NEW! 2019–2020 Required Module
7/1/19–6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency
See page 5.
4 WAYS to complete your education!

No two students' schedules are exactly alike.
That's why we offer you four distinctly different education delivery vehicles to help you complete your licensing requirements. Each has unique advantages designed with the highest level of convenience and success in mind.

OnDemand Video
Our stunning OnDemand video lecture format allows you to access professional instruction anytime and anywhere you have an internet connection. Filled with studio and “onsite” video learning, OnDemand courses engage, enlighten, and entertain!

- Field videos put lessons into real-life scenarios
- Start, stop, pause, and rewind each video segment
- Join our real estate experts from your own home or office

NEW! Live Online
Attend live classes, conveniently and comfortably from your own office or home! You will virtually attend live courses taught by our expert instructors. This learning option features the benefits of our live classroom at your fingertips.

Live Classroom
If you work best with set class times and enjoy lively discussions with instructors and classmates, this option is for you. Learn from state-approved instructors at one of our Learning Centers:

Bloomington
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Bloomington, MN 55425

St. Paul
Atrium Office Building-East Entrance
1295 Bandana Blvd. North, Suite 245
St. Paul, MN 55108

Online
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Our comprehensive study solutions:
- Provide you with the knowledge you need to succeed in your career
- Contain the most current and accurate information available
BUILD-YOUR-OWN
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OPTION 1  |  $159

ANY COMBINATION:
Live Classroom  |  OnDemand  |  Online

Purchase 15 credit hours and receive the CE-Advantage Package discount.*

More than a 25% discount.

*Discount does not include courses on pages 16–19.

OPTION 2  |  $99

OnDemand  |  Online

Call now and reserve your courses!

These specials may only be requested when you call 888.523.1092 to place your order.

NEW! 7/1/19–6/30/20 SALESPERSON & BROKER REQUIRED MODULE:
Agency, Fair Housing, & Energy Efficiency

3.75 Credits: Live Classroom $59  |  OnDemand $29

This course is designed to enhance your real estate knowledge and professionalism in the critical matters of Agency, Fair Housing and Energy.

Highlighting agency law, as well as Minnesota license laws regarding agency relationships in a real estate transaction, our course offers a fresh perspective that enables your client relationships to thrive.

This course also examines federal fair housing law, plus prohibitions under the federal Fair Housing Act and the Minnesota Human Rights Act that ensure you understand your role and obligations as a licensee in this crucial area.

Finally, you'll learn key energy efficiency factors that impact your clients and business. You'll understand the Minnesota market for energy efficiency in new homes and building codes that impact design and cost. Also, the need and importance of a pre-construction HERS report, including valuable resources to expand your knowledge further.

Join our exciting and informative class to learn how you can make a difference in the real estate landscape of today's market.

NOTE: In addition to satisfying the annual Salesperson & Broker Required Module, completion of this course will satisfy ALL of the following requirements: 1-hour Fair Housing, 1-hour Agency Law, and 1-hour Broker Module requirement.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

DATE(S)  |  LOCATION  |  TIME
---  |  ---  |  ---
MARCH  |  |  
12  |  St. Paul  |  8:30 am–12:15 pm
23  |  St. Paul  |  1:15 pm–5:00 pm

APRIL  |  |  
2  |  Bloomington  |  8:30 am–12:15 pm
18  |  St. Paul  |  8:30 am–12:15 pm
20  |  Bloomington  |  6:15 pm–10:00 pm
27  |  Hutchinson  |  8:30 am–12:15 pm
27  |  St. Paul  |  1:15 pm–5:00 pm
29  |  Rochester  |  8:30 am–12:15 pm
30  |  Bemidji  |  8:30 am–12:15 pm

MAY  |  |  
4  |  Chaska  |  8:30 am–12:15 pm
6  |  Grand Rapids  |  8:30 am–12:15 pm
6  |  Winona  |  8:30 am–12:15 pm
9  |  Bloomington  |  8:30 am–12:15 pm
11  |  Marshall  |  8:30 am–12:15 pm
11  |  Thief River Falls  |  8:30 am–12:15 pm

JUNE  |  |  
4  |  Bloomington  |  8:30 am–12:15 pm
13  |  St. Paul  |  1:15 pm–5:00 pm
17  |  St. Paul  |  8:30 am–12:15 pm
29  |  Bloomington  |  1:15 pm–5:00 pm

Enroll Today 888.523.1092  |  www.KapRE.com/MNCE

NEW! Live Online

Our Live Online classes allow you to experience the benefits of a classroom setting from your home or office.

Earn CE credits when you join us for this efficient and effective learning experience.

Please see our website for course offerings, dates and times!
NEW! Navigating Minefields: Preventing Real Estate Disaster
3.75 Credits $59

No two transactions are the same. Licensees need essential knowledge to troubleshoot every day and not so every day circumstances.

