and failed exams will require a \$30 proctoring fee.

## General Information

### Registration

To enroll in a course at Worthy Institute of Sales Education, prospective students must register online at [www.worthyinstitute.net](http://www.worthyinstitute.net) (Main Site) or a site directly linked to our main site.

### Attendance

- Students in an in-person or synchronous distance learning Broker Prelicensing Course must attend a minimum of 80% of all scheduled instructional hours.
- Students in an in-person or synchronous distance learning Broker Postlicensing Course must attend a minimum of 90% of all scheduled instructional hours.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.

### Technology Requirements for Online Courses

Students enrolled in one of our Synchronous course offerings may only access the course using a desktop or laptop computer. A webcam and microphone are also required. Any students connecting to the class through a mobile device will be disconnected. Students will need to download and install the most recent version of Zoom and ensure all hardware and software are working prior to the start of the class.

Students must be in a well-lit room so they are visible on camera and must remain on camera at all times during instruction. Students are not permitted to connect from a vehicle and will be removed from the course immediately.

#### Zoom Technical Support

Phone: U.S. 1-888-799-9666 (Available 24/7)

Email: [Info@zoom.us](mailto:Info@zoom.us)

Support Center: [support.zoom.com](http://support.zoom.com)

Note: Phone and live chat support are available to users with Business, Enterprise, or Education plans. Free and Pro plan users can access support through the online Support Center.

## **Student Conduct**

Students are expected to conduct themselves in a professional manner. Dismissal without recourse will be imposed for behavior that, based on the judgement of the instructor and staff, is deemed negative or a distraction to the classroom learning environment in any way. All students attending Synchronous courses are required to be visible and with web camera on unless otherwise permitted by the instructor or staff member.

## **Cheating**

If a student is discovered to be cheating in any manner, the student will be immediately dismissed, will receive a failing course grade, will not be eligible for any retake or makeup policies, and will be reported to the NC Real Estate Commission [per Commission Rule 58H .0203(h)].

## **Course Cancellation or Rescheduling / Refunds**

Worthy Institute of Sales Education reserves the right to cancel or reschedule a course as needed. If a course needs to be canceled or rescheduled, we will strive to provide notice at least 48 Hours [2 Days] prior to the start of the class.

If a course is canceled or rescheduled, students will have the following options:

- Transfer to a later course
- Receive a refund

## **Withdrawals and Transfers / Refunds**

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options:

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course on or after the first instructional hour of a course will not be entitled to a refund of any portion of paid Tuition.

**CERTIFICATION OF TRUTH AND ACCURACY**

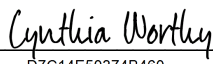
I certify that the information contained in this Policies & Procedures Disclosure is true and correct and that Worthy Institute of Sales Education will abide by the policies herein.

Cynthia M. Worthy,  
Education Director

**CERTIFICATION OF RECEIPT**

I certify that I received a copy of Worthy Institute of Sales Education's Policies & Procedures Disclosures prior to payment of any non-refundable course registration fee or tuition.

Full Legal Name of Prospective Student:

Signed by:  
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