

JUDGMENT RECOVERY INSTITUTE

STUDENT HANDBOOK



www.jrinstitute.com

DISCLAIMER

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Note: Although every effort is made to ensure accuracy of information at the time of publication, some revisions will be made during the year regarding information contained herein. Information and requirements are subject to change without notice at the administration's discretion. We reserve the right to change terms and conditions of this handbook at any time. This handbook supersedes all previous printed editions and is in effect until a subsequent handbook is published.

JRI

We are providing this Student Handbook to be used as another resource to provide guidance and answers to your common questions, concerns and inquiries.

The purpose of this Student Handbook is to inform you about services, policies, procedures and opportunities offered at the Judgment Recovery Institute (JRI).

It is designed to help you make a smooth transition into your program at JRI and be available at any time during your educational adventure.

TABLE OF CONTENTS

- I. INTRODUCTION**
A message from our Founder
Meet the Founder
- II. OUR MISSION**
- III. DISTANCE LEARNING (DL)**
Characteristics of the Distance Learner Student
Study Tips for the Distance Learner Student
- IV. METHODS OF LEARNING**
- V. TECHNICAL REQUIREMENTS**
Browser Configuration
Trouble Tickets
- VI. ENROLLMENT**
3 Step Enrollment Process
Use of Grants & Discount Codes
Enrollment Start Date (ESD)
- VII. TUITION**
Making a Payment
Tuition Payment Plan Agreement (TPPA-125)
- VIII. CANCELLATION / REFUND POLICY**
- IX. DONATIONS / GRANTS**
- X. CAREERS & VOLUNTEERS**
- XI. GETTING STARTED**
Orientation
E-Learner Starter Lessons
Calendar Request
- XII. VIRTUAL CAMPUS (VC)**
Assessing the Virtual Campus
Hours of Operations
Map of the Virtual Campus
Virtual Tour
Third Party Sales
The Agency Network
Rules of the Virtual Campus
- XIII. TRAINING PROGRAMS**
E-Learn Training Programs
Advanced Learning Training Programs
Description of the Training Modules
Upgrades / Continuing Education
Continuance Credit
Conversion Credit
Accessing Modules
- XIV. CERTICATES OF COMPLETION**
- XV. CERTIFICATION**
Application for Certification
Criteria for Certification
Maintaining Certification
- XVI. BANNERS & SEALS**
Description of Student Seals
Use of Banners & Seals
- XVII. CONTINUED SUPPORT**
Continued Access to VC
- XVIII. REFERRAL PROGRAM**
- XIX. RECORDS**
- XX. RESPONSIBILITIES OF PARTIES**
Student's Responsibilities
Coach's Responsibilities

- XXI. VIOLATIONS / COMPLAINTS
- XXII. CONTACT INFORMATION

I. INTRODUCTION

A MESSAGE FROM THE FOUNDER

*Welcome to the exciting and rewarding world of Judgment Recovery.
You are about to enter into an incredible new and exciting world.
A world full of challenges, satisfaction and prestige.
A world that can provide you a lifestyle changed.
Take my hand and follow me into the world of the Judgment Recovery Professional.*

MEET THE FOUNDER:

I have been involved with finding debtors and their assets for over 20 years. I have personally trained hundreds of people to be able to successfully master the art of skip-tracing and locating assets. I welcome the opportunity to work with you in the development of your Judgment Recovery business.

In the early 80's, I worked for an agency of the United States Department of Justice as a Systems Analyst. Sitting behind a desk, working on a computer all day was not enough for me. I had too much energy and wanted to explore other options.

I spent several years working with one of California's first Private Investigation companies to ever use private operatives in conjunction with undercover operations with the Southern Alameda County Narcotics Enforcement Team (SACNET). Under cover (UC) work was exciting, rewarding and taught me many of the skills that I still use today, in the world of Judgment Recovery.

Throughout most of the 90's, I continue to enhance my investigative skills by continuously working in the Private Investigation arena.

In 1993, I opened my own Judgment Recovery Company in Southern California, which I still own, manage and operate today.

In 1999, I became one of the founding board members for California's first association for the Judgment Recovery Profession. This was the year that the investigative seminar; entitled "How to Find your Debtor & His Assets for \$1.00" was designed, developed and born.