In this class, you'll see how some of the most common issues are also the most time consuming and carry the greatest risk for your client and for you. You'll have an opportunity for lively discussion as you are guided through the obstacles, dilemmas, and hurdles that you are likely to encounter in your real estate transactions. By identifying the potential minefields and possible remedies in various situations, you'll be prepared to guide your clients to a smooth and memorable real estate experience.

• Seller's Issues
• Buyer's Issues
• Outside Influencers: Home Inspectors, Appraisers, Insurance Agents
• Unique Issues

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

NEW! Constructing Fact from Fiction: New Construction Today
7.5 Credits $108

Learn about the opportunities, cost, features, advantages, and challenges of new construction today.

Whether you have a buyer determined on building a new home or investigating the new home market in comparison to existing home market, this course will equip you to answer and advise your clients with confidence.

You'll learn what's changed most in the last few years as new construction has made a ‘come back’, land prices have increased steadily, building materials sky-rocketed, while labor shortage is at an all time high. A keen understand and the ability to educate your clients has never been more important for both real estate and construction professionals. This course will also prepare you to assist your client through the entire decision making process, and make the right analysis and choice for their next real estate purchase.

These questions will be answered:
• What factors need to be assessed before building?
• How much will upgrades cost versus what clients see in model homes?
• What are the “soft” costs that may be hidden?
• What is the difference in financing a new versus existing home for your client?
• What does a new construction contract look like?
• What are the options for building? Type of structure, square footage, location, technology enhancements and more!

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

NEW! iBuyers and the Future of Real Estate
3.75 Credits $59

Prepare yourself to help clients navigate the new landscape of real estate and make an educated decision in their next real estate transaction.

iBuyers are emerging across the country and marketing to sellers as a quick, easy, hassle-free sale. But what's really in the fine print of those purchase contracts? Is it really in a homeowner's best interest to sell to an iBuyer? Who would use these services? How does this type of home sale impact the future buyer and the industry as a whole? How can you position yourself compared to the online fast sale concept? This class will break down the advantages, disadvantages, and potential warnings, and delve into the impact of iBuyers on the future of real estate. This course will position you to serve your clients by providing them knowledge and representation as well as answer all these questions and more!

• Options Available for Prospective Sellers
• The Nitty Gritty of the iBuyer
• How the iBuyer Purchase Affects the Future Buyer of a Property
• What the Futurists Say About the iBuyer Movement
• Positioning Your Value in Comparison to the iBuyer

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

NEW! 2020 Tax Update
4 Credits $59

Join us for this year’s compelling and informative Tax Update with all the essential updates pertaining to you and your business.

The Tax Cuts and Jobs Act (TCJA), which was passed by Congress and signed into law in late December 2017, is the most major piece of tax reform since the 1980s. This course will cover the major changes to both personal and business taxes as a result of this legislation. In addition, the course will cover the tax legislation enacted in 2019 by the State of Minnesota conforming to the federal tax law and will discuss the SECURE Act that passed the United States House of Representatives in 2019. Join our tax expert, Paul Miller, to learn what's new and necessary for your success!

This course has been submitted to the Minnesota Department of Commerce. Its current status is “approval pending.”

NEW! Tax Write-Off Essentials for the Self-Employed
4 Credits $59

Get the latest facts regarding all you need to know concerning indispensable tax write-offs available for the self-employed.

Are you certain you are utilizing all of the tax deductions entitled to you being self-employed? Join Paul Miller, resident tax expert, in a fast-paced session on what you need to know concerning your business and how to maximize your efforts.

Being self-employed opens the door to a whole world of tax deductions. However, understanding what is tax-deductible and what limitations exist is crucial. Paul will share over 25 years of experience in working with small businesses regarding what you must consider to become tax efficient and savvy. A review of the most recent tax law changes and how to maximize all of the benefits will be included in the discussion. Join us for this informative course to build a solid foundation concerning your tax write-off knowledge base.

Topics and insight provided will include:
• What is the right business entity choice?
• How can I audit-proof my recordkeeping?
• What can I deduct in my business?
• How to properly hire others who work for me

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of real estate continuing education.

