

**Your Success is Our Goal
Since 1983**

American School of Business
Corporate Offices
194 Route 46 East, Fairfield, NJ 07004

*Licensing & Continuing
Education Choice! Hybrid,
Your Online, Virtual
It's Live Paced
In Person, Self-paced
or Our University*



**American
School of
Business**
Since 1983

Real Estate & Insurance

2026 Schedules

**Licensing, Continuing Education, &
Exam Preparation for:**

Real Estate

- Salesperson
- Brokers
- Mortgage & Loan Originators

Insurance

- Life, Accident, & Health
- Property & Casualty
- Title

It's Your Choice!

In Person, Live Online, Hybrid, or Our
Self-Paced Virtual University

Contact

Phone: (800)-288-5154

FAX: (973)-244-0333

Email: Info@americanschoolnj.com

Website: www.AmericanSchoolNJ.com

Corporate Headquarters

194 Route 46 East, Fairfield, NJ 07004

Introduction & Welcome

Thank you for choosing the American School of Business, where your success is our goal!

The American School of Business is the largest independent provider of Real Estate, Insurance, Securities, & Mortgage training programs in New Jersey.

We offer pre-licensing and continuing education courses as well as exam preparation programs in a variety of environments including; In-Person, Live Online, Hybrid, or our Self-Paced Virtual University. Many Online classes are approved in all 50 states.

All of our classes are offered as Hybrid Classes; it's your choice if you want to come in person or stay home! The process to register is simple:

1. Register for any of our Pre-licensing or Continuing Education Courses
2. If you are attending virtually, you will need to pick up your textbooks and other materials at our office, BEFORE your first day of class. In Person students will receive their materials on the first day.
3. Time Permitting, materials can be shipped for an additional charge of \$12
4. Complete the class in the comfort of your own home or in the classroom.

Once registered, look for a confirmation email of your registration and additional correspondence as to the process and requirements of completing your Live Online or Hybrid Classes using our GoToMeeting platform.

This Brochure contains all the information you need to make the right choice to join one or multiple programs today!

If you have any questions, you can reach us during the following Business hours:

Mondays, Tuesdays, Thursdays, & Fridays:
8:30 AM to 5:00 PM

Wednesdays:
8:30 AM to 6:00 PM

<u>Table of Contents</u>	<u>Page(s)</u>
Introduction and General Information.....	1
Salespersons & Brokers Licensing Courses.....	2
Mortgage Licensing Courses.....	3
Real Estate & Mortgage Continuing Education.....	4
Insurance Licensing Courses.....	5
Insurance Continuing Education.....	6
6 Ways to Register, Additional Course Information.....	7
Study Aids and Registration Forms.....	8 & 9

Your Future Starts Here

Education. Experience. Opportunity.

Since 1983, the American School of Business has helped thousands of students launch and advance successful careers in Real Estate, Mortgage, Insurance, Appraisal, and Financial Services.

Whether you're earning your first license, preparing for a state exam, or completing continuing education requirements, we're committed to helping you reach your professional goals with expert instruction and flexible learning options.

Why Choose American School of Business?

✓ Over 40 years of trusted education and industry experience

✓ Licensed and approved by New Jersey regulatory agencies

✓ In-Person, Live Online, Hybrid, and Self-Paced Online options

✓ Pre-Licensing, Continuing Education & Exam Preparation

✓ Experienced instructors who are industry professionals

✓ Satisfaction Guarantee with free class retakes for eligible students

✓ Training solutions for individuals, companies, and organizations

Ready to Take the Next Step?

Join the thousands of professionals who have trusted the American School of Business to begin or advance their careers.

Register Today!

American School of Business

194 Route 46 East
Fairfield, NJ 07004

Phone: (800)-288-5154

Email: info@americanschoolnj.com

Website: www.AmericanSchoolNJ.com

Your Success Is Our Goal.

Licensing • Continuing Education • Exam Preparation • Professional Development

Continuing Education Registration Form

To enroll, fill out completely and send with full payment.

Name _____

Home Address _____

City _____ State _____ Zip _____

Phone (D) _____ (E) _____

License # _____ Exp. Date _____ / _____

Date of Birth _____

Last four digits of Social Security # _____

Email _____

Course's (Please Complete)

Course Date	Course ID Number	Online or In-Person	CE Hours	Cost
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____
____ / ____ / ____	# _____	_____	_____	\$ _____

☐ CE Credits for completion of Brokers Course

☐ \$199 Mortgage 12 Hour SAFE CE Course

Make Business checks or Money Order payable to:
American School of Business (No Personal Checks)
Mail to: 194 US Highway 46 East, Fairfield, NJ 07004

OR Apply \$ _____ to my Credit Card

☐ Visa ☐ MasterCard ☐ AMEX ☐ Discover

____ / ____ / ____ # _____

Card Number

Exp. Date CVV#

____ / ____ / ____
Signature (Required by all students) Date

NOTE: Seminars are not confirmed. You will be notified if a class is filled or cancelled. We reserve the right to cancel a seminar due to insufficient enrollment. Management reserves the right to refuse credit to any person arriving more than 15 minutes late and/or leaving 15 minutes early as per the requirements of the NJDOBI. By signing above you have read and understand our refund policy. *See our Privacy Policy on Page 1. CEREG2025

Please let us know how you heard about us? _____

General Information

The economic importance of Real Estate, Mortgage Loan Origination, and Insurance demands a high level of professionalism supported by quality education and ongoing training. In New Jersey, individuals pursuing careers in Real Estate or Insurance must meet state licensing requirements, and many professions also require continuing education to maintain their licenses.