Since then, I have been non-stop in helping others to learn the Judgment Recovery Business by implementing and designing unique classroom-setting classes, one-day seminar and/or workshops along with individual telephonic coaching sessions.

In 2002, I created and continue to moderate one of the largest Judgment Recovery web-based support groups, allowing me to continue to assist hundreds of Judgment Recovery Professionals throughout the United States in the development, growth and education of the Judgment Recovery Business.

I have worked with small and large Civil Litigation & Collection Law Firms in the development of their internal post judgment departments and continue to provide my expertise in the Judgment Recovery area for various firms throughout the United States.

Again, welcome aboard.....

Petra Alluis

Founder & Director of Educational Development
for the Judgment Recovery Institute

II. OUR MISSION

Judgment Recovery Institute (JRI) aka the JR Institute of Advanced Learning (JRIAL) was created to help regular everyday people to start their own Judgment Recovery Business by providing the highest quality, individualized training available at an affordable cost, allowing each student the realistic opportunity to make a profit in their first year of business.

Our goal is to provide you with an opportunity to get your home based business off the kitchen table forever with a detailed, step-by-step program, which can be used and understood by anyone, in all walks of life.

Our promise is to staff only knowledgeable, qualified coaching instructors who have a history of successfully finding debtors, their assets and collecting court judgments; and to continue our commitment and dedication to the Judgment Recovery Professional by offering advanced learning at an affordable rate and within a variety of convenient formats.

Our mission is to help people succeed in today's ever changing business environment and to become successful Judgment Recovery business owners.

III. DISTANCE LEARNING (DL)

Distance learning is education that is accessible at a time, place, location and pace that is convenient to the student. It is a process of knowledge transfer to learners (students) who are separated from the instructor (teacher / coach) by time and/or physical distance and are making use of technology components such as the Internet, video, CD's, tapes, phone communication, teleconferences or other forms of technology to accomplish learning.



CHARACTERISTICS OF DL STUDENT:

There is a lot of research revolving around the characteristics of a successful distance-learning student. Some of the primary characteristics include:

- Knows how to work independently and keeps up with assignments
- Enjoys reading
- Sets aside an adequate amount of time on a routine basis for study
- Has the required computer hardware and necessary software to access documents online
- Knows basic word processing, computer skills and familiar with sending and receiving emails

STUDY TIPS FOR THE DL STUDENT:

Success in a distance learning environment requires a self-directed, well-organized person who is comfortable with technology

- Develop good study habits early. Dedicate a place for studying. Set aside time each week to study.
- Establish your own time management system and study time to allow you to complete your homework assignments.
- Check your email often.
- Be sure to visit "The Blog" area on the virtual campus often to stay up to date on new announcements.
- Reach out when you need someone to talk to, feel frustrated or need help understanding course concepts and materials.

SKILLS YOU WILL NEED FOR DL:

Success in a distance learning environment requires some basic computer and Internet skills such as:

COMPUTER SKILLS



- Cut/Copy and paste within and between documents
- Use spell check
- Set page numbers and set headers/footers in a document
- Attach a document to a message
- Paste text from your word processor into an email message
- Print documents
- Run two or more programs at once and move between them
- Open and close document and directory windows
- Find files that you create on your hard drive

INTERNET SKILLS



- Send and receive email
- Open an attachment to a message
- Find a web page using its address or URL
- Follow links from one web page to another
- Use the forward and backward buttons on the browser
- Print a web page
- Bookmark pages to access them later
- Use a search engine on the Internet (e.g., Yahoo, Google, AltaVista, etc.)
- Download documents or software from the Internet
- Open audio files

IV. METHODS OF LEARNING

There are many different styles of learning. Some of us are visual learners; we learn and remember by seeing things (seeing it). Some learn best by listening to a lecture (hearing it). Others are hands on learners; they need to manipulate objects to demonstrate learning (doing it).

Many of us learn best by using a combination of all three learning methods. The Judgment Recovery Institute is committed to ensure all three of these methods are incorporated as part of our training process, allowing each student the best opportunity to learn in a method that fits their learning style.