"Kaplan is the best because of their instructors and classroom experience. I come back every year." —Norrine C.
NEW! Biggest Tax Problems and Issues for the Self Employed
4 Credits $59
Expert Paul Miller shares the most compelling tax problems and prepares you to effectively address them.
Being self-employed can have its rewards, but there are challenges too. Join Paul Miller, our resident tax expert, for an informative session addressing the problems and issues that are most common for the self-employed. You may know the basics, but this course delves into the more complex tax issues, too. This course was designed by Paul, integrating over 25 years of experience running his own business and advising self-employed clients just like you.
You will be engaged in a lively discussion as Paul uses his extensive experience regarding how to avoid the most common and detrimental pitfalls and ensure you are on the right path. The discussion will include real-world examples and solutions you will be able to take back and implement immediately in your business.
Topics and insight provided will include:
• The right business entity for your business model
• Issues with managing your business cash flow and its tax impact
• Common issues with hiring employees or contractors
• How to better utilize others to help you in planning
• Issues regarding audits from the IRS or State

Market Pulse: What's Trending Now
7.5 Credits $108
Learn what the experts are predicting and how you can prepare to respond effectively.
Place your finger on the pulse of today's real estate market and learn why it has never been more important to you and your clients to comprehend the key market factors. You'll learn how those factors impact today's buyers and sellers, arming you with the knowledge to access not only today's economic landscape but also the national and local real estate markets. This course will help you become a more knowledgeable and adaptive industry leader.
• Market factors impacting your client's decisions
• Options, challenges, and solutions for evolving client needs
• Technology advances impacting how you do business
• Market leaders advice for success

How Land Is Developed Today
3.75 Credits $59
Curious or serious land developers are welcome! There is something for everyone in this course.
This course explains it all, including how the planned use of land has evolved over time and the course of action that a land developer must take today. You'll learn about the importance of a comp plan that each city develops, the types of zoning, and learn how to best approach the city planner and planning commission and ultimately secure the city council's approval. Our experienced instructor has decades of real-life stories and implemented plans that will help illustrate the fascinating and complex land development process of today.
More than ever before, land developers must be thoughtful and practical about the needs of the future users of their projects—find out how this consideration can cause a project to sink or swim.
• The land development process
• The players and their roles
• The planning process
• Profitability and reasons for developing land

Water: How It Affects Property
3.75 Credits $59
Learn how the most powerful force of nature impacts property.
As a real estate professional, encountering property that is on water, near water, or comes with a water feature is very common.
In this course, you will learn how to effectively guide your clients in making appropriate decisions concerning buying, selling, and assessing properties in which water is involved. By the end of this course, you will be able to answer the following questions and more: “What are the risks of a pond on the property?” “Does a rain garden increase the value of a property?” “Can those cattails be cleared for a better view of the lake?”
Our expert instructor will inform you of essential facts and critical knowledge that can save you and your clients from making costly real estate decisions.
• Who owns the water: associated costs and problems
• Wetlands, ponds, and water features: assets or detriments?
• Private wells and municipal water sources
• Identification of potential real estate problems for clients

Financing Update: The Must-Know Programs & Details to Close More Deals
3.75 Credits $59
Learn what's new to expand your financing knowledge portfolio.
Stay current on the latest changes in real estate financing! This course guides you through the complex choices in mortgage financing. Learn how to thrive in this business by understanding mortgage and financing options, and the current industry trends, laws, and requirements.
This course will bring you up to date and give you the information your clients are requesting. Learn about new loan programs and mortgage regulations.
• FNMA HomeReady program
• Asset assist programs
• Credit scoring
• Steps for a successful closing

Game Changers: The New Forces in Real Estate
3.75 Credits $59
The only thing constant in the real estate business is change. Buckle up.
This course answers today’s compelling questions about what is happening in the real estate industry, including the required response to remain relevant in the changing environment. Rapidly changing market conditions require real estate agents to be adaptable. You must be ready to adjust and do your business in different ways with precise accuracy, employing the right tools and approach to provide the highest quality service (representation) to your clients. The days of traditional real estate brokerage are becoming a memory. Learn how to adapt in this changing environment. Enroll today!
• What’s changing and who is causing it?
• Where is the impact most significant?
• What is required to satisfy today’s clients?

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.
**Introduction to Real Estate Investments**

**7.5 Credits Live Classroom $108 | OnDemand $59**

Learn the fundamentals essential to proper preparation and success.

Income-producing real estate is a time-tested investment. Agents who understand the fundamentals can earn commissions helping investors and build their own investment property portfolio. This course provides a step-by-step introduction to the understanding of the fundamentals of investment real estate: markets, timing, leverage, cash flows, tax benefits, principal reduction, and appreciation. A hands-on case study analysis of a four-unit apartment building provides students an opportunity to use new skills to determine the after-tax return on investment.

By the end of the class, you will have a better understanding of:

- Performance measures—cap rate, cash on cash, and ROI
- Cash flow analysis
- Tax benefits
- Appreciation
- Cost recover (depreciation)
- Calculating Sale proceeds
- 1031 Exchanges

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

**Understanding Association Ownership**

**3.75 Credits $59**

Learn the essentials to confidently represent your clients.