Our programs are designed to help you successfully prepare for your licensing exams while providing the practical knowledge and skills needed to build a successful career and maintain your professional credentials.

EXPERIENCE: Since 1983 the American School of Business has established itself as a leader in providing quality education using only the best and most up to date materials available. Each year students are successfully prepared for careers in Real Estate, Insurance, Mortgage and Financial Services. In addition, many more call on us to advance through our Continuing Education courses.

ACCREDITATION: The American School of Business is licensed and approved by the New Jersey Real Estate Commission, The New Jersey State Board of Real Estate Appraisers, The New Jersey Department of Banking and Insurance and The National Mortgage Licensing Service. We are also approved for the training of Veterans and their eligible dependents by the State Approving Agency.

GUARANTEE OF SATISFACTION: Regular attendance is important to your success in our courses. Students who miss classes are allowed to make them up in any of our day, evening or Saturday courses. You are entitled to attend future classes **FREE** for a period of 6 months after your enrollment date. This includes taking your final exam.

INSTRUCTORS: Our instructors are successful, experienced, and motivated professionals who are licensed and/or approved to teach.

SCHEDULING: Courses are offered Days, Evenings and Saturdays, all year, at our convenient training center, Live Online, or hybrid.

Virtual University Courses Available

Our flexible schedule program offered through the Virtual University is designed for students who cannot commit to a set schedule. You start and complete courses at your own pace and your own convenience.

PRIVACY POLICY: "In compliance with the Privacy Act (5U.S.C. 552A), your Social Security number and other private information obtained herein will be used solely to fulfill the requirements of the state regulatory authorities. It will not otherwise be published, disseminated, bartered, or sold."

We are closed on:

Major Holidays, including New Year's Day, Memorial Day, Independence Day, Labor Day, Halloween (evening), Thanksgiving, and Week of Christmas. Other Holidays may be observed and will be noted in your class calendar.

Real Estate Salesperson Courses

Register Now

GENERAL REQUIREMENTS

Those who wish to engage in the Real Estate business in New Jersey are required to attend and complete a 75-hour Salespersons course and pass a state licensing exam. The purpose of the salespersons' course is to prepare you for the state examination. Upon completion of our course, you will receive a "Certificate of Completion" which is used to gain admission into the state exam.

The course is also suitable for persons desiring knowledge of buying and selling real estate whether it be for personal use or as an investment.

Subject matter includes all-important phases of real estate and follows an outline prescribed by the New Jersey Real Estate Commission.

COURSE OUTLINE:

- | | | |
|-------------------------|--------------------------|-------------|
| • Real Estate Licensing | • Rules & Regulations | • Taxes |
| • What is Real Estate | • Estates and Interests | • Agency |
| • Types of Ownership | • Land Use Regulations | • Contracts |
| • Environmental Issues | • Ethical Considerations | • Brokerage |
| • Fair Housing | • Listing Agreements | • Leases |
| • Mortgages | • Financing | • Appraisal |
| • Investment Brokerage | • Subdivisions | • Deeds |
| • Legal Descriptions | • Transfer of Title | • Closings |

PREREQUISITES

Salespersons must be 18 years of age and have completed High School or a G.E.D. program. No residency required.

TUITION

The tuition for the Salespersons course is **\$495**, which includes a nationally published & professionally written text "**Essentials of New Jersey Real Estate**", practice quizzes & exams, and our 6 month "Guarantee of Satisfaction".

PACKAGE PRICE:

Add an Exam Prep Workbook (a \$50 value) and Real Estate Qualifier Plus IIIx calculator (a \$65 value) and pay only \$575 for the Package. A savings of \$35!

Real Estate Salesperson 2026 Course schedule

in person, Live Online,

Day Courses – Monday, Wednesday, Friday

9:00am to 5:00pm – 3 Weeks

January 5 to January 16	July 6 to July 17
February 2 to February 13	August 3 to August 14
March 2 to March 13	September 9 to September 28
April 6 to April 17	October 5 to October 23
May 4 to May 15	November 2 to November 20
June 1 to June 12	November 30 to December 18

Evening Courses - Monday & Wednesdays

6:00pm to 9:45pm - 11 Weeks

January 5 to March 16	July 6 to September 16
February 2 to April 13	August 3 to October 14
March 2 to May 14	September 14 to November 18 off 11/23
April 6 to June 17	October 5 to December 16
May 4 to July 15	Nov. 2 to Jan. 27
June 1 to August 5	Nov. 30 to Feb 17

Saturday Courses

9:00am to 4:30pm - 10 Weeks

January 10 to March 14	July 11 to Sept. 19
February 7 to April 18	August 1 to Oct. 10
March 7 to May 16	September 12 to November 21
April 11 to June 20	October 3 to Dec. 19
May 3 to July 18	Nov. 7 to Jan. 30
June 7 to August 15	Dec. 5 to Feb. 20

To enroll, fill out completely and send the registration fee.

