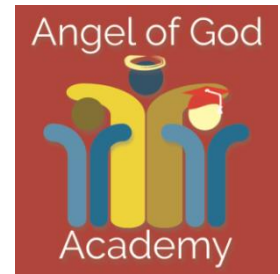


Angel of God Academy Financial Services Program Program Curriculum 2018-2019



Monday, Wednesday and Friday Class Schedule Hours:
Day Hours: 9:00 a.m. -12:00 p.m.
Night Hours: 6:00 p.m. – 9:00 p.m.
Saturday Hours: 9:00 a.m. – 1:00 p.m.

14527 S Halsted Street Riverdale, Illinois 60827
Office: 708.392.9323
Fax: 708.880.0121
Office Hours: Mon – Fri 9:00 a.m. – 5:00 p.m.

Email Address: info@angelofgodresourcecenter.org
Website: <http://www.angelofgodresourcecenter.org/angel-of-god->

FINANCIAL SERVICE PROGRAM

The Financial Service Program will begin with orientation that provides a life skills workshop where students will complete JOB READINESS training courses, designed to prepare students with obtaining, keeping, and exceling at a job within their desired career field.

Following orientation the Financial Service Program (FSP) will provide an in-depth insurance training that allows students to specialize in two categories:

(1) “Life and Health” and (2) “Property and Casualty”.

Prior to the end of the semester session, the student will be required to take the Insurance exam. If the student does not pass the exam on the first attempt, they will be granted a refresher course prior to rescheduling the exam.

Programs approved by the Division of Private Business and Vocational Schools of the Illinois Board of Higher Education

FINANCIAL SERVICE PROGRAM (FSP)

PROGRAM REQUIREMENTS AND PROCEDURES

Age 18 years or older

High school diploma or a recognized equivalent such as a GED. Students must submit proof of high school graduation or a recognized equivalency certificate (GED) to the institution by providing the institution with the diploma, transcript confirming graduation, GED certificate or other equivalent documentation, a copy of which will be placed in the student file.

If documents required for enrollment are not available at the time of application, applicants may be accepted for a limited period to allow time for receipt of all required documentation.

Applicants who determine that they would like to apply for admission will complete an enrollment agreement that can be downloaded from the Angel of God Academy website at <http://www.angelofgodresourcecenter.org/angel-of-god-academy.html>.

Students may apply for entry at any time. Students are responsible for meeting the requirements outlined in this catalog in effect at the time of enrollment.

CRIMINAL BACKGROUND CHECK

Enrollment for students may not be granted when the background check identifies a conviction, pending case, or uncompleted deferral/diversion for any felonies or misdemeanors.

A student's inability to obtain criminal background clearance may prohibit opportunities for program completion and job placement. It is the student's responsibility to contact the agency to verify conditions. The school cannot contact the background check agency.

Financial Service Program (FSP)

PROGRAM OBJECTIVE

This is an accelerated program that will train and prepare students to become state license individuals in the insurance industry. Students will start their training with Life & Health and complete the course with Property & Casualty. The FSP training courses will:

Prepare students with the necessary skills needed for long- term success within the insurance industry.
Prepare students to successfully pass the Illinois State Insurance Exam.
Empower students to become entrepreneurs.

PROGRAM OUTCOME

Students will gain the necessary skills to successfully pass the insurance exam and receive their insurance licenses.

Upon completion of the program and passing the Illinois State Insurance Exam, students will have the opportunity to pursue careers within the following areas:

- Insurance Sales Agent
- Assistant Underwriter – Health Insurance
- Assistant Underwriter – Life Insurance
- Insurance Company Sales Representative
- Management Trainee
- Customer Service Representative
- Sales Support Personnel
- Students will be able analyze and address deficiencies in insurance coverage's
- Effectively develop strategies for brokering corporate insurance

Financial Service Program (FSP)

ORIENTATION

Job Readiness/ Life Skills Workshop

- Setting Goals
- Business Etiquette
- Path to Employment
- Diversity in the Workplace
- Customer Service

Pre-License Training

Prior to taking your Illinois Insurance Licensing exam Illinois law requires you to complete pre-license training, which will prepare you to pass your licensing exam.