This half-day course describes various forms of CICs, including condominiums, townhomes, cooperatives, mixed use, and conversions. It identifies the characteristics of the leading buyers (both Millennials and Baby Boomers), as well as ways to assess the CIC's financial security. A sample balance sheet and budget are included, and a discussion of how the real estate market's unprecedented fluctuations affect associations. This course covers all the essentials, from financing to marketing, to management.

- Marketing in a CIC to get your client top dollar
- Is the association financially sound?
- What's important in a resale disclosure?

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**Minnesota Landlord Tenant Act: Protecting Yourself and Your Client**

**3.75 Credits $59**

Save money and time, and limit your exposure by learning the law!

If your tenants know more about the law than you do, you are already in trouble. From screening potential tenants to handling evictions, nearly every aspect of the landlord-tenant relationship is covered by law or regulation. In today's litigious society, failing to know the law is dangerous and costly. Penalties are attached to nearly every part of the process, making just one misstep expensive. Stay on the legal and profitable side of the business with this information.

This course provides a fresh perspective of the Minnesota Landlord-Tenant Act, delivered by an experienced attorney in this field. You will also learn the impact of the domestic abuse act, tenant remedies action (TRA), and eviction actions. Attend this course, and learn to avoid the little known penalties that eat away at your profits.

- Applications and screening
- Security deposits
- Inspection reports and code violations
- Utilities and evictions
- Tenant remedies actions
- Residential tenant actions

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**Liars, Cheaters, and Thieves: Averting Client Catastrophe**

**3.75 Credits Live Classroom $59 | OnDemand $29**

Protect your clients, and safeguard your real estate business and career!

Can you name three of the top ten legal issues real estate professionals face today? This course enlightens you to all top ten issues, plus helps you navigate through the murky waters that can prevail when a clear understanding of real estate laws, statutes, and rulings is loosely or vaguely interpreted.

This course illuminates the issues that create problems in real estate transactions. You will learn to identify what constitutes negligence and what is the "F-word", fraud. You'll sharpen your understanding of what happens when a client makes a Breach of Contract claim and how to avoid misleading statements that can have disastrous ramifications for you, your client, and your business. Your expert instructor will lead you through case studies to identify critical issues, determine what happened, how a situation could have been handled appropriately, and how to resolve within the scope of the law. This engaging course will prepare you for real-life real estate, in today's world, and help you avoid risky and costly business mistakes.

- Top ten legal issues for licensees
- Failing to disclose a property defect
- Breach of duty
- Representing clients in unfamiliar territory
- Misleading statements equals deception
- Failing to recommend inspections
- Negligence—when is an action innocent; when it is not

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**Millennials: Challenging the Traditional Real Estate Model**

**3.75 Credits Live Classroom $59 | OnDemand $29**

Facts, trends, and hard data illustrate how the leading factors for Baby Boomers no longer apply.

This course examines the factors driving today's real estate market, beyond the newspaper headlines. You will learn how Millennials, today's largest real estate client group, prefer to buy, sell, rent, strategize, and communicate with you. After this course, you will have a better understanding of how to represent these clients.

Essential client expectations and patterns are explored, so you can re-tool your skill set of knowledge and practices, as well as reposition your branding and image to reflect an understanding of the new model.

- Wants, needs, and deal breakers
- Effective strategies for working with Millennials

This course has been approved by the Minnesota Department of Labor and Industry for 3.75 hours for contractor continuing education.

**The Tiny House: Is it a Phase or Craze?**

**3.75 Credits Live Classroom $59 | OnDemand $29**

Witness the emerging market segment as you learn about the new world of tiny house living.

In this course, you'll learn the origin of the tiny house, the different types, the structural elements, costs and considerations, valuation of property, and when a tiny house is considered real property. We'll also identify financing options specific to the tiny house and introduce you to tiny house communities developing across the country. The tiny house is a reflection of expressed values by a growing number of buyers today: simple living in natural surroundings and smaller more efficient living spaces.

- Buyers' values increasing the demand for tiny houses
- Real estate solutions addressing emerging client needs
- Momentum of demand
- Concerns and obstacles
- Valuation and financing

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.
The Twenty Most Cost-Effective Home Improvements
3.75 Credits Live Classroom $59 | OnDemand $29

Learn where to put the money for the highest return.

Homeowners are constantly asking, “What home improvements should I do to add value to my house?” In this information packed course, we will discuss what home improvements give the best immediate return on investment and which ones will add value over time. We will review energy efficient appliances and calculate whether upgrading to higher efficiency makes sense. You will understand the difference between a properly maintained property and one suffering from deferred maintenance, including what that can mean in value.

- Top 10 exterior home improvements
- Top 5 interior home improvements

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.
This course has been approved by the Minnesota Department of Labor and Industry for 3.75 hours for contractor continuing education.
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of appraisal continuing education.

The Weird, Wild, and Wonderful World of Real Estate
7.5 Credits $108

Step into this interesting and astonishing course to broaden your expertise.