TRAINING CENTERS:

☐ In-Person: Fairfield ☐ Live Online ☐ Hybrid

TIME: ☐ Days ☐ Evenings ☐ Saturdays

COURSES: Please check box(s) & add date(s)

Real Estate:

- ☐ Real Estate Salesperson Course Start Date ____/____/____
- ☐ Salesperson package w/ Workbook & Calculator ____/____/____
- ☐ Real Estate Brokers Course Start Date ____/____/____
- ☐ Ethics & Agency Course Start Date ____/____/____
- ☐ Office Management Course Start Date ____/____/____
- ☐ 150 Hour Brokers Course Package Start Date ____/____/____

Mortgage:

- ☐ 20 Hour SAFE Comprehensive Course Start Date ____/____/____
- ☐ 4 Hour NJ State Specific Course Start Date ____/____/____
- ☐ 7 Hour Exam Prep Course Start Date ____/____/____
- ☐ Comprehensive Licensing Package \$495

Insurance:

- ☐ Life & Health Course Start Date ____/____/____
- ☐ Property & Casualty Course Start Date ____/____/____
- ☐ Title Course Start Date ____/____/____

Please check the appropriate box(s) regarding your textbook(s) and any supplemental study materials:

Real Estate:

- ☐ Question & Answer Exam Prep Workbook \$50
- ☐ Qualifier Plus IIIx Mortgage Calculator \$65
- ☐ CompUCram Online Interactive Study Tools \$69

Insurance:

- ☐ Vocabulary Flash Cards \$40
- ☐ I will pick up my textbook(s) on or before the first day of class
- ☐ Please ship my Textbook(s) to me for an additional cost of \$12

Name _____

Home Address _____

City _____

State _____ Zip _____

Phone (D) _____ (E) _____

*Last four digits of Social Security # _____

Email _____

Make Business checks or Money Orders payable to:
American School of Business (no personal checks)
Mail to: 194 Route 46 East, Fairfield, NJ 07004

OR Apply \$ _____ to my Credit Card

☐ Visa ☐ MasterCard ☐ AMEX ☐ Discover

_____/_____/_____
Card Number Exp. Date CVV#

_____/_____/_____
Signature (Required by all students) Date

Note: Registrations are not confirmed. We reserve the right to cancel a course due to insufficient enrollment. By signing above you have read and understand our refund policy. *See our privacy policy on page 1. INSREG2025

Please let us know how you heard about us? _____

Study Materials

Real Estate & Mortgage

CompuCram Online Interactive Study Tool: \$79

- Study real estate vocabulary – interactive flashcards, matching, and fill-in-the-blank
- Dynamic practice tests – never see the same exam twice!
- Unlimited real estate salesperson practice exams
- Our exclusive pre-assessment identifies the exam topics you need to focus on
- Mobile, tablet and desktop friendly
- The Readiness Indicator that tracks your progress, so you know when you're ready to take the exam
- Up-to-date questions written by real estate industry experts
- Money back guarantee & 180 day access

National Mortgage Lending Exam Prep –CompuCram - Online \$149

- A self-paced mortgage exam question and answer software application for aiding students as they study for their mortgage lending exam. Designed specifically for the national portion of the exams, this product was written by a team of experts all of whom are professionals with up-to-date knowledge and experience in the industry. Key Features: 500 mortgage exam questions written in the style of the mortgage exam, Hundreds of highlighted glossary terms are available for quick reference within the questions and answers, Study tips to help your students prepare for their mortgage lending exam, All questions have rationales to help explain the concept behind the answer, Timed exams help simulate the real exam by developing time management skills between questions, All final exams are graded and categorized to help identify problem areas

Qualifier Plus IIIx Calculator: \$65

- Mortgage Loan Qualifying Calculator for Real Estate Pro's.
- The Qualifier Plus IIIx helps you pre-qualify your clients so you can find them the most affordable mortgage or property.
- This calculator is the easiest and most complete real estate finance calculator on the market.
- Features include easy qualification solutions, instant mortgage finance solutions, complete taxes and insurance for true PITI payments, automatic sales price & down payment calculations, easy amortization, balloon payments and more.

Real Estate Q&A Workbook: \$50

- This book contains 100's of questions and rationales that will help you prepare for the PSI exam. This exam-prep workbook features topics covering all topics found on your state outlines.
- A self-scoring feature in each chapter charts your individual learning progress. Includes 5 practice exams.

Package Prices:

Register for your **Salespersons** Course and add the Exam Prep Workbook (a \$50 value) and Real Estate Qualifier Plus IIIx calculator (a \$65 value) and pay only \$575 for the Package. A savings of \$35!

Insurance

Vocabulary Crammer Flash Cards \$40

These Life and Health or Property and Casualty Insurance Flash cards are a wonderful tool for visual learners to master insurance vocabulary. Each Set Includes hundreds of the most significant terms, numbered and organized by topic for easy reference.