Students should take our quick assessment test to determine more about their own learning style. A short assessment quiz can be found on the main website for the Judgment Recovery Institute (www.jrinstitute.com) under the “Our Training Method” area.

V. TECHNICAL REQUIREMENTS



Student should possess basic computer skills. It is not necessary to be a computer expert but, the student should know how to use a mouse and keyboard, launch a browser, get online and to the Internet, download files, save files, print documents and send and receive emails.

- The Virtual Campus site is password protected which requires the use of both lower and upper case characters and numbers.

- The Virtual Campus site can be accessed by all computers with Internet access.
- The Virtual Campus site includes documents written in Microsoft Word. Student should have Microsoft Word 2004 or newer to access these documents with ease.
- The Virtual Campus site includes a few documents written in Microsoft Excel. Student should have Microsoft Excel 2004 or newer to access these documents with ease.
- The Virtual Campus contains a number of video & audio segments. Students should have speakers/sound card to listen to recorded segments. Audios are in a .wav, .m4a and .mp3 formats.
- The Virtual Campus site includes .PDF files from Acrobat Reader. Students can download Adobe Reader for free at <http://get.adobe.com/reader>
- All course material is written in English.

BROWSER CONFIGURATION:

By default, Internet Browsers are configured to cache pages. What this means is that your browser stores the pages you visit so the next time you visit the same page, it will load the page from memory rather than loading the page from the Web. One of the purposes of caching is to give the appearance that your browser is faster than it actually is, which is fine for many websites but not always a smart feature to use. As website content changes, you may not be viewing the most current website content. New content is being added to the virtual campus environment daily and we have tried to eliminate the possibility of entering a stale version of the virtual campus area by ensuring you must log into the campus each and every time. There are safeguards in place that should not allow you to “bookmark” the virtual campus environment and efforts to do so is a direct violation per the “Site Terms & Conditions”. You may “bookmark” or create a “favorite” with our main website at www.jrinstitute.com and the student sign-in area at www.gateway.jrinstitute.com however it is still strongly recommended that you clear your cache every 30 days to ensure you are viewing the most current versions of these sites.

Configuring your Internet Browser to deal with dynamic websites so that every page is refreshed every time it is visited is an important maintenance step on your part. It is also important that some features of your Internet Browser, such as cookies, javascript, and iFrames be enabled so that pages display properly. There are numerous browsers, versions of browsers, and operating systems, the instructions below may differ slightly for the system installed on your computer.

What you want to accomplish is to enable cookies, enable javascript, enable iFrames, refresh pages on every visit, and clear your browser’s cache. **Please follow the instructions below to correctly configure your browser.**

Browser	Setting Instructions
All Browsers	<p>Clear Browser Cache: Clear-Your-Browser-Cache</p> <p>Enable Cookies: Enable-Cookies-in-Your-Internet-Web-Browser</p> <p>Enable Javascript: enable-javascript</p>
Internet Explorer (PC only)	<p>Enable Cookies: Tools > Internet Options > Privacy > Advanced > Check "Override Automatic Cookie Handling (accept 1st party; Prompt 3rd party)" and check the option to always accept session cookies. OK and OK back to browser. Enable Javascript: Tools > Internet Options > Security Tab > Internet > Custom Level > Scroll down to Scripting and enable "Active Scripting," "Allow Programmatic clipboard access," "Allow status bar updates via script," "Allow websites to prompt for information ...," and "Scripting of Java applets". OK back browser.</p> <p>Get New Page Each Visit: Tools > Internet Options > General Tab > in Browsing history section, click the Settings button > select "Every time I visit the webpage." OK and OK back to browser.</p> <p>iFrames: Tools > Internet Options > Security Settings > Custom Level > scroll down to Miscellaneous and enable "Launching programs and files in an IFRAME". OK and OK back to browser.</p> <p>For Information & Free Download: http://windows.microsoft.com/en-IN/internet-explorer/products/ie/home</p>
Mozilla Firefox (PC & Mac) *Recommended Browser*	<p>NOTE: for Mac OS X browsers, access preferences via the Application Menu (ex. Firefox>Preferences).</p> <p>Enable Cookies: Tools > Options > Privacy > Cookies > select "Accept cookies from sites." OK back to browser.</p> <p>Enable Javascript: Tools > Options > Content > check the "Enable Javascript" box. OK back to browser.</p> <p>Advanced JavaScript Settings : Tools > Options > Content > Click the "Advanced" button next to Enable JavaScript > check the "Change status bar text" box. OK and OK back to browser.</p> <p>Get new page each visit: Tools > Options > Privacy > History tab: set "Remember Visited Pages for the Last 0 Days." OK back to browser.</p> <p>Clear Browser Cache: Tools > Options > Privacy > Private Data > click "Clear Now" button. OK back to browser.</p>