Join us for a journey through some of the weird, wild, and wonderful real estate trends in the industry today. We will examine your clients’ interests reflected in emerging trends, including design and product selection. You will see a variety of the unusual products used as building materials including recycled and reused products and the potential and surprising hazards associated with them.

Next, you will take a walk on the wild side, exploring how Mother Nature can affect real estate. You’ll learn how to recognize potential dangers, as well as what to do if a property has sustained damage from forces such as wind, water, and pest infestation. Finally, you will learn about some wonderful new alternatives that will help you work with today’s clients like never before!

- Unusual building products and potential hazards
- Unique recycled and reused products
- Air and water quality
- Creative solutions to satisfy your clients’ requests and needs

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.
This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.
This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of appraisal continuing education.

Tour d’ Real Estate: What Homeowners Want
7.5 Credits $108

Learn valuable and surprising information today.

In this interesting and informative classroom experience, you’ll learn about emerging buyer trends. We have analyzed what’s new, what buyers like, and what they are selecting concerning the use of space both indoor and outdoor...to finishes of walls to floors, including upgrades addressing occupant health issues, and more. You’ll also learn about tech that goes mainstream, popular space conversions, and what's in and what's out.

- New construction trends
- Popular conversions when remodeling
- Improvements, upgrades, renovation hot list

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.
This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.
This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of appraisal continuing education.

Workplace Violence: Preparing for the Unthinkable
3.75 Credits $59

“Workplace” encompasses not only the traditional workplace but also client meetings, open houses, entering a vacant or occupied home, and a wide array of other situations.

In today’s media, “active shooter” situations gain most of the attention, but violence at the workplace is not limited to homicide. It also involves threats, intimidation, harassment, and assault. Protection Specialist Stefan Salmonson will discuss at length steps to survive all types of workplace violence, including the most horrendous events. Very few of us know effective methods to identify and minimize workplace violence risks. Our expert will discuss these risks, which are a major concern for employers, liability issues, and employees. Attendees will learn the magnitude of workplace violence and will become aware of factors that often foster violence, including a hostile workplace, substance abuse by coworkers, and more.

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Identity Theft: Protecting Your Clients and Your Business
3.75 Credits $59

The odds of experiencing business identity theft are ever-increasing. The risks your business faces are bigger yet.

From a criminal’s perspective, it is significantly more cost-effective to steal business identities than individual identities. Learn how to prevent your clients or your business from falling victim! Understand how to respond if your clients’ information or yours is compromised. Plus, learn how to spot and address the warning signs.

Stefan Salmonson reveals true stories of the methods thieves use and what red flags suggest. Learn how to protect your business from a potential data-breach disaster. There’s never been more opportunity for identity thieves to strike your business. You’ll get the tools and information you need to diminish the havoc of business ID theft.

- How business information is hijacked
- Red flags and appropriate actions
- Data breach prevention

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Managing Safe and Sound Rental Property
3.75 Credits $59

Learn how to protect yourself, your tenants, and the property.

Increasingly, agents find the responsibilities of property management thrust upon them. As accidental landlords or acting in the capacity of advising clients who may become landlords, you may lack this essential knowledge, tools and resources to safeguard property, the owner’s investment, the tenants, and yourself.

You’ll learn how to request quality background checks and minimize risk via the rental agreement. This course covers prickly issues related to property access by the owner/manager. Learn to recognize possible illegal activity. While many landlords address the property’s security concerns, they may overlook their personal safety.

A few simple precautions will help ensure you don’t get caught off guard. Fast-paced and compelling, this course will provide you with the tools necessary to protect the property, tenants, and yourself.

- Rental agreements and background checks
- Recognizing red flags
- Access rights
- Risk management tools
- Monitoring property

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.
The Secure Property
3.75 Credits $59
Explore new security tools and techniques to increase property values and insurability for homes or commercial property.
Stefan Salmonson will guide you through the advances in technology that make sophisticated security tools and strategies once deployed only in large companies within the reach of nearly every home or business. Get first-hand knowledge of security components for both residential and commercial buildings. You’ll learn about a variety of examples such as electronic locking systems, which replace the traditional deadbolt and key.
You’ll also learn about the next generation of cameras, hard drives, and remote monitoring devices that can provide multiple levels of affordable security, enhance property values, optimize value-added features of homes for resale, provide insurability, and reduce insurance premiums. And, so much more!
• Structural features and design
• Lighting and alarms
• Computer integration
• “Special needs” occupants
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