How to order Study Materials:

1. Call 800-288-5154 to have your order shipped directly to your home or work address.
2. There are no Refunds or Exchanges on Study Materials
3. Please add \$12 for Shipping and Handling

Real Estate Brokers' Courses

MINIMUM EDUCATION REQUIREMENTS:

- 90 Hour Brokers General Course
- 30 Hour Ethics and Agency Course
- 30 Hour Office Management & Related Topics

MINIMUM EXPERIENCE REQUIREMENTS:

All Broker applicants must be licensed and working as a licensed Real Estate salesperson on a full-time basis for a minimum of 3 years for the period immediately preceding the date of application. Once you have completed the Experience & Education requirements you can apply to the N.J.R.E.C. for approval to take the State Licensing Exam.

COURSE TUITION & DISCOUNT PACKAGE

- Brokers General Course..... \$495.00
- Ethics and Agency Course..... \$250.00
- Office Management Course..... \$250.00

Note: New NJREC guidelines now allow you to take and complete these three courses in any order.

Package Price: Save \$100: Pay in full for all 3 courses when registering & pay only \$895. Tuition for each course includes the School Test, a Textbook, Practice Questions, Additional Handouts & our GUARANTEE OF SATISFACTION.

Note Package price applies ONLY when registering and paying in full on or before the first day of class and cannot be combined with any other discounts or offers.

Course Outline:

BROKERS General Course · Real Estate Licensing · Rules & Regulations · Estates & Interests · Types of Ownership · Taxes · Land Use Regulations · Environmental Issues · Agency · Ethical Considerations · Brokerage · Contracts · Fair Housing · Listing Agreements · Leases · Mortgages · Financing · Appraisal · Investment Brokerage · Subdivisions · Deeds · Legal Descriptions · Transfer of Title · Closings

ETHICS & AGENCY Course: · Ethics Defined · Formation · Fiduciary Duties · Agency Relationships · Agency Transitions · In-House Sales · Conflicts of Interest · Obligations to Qualify · Disclosure · Legal Actions · Agency Defined · Ethical Obligations · Disclosure of Agency

OFFICE MANAGEMENT Course: · Requirements for Opening an Office · Closings · Obtaining Legal & Accounting Advice · Fair Housing Laws · Financial Record Systems · Establishing an Escrow Account · Truth in Renting Laws · Office Management Responsibilities · Environmental Concerns · Supervision and Training · Licensing Requirements · Qualification Techniques · Ethical Matters · Attorney Review · Office Closing Procedures

Real Estate Brokers 2026 Course Schedules

In person, Live Online, Or Hybrid

Day Courses -Tuesday & Thursdays - 9:00am to 4:30pm

Office Management	January 6 to January 15
Brokers	January 20 to February 26
Ethics & Agency	March 3 to March 12
Office Management	March 17 to March 29
Brokers	March 31 to May 7
Ethics & Agency	May 12 to May 21
Office Management	June 2 to June 11
Brokers	June 16 to July 23
Ethics & Agency	July 28 to August 6
Office Management	August 11 to August 20
Brokers	August 25 to October 8
Ethics & Agency	October 13 to October 22
Office Management	October 27 to November 5
Brokers	November 10 to December 22

Mortgage Loan Originators Courses

Mortgage Lending is a profession that requires knowledge of Real Estate, finance, and appraisal. Our Courses prepare you to pass your licensing exam and begin a career in mortgage sales, processing, or underwriting.



The American School of Business is an NMLS Approved Provider (#1400050), offering the required education to qualify for the National Exam. Our courses also cover all Uniform State Test (UST) requirements, which are accepted in most states.

Courses Offered:

20 Hour SAFE Comprehensive Mortgage Loan Originator Course Including UST (NMLS # 4251). \$295*
7 Hour Exam Prep & Refresher Course \$149
4 Hour NJ State Specific Class (NMLS #4252) \$79

A textbook and additional course materials are included with every course.

Package Price of \$495 Includes:

National Comprehensive Course, UST, Exam Prep Course, NJ State Specific Course and NMLS Processing Fee
(You save \$58)

Note Package price applies ONLY when registering and paying in full on or before the first day of class and cannot be combined with any other discounts or offers.

Course Outlines:

20 Hour SAFE Comprehensive Mortgage Loan Originator Course with Uniform Standards "UST":

- Mortgage Industry Overview & The Business of Real Estate
- The Mortgage Lending Process
- The Value of Real Estate
- Finance Instruments · Federal Mortgage Legislation
- Conventional Financing · Government Backed Loans
- Non-traditional Mortgage Products
- The Value of Real Estate & The Mortgage Lending Process
- Legal Concepts
- Interests in Real Property
- Appraisals
- Ethics in Mortgage Lending
- Uniform State Test Requirements
- Review the MLO Testing Handbook

7 Hour Exam Prep and Refresher Course w/ UST:

- Purpose and Provisions of SAFE Act
- RESPA and TILA
- Good Faith Estimates and HUD
- Provisions of Federal Laws
- Nontraditional Loan Products
- Adjustable Rate Mortgages
- Reverse Mortgages
- Buy-down Plans
- Consumer Protection
- Protected Classes
- Mortgage Fraud
- Predatory Lending
- Compensation Rules
- High Level State Content Topics
- UST · Hundreds of Practice Questions · And More...