The required hours per license are as follows:

- Illinois Life Insurance 20 Hours
- Illinois Accident and Health Insurance 20 Hours
- Illinois Property Insurance 20 Hours
- Illinois Casualty Insurance 20 Hours

**Financial Service Program (FSP)
Life & Health, Property & Casualty, and Series 6**

Course Summary

Summary of Life and Health Course

This course reviews the ways in which health and life insurance can be used to meet the costs of Health Care. The purpose of this course is to provide a thorough understanding of the sources from which most people obtain their health and life insurance—from employers, by individually contracting with insurance companies, by securing coverage through groups, and from the government? We will study the regulation of health and life insurance and some of the tax aspects pertaining to paying for and receiving benefits. We will focus on the features of private insurance plans as well as the benefits of social Programs. The course also explores disability insurance and long-term care coverage. Also included is an overview of the Patient Protection and Affordable Care Act of 2010.

Summary of Property and Casualty Course

This course reviews the ways in which Property and Casualty insurance is used and applies to the Insurance Industry. The purpose of the course is to educate one on the general insurance concepts, insurance policies, provisions and contract law in relation to Property and Casualty Insurance. Students will need to demonstrate the knowledge and understanding of State-specific laws and regulations regarding the role of the producer, as well as federal regulations that pertain to insurance sales and dealings with the customer and public. Students will learn the criteria for personal property, land, and buildings and on how property insurance deals with them all. They will also have a clear understanding on how casualty insurance deals with liability issues like auto, and business financial losses due to criminal activity.

Summary of Series 6 Course

This course will review the Series 6 securities license and educate the students on knowledge of general industry regulations, state requirements, qualifications, and permitted activities for registered and non-registered persons. The course will also have a breakdown of mutual funds, variable annuities, and insurance premiums and how they all are covered for an agent to sell with a Series 6 license. The content of the class outline provides a comprehensive guide to the topics covered on the Series 6 exam. The course is intended to familiarize the students with the range of subjects that will be covered on the exam as well as the depth of knowledge that is required.

**Financial Service Program (FSP
Life & Health Courses**

Class Schedule: Monday, Wednesday & Thursday
Day: 9:00 a.m. - 12:00 p.m. Evening: 6:00 p.m. -9:00 p.m.

Orientation/Life Skills

Setting goals in your business and personal life Business etiquette
The path to employment
Managing diversity in the workplace providing excellent customer service Basic Computer Skill

Week One

Introduction of life insurance the need for life insurance Permanent life insurance
Term life insurance & other plans

Week Two

Annuities Provision Rider Policies Premium

Week Three

Dividends Policy Dividend Source Cash Dividends Accumulation Policy Loans Paid up Addition
Reduce Premium Dividend
No Forfeiture and settlement options

Week Four

Application Underwriting Claims
Group Life Insurance Retirement Plans

Week Five

Tax Treatment of Life Insurance Life Insurance Company
Legal and Professional Aspects Government Programs

Week Six

Different types of insurance Disability Income Insurance Medical Expense Insurance Health Insurance
Providers Common provision & features

Week Seven

Required uniform policy provisions Optional uniform policy provision Application & underwriting
procedures Group & Health insurance
Special types of health policies Health Insurance & Taxation Illinois Insurance Laws

Week Eight

Sales Training

*This schedule is subject to change at any time.

**The next fiscal year will begin July 1, 2018 -June 30, 2019

**Financial Service Program (FSP)
Property & Casualty Course**

Class Schedule: Saturdays Day
Time: 9:00a.m.-1:00p.m.