	<p>Iframes/Cache: Type "about:config" in the location bar > Right-click "browser.cache.check_doc_frequency" > Choose "modify" from popup menu > Change value to "1" > Find "browser.frames.enabled" > Ensure value is "true" (if not, right-click and select "Toggle") > Find "browser.cache.disk.enable" > Ensure value is "false" (if not, right-click and select "Toggle").</p> <p>For Information & Free Download: http://www.mozilla.org/en-US</p>
Safari (Mac Only)	<p>All Settings: Safari Menu > Select "Reset Safari". From the menu, select the items you want to reset, and then click "Reset".</p> <p>Safari Menu > Preferences > click Security icon > Check: Enable Plugins & Javascript. Accept Cookies > select "Only From Sites You Navigate To."</p> <p>For Information & Free Download: http://www.apple.com/safari/</p>
Google Chrome (PC & Mac)	<p>All Settings: Click the "Wrench" icon in the upper-right corner of browser.</p> <p>Enable Cookies: Under the Hood > Privacy > Content Settings > select "Allow local data to be set."</p> <p>JavaScript: Under the Hood > JavaScript > select "Allow all sites to run JavaScript."</p> <p>Clear Browser Cache: Under the Hood > Privacy > click "Clear Browsing Data.", select "from the beginning of time." check "Clear browsing history", "Clear download history", and "Empty the cache" then click "Clear Browsing Data."</p> <p>For Information & Free Download: http://www.google.com/chrome</p>

**Note: Internet Explorer may report that you are putting your computer at risk by making changes to your browser configuration. This is not the case! The modifications simply enable you to accept first-party cookies (necessary to keep you logged in), enable Javascript (completely safe), enable iFrames (used by numerous websites), and refreshes your browser on each visit so that you are not viewing outdated information. If you are concerned about the Internet Explorer warnings, may we suggest using [Firefox](#), which is a far superior browser.*

If changes were made, close your browser, reopen it, and return to the site.

TROUBLE TICKETS:

If you have any problems with accessing any portion of the virtual campus, find broken links, unable to open documents, audios, etc., you may submit a trouble ticket directly to our IT team from either the "Lobby" area by clicking on the "trouble ticket" icon found on the top, right hand corner of the page or by visiting the "Contact Us" area and clicking on the designated link to submit a trouble ticket.



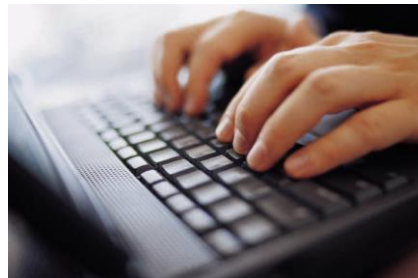
Most trouble tickets are resolved within a few hours however it may take up to 72 hours depending on the complexity of the troubled area. You will receive confirmation from the team at Information Services Department via email when the ticket has been completed and closed.

VI. ENROLLMENT

The enrollment process starts from our main website at www.jrinstitute.com under the "Enroll Now" link and consists of three steps. The Judgment Recovery Institute does limit enrollment in certain training programs to ensure availability of a personal instructor/coach and calendar time.

3 STEP ENROLLMENT PROCESS:

1. Enrollment - Completing the online enrollment form.
2. Tuition Payment - Paying the tuition fee or entering into a Tuition Payment Plan Agreement (TPPA) and paying the required down payment amount. Payment must be received within 72 hours from the time the emailed notice was sent to you requesting payment to ensure your space is not release to another student.
Until you receive your welcome letter with your Student ID#, you are not officially enrolled.
3. Welcome Email - After completing step 1 and 2 above, a welcome email is sent providing you instructions on how to access the virtual campus along with your Student ID#.