4 Hour NJ State Specific Courses:

- Department of Banking and Insurance
- State Law and Regulation Definitions
- Residential Mortgage Lending Act
- Regulations & Compliance
- Disciplinary Action
- Unique State Test Areas

Additional Information

Private Group Training at your Business/Office

As the largest independent Real Estate, Mortgage, Appraisal, Insurance and Securities training provider in New Jersey we can provide Licensing Courses, Exam Preparation Courses and Continuing Education Seminars at your location and customize a schedule to fit **your** training needs.

We have a highly qualified base of over 50 instructors who can handle any topic In-Person or Live Online. So, whether you are a small office, large company, Association or Local Chapter, call us at 800-288-5154 to handle all of **your** training.

Some of our customers include Chubb, Aetna, Allstate, NIA, Guardian, Liberty Mutual, Capital One Bank, Prudential, State Farm, Coldwell Banker, ERA, Century 21, Exit Realty, Keller Williams, Kaplan Financial, NJ Lenders & other Mortgage companies. Local Associations include PIA IIA, NAIW, and several restoration companies like Northeast Power Dry, Paul Davis, Maxon's, ServePro and more...



Call us at today at 800-288-5154 for details and pricing!

Virtual University

Don't have the time to take one of our live classes? Do you work better at your own pace? Then our Virtual University is perfect for you! We offer an array of Self-Study Online licensing and Continuing Education courses. Information and Pricing can be found by connecting to our Virtual University on our website at www.AmericanSchoolNJ.com. There are a variety of packages to choose from, and courses are approved in several states.

Visit our website for more information or call us at 800-288-5154 with any questions!

Student Portal

All registered students have access to their personal Student Portal. The portal provides 24/7 access to class materials, quizzes and lecture materials. The student portal empowers our students to learn on their schedule, while providing instant access to the tools, information and support needed to succeed.

6 ways to Register

Please include full payment with your registration.

- 1) **ON-LINE:**
Registration forms are available on-line by visiting our web site www.americanschoolnj.com
- 2) **MAIL:**
Complete the Registration Form and mail it to:
American School of Business
194 US Highway 46 East, Second Floor
Fairfield, New Jersey 07004.
- 3) **PHONE:**
Call **800-288-5154** to register.
- 4) **FAX:**
Fax your completed registration form to **973-244-0246**. Credit Card information must be provided and a signature is required.
- 5) **IN PERSON PRE-REGISTRATION:**
In person registration is available at our Fairfield training center during the following business hours:
Monday, Tuesday, Thursday, & Friday: 8:30am to 5:00pm,
Wednesday from 8:30am to 6:00pm.
- 6) **SAME DAY REGISTRATION:**
Registrations will be accepted on the first session of class, provided there are openings for additional students. Pre-Registration is preferred. Call 800-288-5154 to check the status of the course you are interested in.

**CASH, Credit Cards, Business Checks, & Money Orders
Are Accepted at All Locations!
(Please no Personal Checks)**

REFUND POLICY: Tuition will be refunded if a class is canceled or filled. **NO** tuition will be refunded for any reason on or after the first meeting of the class. If a pre-registered student wishes to drop out of a class, a written notice must be submitted 5 business days in advance of your original starting date, in order to receive a tuition refund minus a **\$50** per course cancellation fee.

Note: There are no refunds or exchanges on Study Materials

Testing:
Every Monday at 2:00 PM
Every Wednesday at 5:00 PM

At our Training Center:

**194 US Highway 46 East, Second
Floor, Fairfield NJ 07004**

No Appointment Required

Mortgage Loan Originator 2026 Course schedule

In Person, Live Online, or Hybrid

Day Courses - Monday to Friday - 9:00am to 4:30pm

20 Hour Safe Comprehensive Course	January 26, 27, & 28
7 Hour Exam Prep Course	January 29
4 Hour NJ State Specific (9am to 1pm)	January 30
20 Hour Safe Comprehensive Course	March 23, 24, & 25
7 Hour Exam Prep	March 26
4 Hour NJ State Specific (9am to 1pm)	March 27
20 Hour Safe Comprehensive Course	May 18, 19, & 20
7 Hour Exam Prep Course	May 21
4 Hour Nj State Specific (9am to 1pm)	May 22
20 Hour Safe Comprehensive Course	July 27, 28, & 29
7 Hour Exam Prep Course	July 30
4 Hour NJ Stat Specific (9am to 1pm)	July 31
20 Hour Safe Comprehensive Course	Sept. 28, 29, 30
7 Hour Exam Prep Course	October 1
4 Hour NJ State Specific (9am to 1pm)	October 2
20 Hour Safe Comprehensive Course	November 16, 17, & 18
7 Hour Exam Prep Course	November 19
4 Hour NJ State Specific (9am to 1pm)	November 20

Evening & Saturday Classes!