Week Nine

Principle of Property and Casualty insurance
The insurance industry Contract terms and definitions
Principles of Casualty, Commercial and General Liability Insurance Professional Liability Insurance and
Umbrella Policies

Week Ten

Workers Compensation Crime Insurance Surety Bonds
Personal Automobile Insurance
Commercial Automobile & Garage Liability Insurance

Week Eleven

Principles of Property Insurance
Marine Insurance & Commercial Floaters Commercial Property Insurance
Business Owner Policy

Week Twelve

Boiler and Machinery Insurance National Flood Insurance
Farm Coverage
Property and Casualty Examinations Illinois Insurance Laws

Week Thirteen

Review week one through four Illinois State Insurance Exam Legal and Professional Aspects

*This schedule is subject to change at any time.
**The next fiscal year will begin July 1, 2018 -June 30, 2019

Financial Services Program (FSP)

Tuition & Fees

AOGRC Purchasing Books and Supplies

Total Program Cost \$7,700.00

*Prices subject to change without notice.

NON-REFUNDABLE REGISTRATION	FEE:	\$ n/a
TUITION:		\$ 7,200.00
BOOKS & SUPPLIES (Books Purchased through AOGRC)		
Dearborn Life and Health: License Exam Manual ISBN -13: 978-0793127368 Dearborn Property and Casualty: Principles and Practice ISBN -13: 978-0793127528 Series 6 Edition 23 (Dearborn Passtrak) ISBN-13: 978-0793192441 Life and Health Insurance Study Guide Property and Casualty Insurance Study Guide Series 6 Study Guide Life and Health State Exam Property and Casualty State Exam License Application for State License Exam Handouts		
BOOK & SUPPLIES TOTAL		\$ 500.00
TOTAL COST FOR PROGRAM:		\$ 7,700.00

NOTE:

To qualify for a resident Illinois state insurance producer license, the applicant must satisfy the following requirements:

- Be 18 years of age or older
- Be a resident of the state of Illinois
- Complete an approved prelicensing course of study (see prelicense requirements below)
- Pass a written examination and file a license application

Applicants must complete Prelicense education (PLE) for each major line of authority (LOA), as follows:

- Life – 20
- Health and Accident – 20
- Property – 20
- Casualty – 20

Of the 20-hour requirement, 7.5 hours must be conducted in a live classroom setting and the remaining 12.5 hours may be conducted through self-study as part of the classroom-based program.

Books are bought in bulk, which allows AOGRC to keep tuition low for Students/Veterans who buy the books through the Academy versus on their own. The program cost is higher when books are purchased from the vendors.

**Financial Services Program (FSP)
Tuition & Fees**

**Students/Veteran's Purchasing
their own Books and Supplies**

Total Program Cost

\$8,242.20

NON-REFUNDABLE REGISTRATION	FEE:	\$ n/a
TUITION:		\$ 7,200.00
BOOKS & SUPPLIES		
Dearborn Life and Health: License Exam Manual ISBN -13: 978-0793127368		62.28
Dearborn Property and Casualty: Principles and Practice ISBN -13: 978-0793127528		217.92
Series 6 Edition 23 (Dearborn Passtrak) ISBN-13: 978-0793192441		197.00
Life and Health Insurance Study Guide		50.00
Property and Casualty Insurance Study Guide		50.00
Series 6 Study Guide		76.00
Life and Health State Exam		102.00
Property and Casualty State Exam		102.00
License Application for State License Exam		185.00
Handouts		
BOOK & SUPPLIES TOTAL		\$ 1,042.20
TOTAL COST FOR PROGRAM:		\$ 8,242.20

*Prices subject to change without notice.

NOTE:

To qualify for a resident Illinois state insurance producer license, the applicant must satisfy the following requirements:

- Be 18 years of age or older
- Be a resident of the state of Illinois
- Complete an approved prelicensing course of study (see prelicense requirements below)
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Financial Aid

AOGA accepts funding through federal employment training programs such as WIA, WIOA, TAA, and the Post/9 11 G.I. Bill® and State of Illinois.

G.I. Bill® Pro-Rata Refund Policy

Individuals receiving funding through the Veterans' Administration will be subject to this pro-rata refund schedule.