To Fall and Rise Again: Life After Financial Crisis
7.5 Credits $108
When there's nowhere to go but up, here's how you do it.
Turmoil in the financial markets and depressed real estate values has had a dramatic impact on everyone's financial picture. The result is that countless Americans and their families are facing complex real estate and financial challenges.
This course will give you tips to analyze and solve today's problems, while also building a strong future. Timing is everything when considering your options: bankruptcy, foreclosure, short sale, loan modification, debt settlement, and credit counseling. When it seems like there isn't enough money, learn about what options are still available and best fit your situation. Learn how building and managing a workable budget puts you back on the stable track.
• Taking inventory of your finances
• What to do when there isn't enough money
• What can I keep and what must I give up
• Making the hard decisions
This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

CSI Minnesota: Credit Score Investigation
7.5 Credits $108
Popular instructor and credit guru Todd Rooker will teach you how to help clients with damaged credit.
You’ll learn how a credit rating may be the single biggest factor in determining mortgage rates, insurance rates for home, car and health policies, along with the rates paid on credit cards. Also learn trade-secret strategies that can influence and improve anyone's credit score. This course helps you understanding credit and credit repair that equips you with a crucial skill to share with your clients.
• How credit scores affect everything
• What influences a bad credit score
• Strategies for long-term credit repair
This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.

Buying Within Your Budget
3.75 Credits $59
Learn how big changes come from small steps.
In this course, you'll learn how to create a plan and follow through with it to achieve financial freedom. Many people want to save more, but don't know where to start or lack restraint to stop spending. Just because your clients qualify for a certain loan amount doesn't mean they can afford it. Clients that understand how to budget correctly can make effective and smart decisions when making any purchase, including home buying. Learn how to live on what you earn—to the penny!
• Budgeting with a purpose
• Improving credit scores
• Avoiding financial pitfalls
• Purchasing a home within your budget
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

GET 15 HOURS OF MINNESOTA REAL ESTATE CONTINUING EDUCATION IN JUST 2 DAYS!
See page 19 for details.

Check www.KapRE.com/MNCE for NEW OnDemand CE Packages!

Enroll Today 888.523.1092 | www.KapRE.com/MNCE
DUALLY APPROVED CONTINUING EDUCATION
MINNESOTA & WISCONSIN

Day 1 & 2
We have what you need! The Wisconsin Department of Safety and Professional Services requires that in addition to Courses 1, 2, 3, and 4, Wisconsin real estate licensees must complete two half-day elective courses to fulfill the 18-hour requirement by the end of the current biennial license period: 12/14/20.

In just two days, you can complete 12 hours of Wisconsin real estate continuing education and 15 hours of Minnesota real estate continuing education at the same time. Course 1: Wisconsin Listing Contracts 2019/2020 includes one-hour of approved Agency content. Course 4: Wisconsin Real Estate Ethics and Consumer Protection 2019/2020 includes one-hour of approved Fair Housing content.

Day 3
In addition, to meet the Wisconsin requirement, we are offering a one-day program, Minnesota/Wisconsin Dually-Approved Elective Courses. These two elective courses allow you to complete the Wisconsin six-hour elective requirement before your December 11, 2020, deadline at the same time as you complete 7.5 hours of Minnesota real estate continuing education. All three days will teach you how to comply with Minnesota and Wisconsin laws.

Accreditation in Minnesota
These courses have each been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

Accreditation in Wisconsin
These courses have been approved by the Wisconsin Department of Safety and Professional Services and Licensing for 3 credit hours each.

*BONUS!

NAR Code of Ethics (COE)
Course 4: Wisconsin Real Estate Ethics and Consumer Protection biannual COE requirement has been acknowledged by: SPAAR and Western Wisconsin Realtors Association.

Experienced Instructors Cover the Laws
Your instructors will cover all of the topics required by the Wisconsin Real Estate Examiner's Board and prepare you for the exam.

"The instructors are always knowledgeable and entertaining! They make learning fun!"
—Lisa B.

WISCONSIN LICENSING
EARNS MINNESOTA CE

Minnesota to Wisconsin Real Estate License Course
$229
This class satisfies Wisconsin's 13-hour education requirement to obtain a real estate salesperson license by endorsement. You qualify for this class if:

• You currently hold an active license in a state other than Wisconsin; or
• Your license held in another state expired no more than two years ago.

In just two days you can complete your Wisconsin salesperson pre-licensing education requirements.

BONUS!

• Minnesota students who complete this class also will receive 7.5 hours of Minnesota CE.

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.
Live Online or Live Classroom $399

You’ve built a solid foundation for your new career by successfully completing your comprehensive licensing education. Now, you’re ready to move to the next phase of your professional development. How do you build on what you’ve achieved? How do you start earning commissions as quickly as possible? Real Estate Accelerator has the answers.

This eight-hour, intensive boot camp includes eight weeks of coaching designed to teach you the specific activities an agent needs to perform on a daily, weekly, and monthly basis in order to operate a successful real estate business.