Tuesday & Thursdays - 6:00pm to 10:00pm and Saturdays- 9:00am to 5:00pm

20 Hour Safe Comprehensive Course	February 17, 19, 21, & 24
4 Hour NJ State Specific	February 26
7 Hour Exam Prep Course	February 28
20 Hour Safe Comprehensive Course	April 21, 23, 25, & 28
4 Hour NJ State Specific	April 30
7 Hour Exam Prep Course	May 2
20 Hour Safe Comprehensive Course	June 15, 18, 20, & 23
4 Hour NJ State Specific	June 25
7 Hour Exam Prep Course	June 27
20 Hour Safe Comprehensive Course	August 18, 20, 22, & 25
4 Hour NJ State Specific	August 27
7 Hour Exam Prep Course	August 29
20 Hour Safe Comprehensive Course	October 13, 15, 17, & 20
4 Hour NJ State Specific	October 22
7 Hour Exam Prep Course	October 24
20 Hour Safe Comprehensive Course	Dec. 8, 10, 12, & 15
4 Hour NJ State Specific	December 17
7 Hour Exam Prep Course	December 19

Continuing Education for Real Estate License

Continuing Education Requirements

Real Estate salespersons and brokers are required to complete 12 hours of CE per licensing cycle in order to renew their license. At least six of the 12 hours must be in the following core topics:

Core Topics: • Agency • Disclosure • Legal Issues (i.e. listing agreements, contracts, leases, attorney review) • Ethics • Fair Housing and New Jersey Law Against Discrimination • New Jersey Real Estate Broker and Salesperson Statutes and Regulations • State & Federal Environmental Laws and Regulations • Legal Requirements on /Escrow Monies and Financial Recordkeeping

Approved Elective Courses:

• Commercial Real Estate • Property Management • Seasonal Rentals • Real Estate Sales Full Disclosure Act and Real Estate Timeshare Act • Financing Land Use • Real Estate Valuation • Foreclosure and short-Sale Transactions • Specific Aspects of Residential Real Estate Transactions

Licensees initially licensed in the first year of a real estate licensing cycle will be required to complete CE requirements to relicense for the next cycle (i.e. a licensee who obtained their license before July 1, 2026 will be required to complete CE requirements to relicense for the cycle beginning July 1, 2027)

Licensees initially licensed in the second year of a real estate licensing cycle will not be required to complete any CE requirements in order to relicense for the next cycle (i.e. a licensee who obtained their license after July 1, 2026 will not be required to complete CE requirements to relicense for the cycle beginning July 1, 2027). CE courses will only count for credit one time during each licensing cycle. The NJREC requires you to complete all of your CE requirements by 4/30/27 to avoid a late filing fee of \$200.

The American School of Business has an array of continuing education classes and seminars that are offered at Live Online, In-Person, Self Study On-Line or On-Site that provide you with the highest quality education.

Continuing Education for Real Estate Brokers

Special Notice!

Completion of the broker pre-licensure course by real estate licensees will be equivalent to completing the 12 hours of CE for the licensing cycle in which the broker pre-licensure course is taken. Licensees completing any of the Brokers courses will not be required to take any additional CE courses to fulfill the requirement.

Special Applications for Continuing Education credits are handed out on the first day of each Brokers course. Credits are processed for a flat fee of only \$49.

Insurance Continuing Education Continued...

Insurance Continuing Education 2026 Schedules	
In person, Online, or Hybrid	
FAIRFIELD Training Center	
4 Hr. NJ Annuity Training and Best Interest Standards	88908743
July 22 - Wednesday – 9:00AM to 1:00PM	
Long Term Care Partnership Program	0508299
July 22 Wednesday- 2pm-6pm	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
July 29 – Wednesday – 9:00AM to 1:00PM	
Ethics for Financial Planning	0406269
July 29 - Wednesday – 2:00 PM to 6:00 PM	
Long Term Care Partnership Program	88889089
August 19 - Wednesday – 9:00AM to 5:00PM	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
August 19 – Wednesday – 5:30PM to 9:30PM	
Flood Insurance	0504320
August 26 – Wednesday – 9:00am to 12:00noon	
Legal and Moral Issues in the Insurance Industry	0505384
August 26 – Wednesday 1:00pm to 4:00pm	
4Hr. NJ Annuity Training and Best Interest Standards	88908743
September 23- Wednesday – 9:00AM to 1:00PM	
Long Term Care Partnership Program	0508299
September 23 - Wednesday – 2:00 PM to 6:00 PM	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
September 30 – Wednesday – 9:00AM to 1:00PM	
Ethics for Financial Planning	0406269
September 30 - Wednesday – 2:00 PM to 6:00 PM	
Long Term Care Partnership Program	88889089
October 21 - Wednesday – 9:00AM to 5:00PM	
Flood Insurance	0504320
October 28 – Wednesday – 1:00pm to 4:00pm	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
October 28 – Wednesday – 5:00PM to 9:00PM	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
November 25 – Wednesday – 9:00AM to 1:00PM	
4Hr. NJ Annuity Training and Best Interest Standards	88908743
December 16 - Wednesday – 9:00AM to 1:00PM	
Legal and Moral Issues in the Insurance Industry	0505384
December 16 - Wednesday – 2:00 PM to 6:00 PM	
Flood Insurance	0504320
December 23 – Wednesday – 9:00am to 12:00noon	
Special - NJ CAIP/PAIP/SAIP Producer Procedures	88901171
December 23 – Wednesday – 1:00PM to 5:00PM	

Prices for Self-Study Virtual University



The cost for our Self-Study online seminars and courses can be found on our website at www.americanschoolnj.com. Seminars are priced per credit and include your certificate of completion. We currently have over 30 online seminars that are approved in most states!