You are now a student of the Judgment Recovery Institute.

GRANTS & DISCOUNT CODES:

Grants/Discount codes must be used on a new student enrollment application only (if available) and can not be used by any existing student seeking to "upgrade". Grants can not be used in conjunction with the Tuition Payment Plan Agreement. (See Section IX. Donations for more information).

ENROLLMENT START DATE (ESD):

The Enrollment Start Date (ESD) is the date the student receives their “Welcome to the Judgment Recovery Institute” email, which will contain an attachment entitled “Welcome Letter”. The ESD is important to help determine the correct timeframe for the student’s eligibility for the continuance credit, outlined under Section XIII.

VII. TUITION

MAKING A PAYMENT:



Once your application has been received and accepted, an email will be sent with further instructions on how to submit the required tuition payment. We accept payments online, by mail and by cash.

Online –Payments can be made with VISA, MasterCard, American Express, Discover Card, Debit and Prepaid cards. Current students can make an online payment at any time from inside the virtual campus, inside the “JRI Student Store” found under the Monroe Hall. Payment is posted and credited to your account within 24 hours. “Edu-JRI” may show on credit card statement.

By Mail - Checks or money orders are to be made payable to Judgment Recovery Institute or JRI and mailed to our mailing address located inside the virtual campus under “Contact Us” (found in the Lobby, top right hand corner). Payment is posted and credited to your account on the day the payment is received by JRI.

Cash accepted from afar – Contact accounting@jrinstitute.com for more directions on how to make a cash payment from afar.

TUITION PAYMENT PLAN AGREEMENT (also known as TPPA):

If accepted into the Judgment Recovery Institute, your tuition must be paid in full prior to receiving access into the virtual campus environment or you can elect to enter into our 0% interest Tuition Payment Plan Agreement (TPPA).

The Tuition Payment Plan Agreement allows you to pay your tuition fee in ten (10) monthly payments. Your first monthly payment along with a one-time, non-refundable TPPA enrollment fee of \$50 is due within 72 hours submitting your enrollment form. The remaining tuition balance will then be divided into nine (9) equal monthly payments. **No grants or other discounts can be used with the TPPA.**

More information can be found on our Tuition Payment Plan Agreement (TPPA) from our main website at www.jrinstitute.com under “Enroll Now” link.

VIII. CANCELLATION / REFUND POLICY

JRI provides every new student 24 hours to evaluate our virtual campus environment. If you are unhappy during the evaluation period, contact studentsvs@jrinstitute.com to request a refund of your paid tuition fee.

The 24-hour evaluation period begins ***when the student has successfully registered their Login and Password allowing them access into the virtual campus environment (This may not be the same date as your Enrollment Start Date (ESD)).*** All requests for refund must be made ***within 24 -hours*** of this access period.

If the registered student has completed **20% or more of their enrolled course before the 24-hour evaluation time has expired, they are NOT eligible for refund.**

If the registered student has **contacted any of our approved third party resources (such as the Attorney Forwarding, the Agency Network, Marketing Leads, Credit Reports, Bank & POE Searches, RealTime Verification or Field Investigations), they are NOT eligible for a refund.**

All notifications MUST be made IN WRITING via email. The time stamp on your email request will be used to validate if the request was made during the Guarantee period.

FREEDOM PLEDGE:

All students have the opportunity to extend our standard 24 hour evaluation guarantee into a full 1 year guarantee at no extra cost by accepting the “Freedom Pledge”. The “Freedom Pledge” must be signed and submitted within the 60 days from date of student’s access into the virtual campus (VC) or current students can renew their VC access to make them eligible to enter into the “Freedom Pledge”. The Freedom Pledge requires a 10 month commitment so all students must have access to the VC for a full 10 months to be able to participate in this opportunity. For more information on the “Freedom Pledge”, visit our main website at www.jrinstitute.com

IX. DONATIONS / GRANTS

DONATION POLICY:

The Judgment Recovery Institute has adopted a strict “Donation Policy”. Donations are accepted by private individuals, companies and students who have read our Mission Statement and share our beliefs. The Judgment Recovery Institute has benefited through the commitment and generosity of faithful and grateful supporters.