<i>Percentage of course hours completed by student at notice of cancellation</i>	<i>Percentage of tuition and instructional charges which school may retain</i>
In excess of 5% to 10%	15%
In excess of 10% to 15%	20%
In excess of 15% to 20%	25%
In excess of 20% to 25%	30%
In excess of 25% to 30%	35%
In excess of 30% to 35%	40%
In excess of 35% to 40%	45%
In excess of 40% to 45%	50%
In excess of 45% to 50%	55%
In excess of 50% to 55%	60%
In excess of 55% to 60%	65%
In excess of 60% to 65%	70%
In excess of 65% to 70%	75%
In excess of 70% to 75%	80%
In excess of 75% to 80%	85%
In excess of 80% to 85%	90%
In excess of 85% to 90%	95%
In excess of 90% to 100%	100%

Refund/Cancellation Policy

Five-Day Cancellation: An applicant who provides written notice of cancellation within five days (excluding Saturday, Sunday, and federal and state holidays) of signing an enrollment agreement is entitled to a full refund. The school shall provide 100 percent refund no later than 30 days from notice of cancellation.

An applicant who provides written notice of cancellation to the Office of Records more than five days after signing an Enrollment Agreement and making the initial payment, but prior to the commencement of class meetings is entitled to a refund of all monies paid.

To be eligible for tuition refund after classes commences:

The student must officially withdraw from a course within the time periods or there will be no refund of any monies paid in relation to that course unless the Agency deems that exceptional circumstances apply.

Recipients of grant funded programs who officially withdraw from the course are subject to grantees refund guidelines. For more information visit the agency's website www.angelofgodresourcecenter.org

Students who are expelled, administratively withdrawn or suspended from the agency during the course of an academic term will lose their funding.

If the withdrawal from a course or courses results in a credit balance in the student's account, a refund will be issued within 30 days of the official drop or withdrawal date

Should the student's enrollment be terminated or should the student withdraw for any reason, all refunds will be made according to the following refund schedule:

Tuition Reimbursement Schedule

Tuition Refund Timetable for Drops/Withdrawals

Refund per Dropped Course	Fall/Spring Term	Summer/Winter Term
Full	Student has the right to cancel the initial enrollment agreement until 4:00 p.m. of 5th business day excluding Federal and State holidays after the student has been admitted.	Student has the right to cancel the initial enrollment agreement until 4:00 p.m. of 5th business day excluding Federal and State holidays after the student has been admitted
75 Percent	6 to 15 calendar days after the first class.	6 to 15 calendar days after the first class.
No Refund	16 calendar days or more after the first class.	16 calendar days or more after the first class.

SCHOOL STATUS

Angel of God Academy is not accredited.

Angel of God Academy is approved by the Division of Private Business and Vocational Schools of the Illinois Board of Higher Education.

Website: <http://www.angelofgodresourcecenter.org/angel-of-god-academy-program-offering.html>

TRANSFER OFCOURSEWORK

Angel of God Academy courses are not transferable to any other school, college or university.

LINKS

Employment projections data for insurance sales agent:

<http://www.bls.gov/ooh/sales/insurance-sales-agents.htm>

State Requirements:

<https://staterequirement.com/illinois-insurance-license/>

Application for Insurance License:

<http://insurance.illinois.gov/>

<http://www.nipr.com/index.htm>

Please review the Insurance Licensing Examination Candidate Handbook.

The handbook describes how, when and where to apply for the producer examination.

<https://www.asisvcs.com/publications/pdf/121400.pdf>

Register for your next exam, find test information, or download handbooks/applications/forms from this page. <https://home.pearsonvue.com/Clients/Illinois-Insurance.aspx>

<https://home.pearsonvue.com/>

Complaints from students should be address to the Illinois Board of Higher Education at:

1 N Old State Capitol Plaza, Suite 333,

Springfield, IL 62701

or to their website: <http://www.ibhe.org>