Don't See a topic or location you want...Call us at 800-288-5154 to have one of our Approved CE instructors come right to your office!

Insurance Continuing Education

Our Seminars are approved and accepted for credit by the New Jersey Department of Banking and Insurance, and The New Jersey State Board of Accountancy. They are also accepted by most Associations and Designation authorities.

The New Jersey Department of Banking and Insurance (NJDOBI) requires that all Insurance Producers obtain **24** continuing education hours every **2 years**. As part of the requirement **3** of the **24** hours must be related to insurance **Ethics**. The remaining credits are considered electives and can be obtained by attending approved continuing education seminars or on-line classes on any topic.

Continuing Education credits are also required by most organizations that issue designations. In addition, there are special courses required for those producers that sell Flood Insurance, those who deal with the PAIP/CAIP Plans, and those who sell Long Term Care Insurance. We have several of these classes scheduled throughout the year to help you meet your training needs. See below for more information;

Need Flood Training: Producers with Property authority and who write flood insurance are required to complete a three/credit flood program as required by the NFIP for the first renewal following the initial issuance. Producers need only take the course one time.

Need PAIP/CAIP/SAIP Training: Producers with Property and Casualty authority who write insurance under the Personal Automobile Insurance Plan and the Commercial Automobile Insurance Plan are required to attend and complete a four-hour PAIP/CAIP Certification course.

Need Long Term Care Training: Producers with Life and Health Authority who wish to sell LTC insurance are now required to complete an 8-hour NJ Qualified Partnership Training Program. In addition, there is a 4-hour recertification class that needs to be completed every 2-year licensing cycle.

NAIC- Required Annuity Training: This 4-hour course meets the new standards set by the NAIC for the required Annuity Training.

Licensees who do not obtain the required credits, by attending approved courses offered by approved schools such as the American School of Business, will not be able to renew their producers license and/or designation.

The cost for each seminar is as follows:

- 1 Hour Course only \$29 each!
- 2 Hour Course only \$39 each!
- **3 Hour Course only \$49 each!**
- 4 Hour Course only \$59 each!
- 5 Hour Course only \$69 each!
- 6 Hour Course only \$79 each!
- 7 Hour Course only \$89 each!
- 8 Hour Course only \$99 each!

All prices include course materials

Continuing Education Mortgage & Loan Originators

Continuing Education Requirements

Licensed Mortgage Loan Originators are required to complete twelve (12) hours of continuing education to renew their license every year. Some States require State Specific education to be part of the continuing education. New Jersey requires that four (4) hours of the above twelve (12) be State Specific. Please visit the NMLS web site for a complete state by listing.

Annual CE education must include 3 hours of Federal law, 2 hours of ethics (which shall include fraud, consumer protection, and fair lending issues), 3 hours of electives, **plus 4 hours of NJ-specific education.**

Courses Offered:

12 NJ SAFE Comprehensive CE Package: \$199*

*Includes Textbooks or eBooks and Handouts, a \$50 Value

Mortgage Continuing Education 2026 Schedules			In Person, Live Online, or Hybrid
Fairfield – Day Classes			
Course	Dates	Time	
12 Hour NJ SAFE CE Course			
Day One	November 23	9am to 5pm	
Day Two	November 24	9am to 1pm	
12 Hour NJ SAFE CE Course			
Day One	December 14	9am to 5pm	
Day Two	December 16	9am to 1pm	
Fairfield – Saturday Classes			
Course	Dates	Time	
12 Hour NJ SAFE CE Course			
Day One	August 1	9am to 5pm	
Day Two	August 8	9am to 1pm	
12 Hour NJ SAFE CE Course			
Day One	September 12	9am to 5pm	
Day Two	September 19	9am to 1pm	
12 Hour NJ SAFE CE Course			
Day One	October 3	9am to 5pm	
Day Two	October 10	9am to 1pm	

***You can take all Continuing Education
Classes in Person, Live Online, Hybrid,
or Through Our Virtual University!!
It's Your Choice!!***

Insurance & Securities Courses

GENERAL REQUIREMENTS: Those who wish to engage in the Insurance business in New Jersey are required to attend a pre-licensing course and pass a state licensing exam. Our purpose is to prepare you for your insurance state licensing exam(s). Upon completion of our course(s) you will be given a "Certificate of Completion" which is used to gain admission into the state exam.

LICENCING REQUIREMENTS: The New Jersey Department of Banking and Insurance Producer Licensing regulations require a minimum of 20 hours of instruction per licensing authority. Our schedules reflect these requirements, and in some cases exceed the minimum requirements.

WHO MUST BE LICENSED: Any person who engages in the sale, solicitation or negotiation of insurance coverages and/or receives any commissions, brokerage fee, compensation or other consideration **MUST BE LICENSED** in New Jersey.