This program will arm you with business building skills and critical operating activities utilized by the nation’s most successful real estate agents. You will leave the program prepared to implement the following plans and tools immediately in your real estate practice.

**Identify and practice the most important sales activities needed to be successful in real estate.**

**DEVELOP YOUR:**
- Business Plan
- Marketing Plan
- Economic Plan

**COURSE INCLUDES:**
- 8 hours of intensive training
- 8 weeks of continued coaching
- 6-month CRM subscription
- 8 weeks of access to goal tracking software

**ACCELERATE YOUR CAREER TODAY!**

**NEW LIVE ONLINE FORMAT!** See website for details: www.KapRE.com/accel

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<tr>
<td>LIVE ONLINE COURSES</td>
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<tr>
<td>March</td>
<td>7–8 (Sat/Sun)</td>
<td>10:00 am–2:00 pm</td>
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<tr>
<td>May</td>
<td>1 &amp; 8 (Fridays)</td>
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<tr>
<td>June</td>
<td>20–21 (Sat/Sun)</td>
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**LIVE CLASS SCHEDULE—ST. PAUL**

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Please see website for additional course dates.
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**GET 15 HOURS OF MINNESOTA REAL ESTATE CONTINUING EDUCATION IN JUST 2 DAYS!**

The 2020 Minnesota Spring Education Tour is coming to a location near you. This is the easiest and best way to complete your continuing education requirement, network with colleagues, and expand on your industry knowledge.

**JOIN US FOR BOTH DAYS AND GET 15 CREDITS FOR ONLY $159.**
Single courses may be purchased individually: half day for $59 or full day for $108.

**DAY 1**

**NEW! 7/1/19–6/30/20 SALESPERSON & BROKER REQUIRED MODULE:**
Agency, Fair Housing, & Energy Efficiency

**NOTE:** In addition to satisfying the annual Salesperson & Broker Required Module, completion of this course will satisfy ALL of the following requirements: 1-hour Fair Housing, 1-hour Agency Law, and 1-hour Broker Module requirement.
This is the required module effective July 1, 2019, through June 30, 2020.
This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**NEW! Navigating Minefields: Preventing Real Estate Disaster**

This course has been approved by the Minnesota Commissioner of Commerce for 3.75 hours of real estate continuing education.

**DAY 2**

**NEW! Constructing Fact from Fiction: New Construction Today**

This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.
This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.

See pages 5-6 for complete course descriptions and course times.

**2020 SPRING TOUR... MORE LOCATIONS THAN EVER BEFORE!**

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<tr>
<td>APRIL</td>
<td>27–28</td>
<td>Hutchinson</td>
<td>13–14</td>
<td>Mankato</td>
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<td>29–30</td>
<td>Rochester</td>
<td>14–15</td>
<td>Maple Grove</td>
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<td>April 30–May 1</td>
<td>Bemidji</td>
<td>18–19</td>
<td>Duluth</td>
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<td>4–5</td>
<td>Chaska</td>
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<td>Fergus Falls</td>
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<td>6–7</td>
<td>Grand Rapids</td>
<td>20–21</td>
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<td>Winona</td>
<td>20–21</td>
<td>St. Cloud</td>
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<td>11–12</td>
<td>Marshall</td>
<td>26–27</td>
<td>Owatonna</td>
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<td>11–12</td>
<td>Thief River Falls</td>
<td>28–29</td>
<td>Baxter</td>
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Please see website for additional course dates.
This course has been approved by the Minnesota Commissioner of Commerce for 7.5 hours of real estate continuing education.
This course has been approved by the Minnesota Department of Labor and Industry for 7.5 hours for contractor continuing education.
COURSE SCHEDULES

DATE(S)  COURSE  LOCATION  TIME  CREDITS

APRIL, CONTINUED

27  Navigating Minefields: Preventing Real Estate Disaster  St. Paul  8:30 am–12:15 pm  3.75
27  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  St. Paul  1:15 pm–5:00 pm  3.75
27  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Hutchinson  8:30 am–12:15 pm  3.75
27  Navigating Minefields: Preventing Real Estate Disaster  Hutchinson  1:15 pm–5:00 pm  3.75
28  Constructing Fact from Fiction: New Construction Today  Hutchinson  8:30 am–5:00 pm  7.5
29  Biggest Tax Problems and Issues for the Self-Employed  Hutchinson  8:00 am–12:00 pm  4
29  Understanding Association Ownership  Hutchinson  1:15 pm–5:00 pm  3.75
29  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Rochester  8:30 am–12:15 pm  3.75
29  Navigating Minefields: Preventing Real Estate Disaster  Rochester  1:15 pm–5:00 pm  3.75
30  Constructing Fact from Fiction: New Construction Today  Rochester  8:30 am–5:00 pm  7.5
30  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Bemidji  8:30 am–12:15 pm  3.75
30  Navigating Minefields: Preventing Real Estate Disaster  Bemidji  1:15 pm–5:00 pm  3.75