In addition: all Life Insurance Producers in New Jersey who want to sell variable products must also obtain a Variable Life Insurance Producers License. To obtain this license you must pass the new FINRA Securities Industry Essentials (SIE) & Series 6 exams and file your registration number with the New Jersey Department of Banking and Insurance.

Classroom Requirements:

Life Insurance Course.....	20 hours*
Accident & Health Insurance Course.....	20 hours*
Life, Accident & Health Combined Course.....	40 hours
Property & Casualty Combined Course.....	40 hours*
Title Insurance Course.....	20 hours*

*When reviewing our schedules please note that our training programs exceed the state minimum required hours for the courses listed above.

Tuition:

The tuition for the Insurance & Securities courses includes a comprehensive Textbook, Licensing Laws, and our Six-Month Guarantee of Satisfaction. As an added bonus, we also include Question & Answer Software with every insurance course.

Life Insurance Course.....	\$295
Accident & Health Course.....	\$295
Life, Accident & Health Combined Course.....	\$495
Property & Casualty Combined Course.....	\$495
Title Insurance Course.....	\$495

Insurance Course Outlines:

Accident & Health Course

- Introduction to Insurance
- Insurance Regulations
- Health Insurance Basics
- Underwriting, Insurance & Delivery
- Health Policy Provisions
- Disability Income Insurance
- Medical Expense Insurance
- Senior Citizen Health Plans
- New Jersey Rules and Regulations

Property & Casualty Insurance Course

- | | |
|-----------------------------|--------------------------------|
| • Introduction to Insurance | • NJ Insurance Regulations |
| • Insurance Basics | • The Standard Fire Policy |
| • Dwelling & Homeowners | • Personal Auto Insurance |
| • Misc. Personal Policies | • Commercial Package Policy |
| • Commercial Property | • Commercial General Liability |
| • Commercial Auto | • Comm. Crime & Fidelity Bonds |
| • Commercial Inland Marine | • Boiler & Machinery Coverage |
| • Farm & Crop Insurance | • Businessowners Policy |
| • Workers Compensation | • Miscellaneous Commercial |

Title Insurance Course Outline

- | | |
|-------------------------------|------------------------------|
| • Introduction to Insurance | • State Insurance Regulation |
| • Insurance Contracts | • Underwriting Practices |
| • Descriptions/Surveys | • Abstracting, Taxes & Liens |
| • Transfers & Riparian Rights | • Settlements, and more |

Life & Health Insurance 2026 Course Schedules

In Person, Live Online, Or Hybrid

Days - Monday to Friday 8:30AM to 4:30PM Daily

Life, Accident & Health 5 Day Schedules

January 19 to January 23
February 16 to February 20
March 23 to March 27
April 27 to May 1
May 18 to May 22
June 15 to June 19
July 20 to July 24
August 17 to August 21
September 21 to September 25
October 19 to October 23
November 16 to November 20
December 14 to December 18

Life Courses 4 Day Schedule

January 19, 20, 21 & 23
February 16, 17, 18 & 20
March 16, 17, 18 & 20
April 27, 28, 28 & May 1
May 18, 19, 20 & 22
June 15, 16, 17 & 19
July 20, 21, 22 & 24
August 17, 18, 19 & 21
September 21, 22, 23 & 25
October 19, 20, 21 & 23
November 16, 17, 18 & 20
December 14, 15, 16 & 18

Evenings - Tuesday & Thursdays 6:00PM to 10:00PM

Life, Accident & Health 5 Week Schedules

January 6 to February 5
March 3 to April 7
May 5 to June 4
July 7 to August 6
September 1 to October 1
November 3 to Dec. 8

Life Courses 3 Week Schedules

January 6 to January 22
March 3 March 24
May 5 to May 21
July 7 to July 23
Sept 1 to Sept 17
Nov. 3 to Nov. 19

Health Only Students:

In addition to the above schedules, we can accommodate students who are looking for **Health Only** courses. Please call our office at 800-288-5154 for more information

Property & Casualty Insurance 2026 Course Schedules

In Person, Live Online, or Hybrid

2 Week Day Courses

Monday to Friday - 9:00am to 3:00pm

January 5 to January 15	August 3 to August 13
February 2 to February 12	September 8 to September 18
March 2 to March 12	October 5 to October 16
April 6 to April 16	November 2 to November 12
May 4 to May 14	November 30 to December 10
June 1 to June 11	July 6 to July 16

7 Week Evening Courses

Tuesdays & Thursdays - 6:00pm to 10:00pm

January 7 to February 20
March 4 to April 17
May 6 to June 19
July 8 to August 21
September 2 to October 23***Off 9/23 & 10/2**
November 4 to December 23***Off 11/27**

Title Insurance Courses 2025 Course Schedules

In Person, Live Online, or Hybrid

Fairfield Day Courses Monday to Friday - 9:00AM to 4:00PM

January 26 to January 30	July 27 to August 1
March 23 to March 27	September 21 to Sept. 25
May 18 to May 22	November 16 to Nov. 20

7 Week Evening Courses Monday & Wednesdays - 6:00PM to 10:00PM

February 2 to March 4	September 14 to October 14
May 4 to June 10	November 2 to December 9