MAY

1  Constructing Fact from Fiction: New Construction Today  Bemidji  8:30 am–5:00 pm  7.5
4  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Chaska  8:30 am–12:15 pm  3.75
4  Navigating Minefields: Preventing Real Estate Disaster  Chaska  1:15 pm–5:00 pm  3.75
4  iBuyers and the Future of Real Estate  Chaska  1:15 pm–5:00 pm  3.75
5  Constructing Fact from Fiction: New Construction Today  St. Paul  8:30 am–5:00 pm  7.5
5  Introduction to Real Estate Investments  St. Paul  8:30 am–5:00 pm  7.5
6  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Grand Rapids  8:30 am–12:15 pm  3.75
6  Navigating Minefields: Preventing Real Estate Disaster  Grand Rapids  1:15 pm–5:00 pm  3.75
6  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Winona  8:30 am–12:15 pm  3.75
6  Navigating Minefields: Preventing Real Estate Disaster  Winona  1:15 pm–5:00 pm  3.75
7  Tour d' Real Estate: What Homeowners Want  Winona  8:30–am–5:00 pm  7.5
7  Constructing Fact from Fiction: New Construction Today  Grand Rapids  8:30 am–5:00 pm  7.5
7  Constructing Fact from Fiction: New Construction Today  Winona  8:30 am–5:00 pm  7.5
8  To Fall and Rise Again: Life After Financial Crisis  Winona  8:30 am–5:00 pm  7.5
9  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Bloomington  8:30 am–12:15 pm  3.75
9  Navigating Minefields: Preventing Real Estate Disaster  Bloomington  8:30 am–12:15 pm  3.75
9  Navigating Minefields: Preventing Real Estate Disaster  Bloomington  8:30 am–12:15 pm  3.75
9  Game Changers: The New Forces in Real Estate  Bloomington  1:15 pm–5:00 pm  3.75
11  The Client, Wild, and Wonderful World of Real Estate  Bloomington  8:30 am–5:00 pm  7.5
11  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Marshall  8:30 am–12:15 pm  3.75
11  Navigating Minefields: Preventing Real Estate Disaster  Marshall  1:15 pm–5:00 pm  3.75
11  7/1/19—6/30/20 SALESPERSON & BROKER REQUIRED MODULE: Agency, Fair Housing, & Energy Efficiency  Thief River Falls  8:30 am–12:15 pm  3.75
11  Navigating Minefields: Preventing Real Estate Disaster  Thief River Falls  1:15 pm–5:00 pm  3.75
11  Buying Within Your Budget  St. Paul  6:00 pm–10:00 pm  3.75
12  Biggest Tax Problems and Issues for the Self-Employed  St. Paul  8:00 am–12:00 pm  4
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<tr>
<td>21</td>
<td>Constructing Fact from Fiction: New Construction Today</td>
<td>Marshall</td>
<td>8:30 am–5:00 pm</td>
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<tr>
<td>13</td>
<td>Identity Theft: Protecting Your Clients and Your Business</td>
<td>Bloomington</td>
<td>8:00 am–12:00 pm</td>
<td>3.75</td>
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<td>13</td>
<td>Managing Safe and Sound Rental Property</td>
<td>Bloomington</td>
<td>1:00 pm–5:00 pm</td>
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<td>26</td>
<td>Navigating Minefields: Preventing Real Estate Disaster</td>
<td>Mankato</td>
<td>8:30 am–12:15 pm</td>
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<td>13</td>
<td>Navigating Minefields: Preventing Real Estate Disaster</td>
<td>Maple Grove</td>
<td>9:00 am–12:15 pm</td>
<td>3.75</td>
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<td>19</td>
<td>Constructing Fact from Fiction: New Construction Today</td>
<td>St. Paul</td>
<td>6:15 pm–10:00 pm</td>
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<td>14</td>
<td>Navigating Minefields: Preventing Real Estate Disaster</td>
<td>Maple Grove</td>
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<td>Navigating Minefields: Preventing Real Estate Disaster</td>
<td>Maple Grove</td>
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<tr>
<td>15</td>
<td>The Twenty Most Cost-Effective Home Improvements</td>
<td>St. Paul</td>
<td>6:15 pm–10:00 pm</td>
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<td>Tax Write-Off Essentials for the Self-Employed</td>
<td>Bloomington</td>
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<td>15</td>
<td>Minnesota Landlord Tenant Act: Protecting Yourself and Your Client</td>
<td>Bloomington</td>
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<td>Workplace Violence - Preparing for the Unthinkable</td>
<td>Bloomington</td>
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<td>Water: How it Affects Property</td>
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