Our “Donation Policy” provides an opportunity to use such donations as a “grant” which can be applied towards a qualifying, new student enrollment application. Only one (1) grant can be issued per student. Grants are not always available and some grants may be conditional (where certain conditions must be met to be eligible for the donated funds).

It is strictly against our “Donation Policy” to accept funds directly instead donations are only accepted by the Judgment Recovery Institute when a new student application has been received and accepted. The sponsor of such donation is then contacted and the funds are “reserved” (not accepted). The prospective student must complete the enrollment process and pay their necessary portion of the due tuition within 72 hours. Upon the prospective student completing the enrollment process, the Judgment Recovery Institute can then request the sponsor to disburse the reserved donated funds.

Sponsors have the right to withdraw any pledged donation, which have not been authorized for disbursement after 72 hours from the reserved period. Prospective students accepting any grant funds are encouraged to complete their enrollment process within 72 hours to avoid the possibility of a loss of grant funds.

Any prospective student who does not complete the enrollment process within 72 hours in which a grant has been offered, will become ineligible to accept another grant for six months. The prospective student can still enroll under normal enrollment guidelines.

Many of our successful students “give back” to the Judgment Recovery Institute by offering donations, which allows an opportunity to an individual to enroll into the Judgment Recovery Institute with the aid of this free money. The Judgment Recovery Institute provides a charitable tax receipt for contributions of over \$300.

PATRIOT GRANT (aka Veteran Grant):

We are pleased to have the support of a very generous sponsor who shares in our desire to help recognize the brave men and women for their service and sacrifices, by offering a \$500 grant. This “Patriot Grant” is exclusively for honorably, discharged veterans from the United States Army, Navy, Air Force, Marines or Coast Guard. The “Patriot Grant” was first introduced in 2011 and we are proud to continue to offer grant still today.

The Judgment Recovery Institute offers lifetime access to the virtual campus for all students who enroll under the Patriot Grant.

X. CAREERS & VOLUNTEERS



JRI invites certified graduates who are in good standing and have maintained access into the virtual campus environment to apply for coaching/mentor positions. This is a paid position, which can provide extra monthly income for the correct person(s). For more information regarding this job opportunity or any other open positions, please visit the “Career” area inside the virtual campus.

All volunteers must be enrolled in the Judgment Recovery Institute to ensure full understanding of our mission, training, resources and learning format. The Judgment Recovery Institute is always looking for volunteers. Students interested in volunteering should contact the Judgment Recovery Institute directly or can visit the “Careers” link found inside the Virtual Campus.

All volunteers must agree and sign the “Virtual Volunteering Project Volunteer Agreement” and may be highlighted inside the virtual campus under the “Our Volunteers” link.

All volunteers will receive a “Certificate of Appreciation” after ten (10) months of service has been completed and will earn an additional, complimentary one (1) year access to the VC as our way of saying “Thank You”.

XI. GETTING STARTED



Once you have received your welcome letter you are ready to start your exciting journey. All students must complete the Virtual Campus Orientation (See “Orientation” section below for more information). You may begin your training immediately however it is strongly recommended that you complete the Virtual Campus Orientation within your first 30 days to ensure you understand how to use, find and enjoy all the components of the virtual campus.

You may purchase our “JRI Starter Kit” which includes a 3-ring notebook, dividers, vocabulary list, student handbook, student ID card and CD’s of module 1,2 and 3 from inside the virtual campus within the “JRI Student Store”. You can also create your own training notebook by using any 3 ring binder (at least 1.5 inch or larger). You may also want to include dividers for each of the modules you will be completing plus a few extra dividers for forms and other sample documents, etc. Be sure to download the *Student*

Handbook and *Vocabulary* list (found inside the Lobby/Home Page of the virtual campus) and incorporate this material inside your training notebook.

Note: The *Student Handbook* and *Vocabulary* are updated annually. Be sure you maintain the most current versions of these documents.

All students start their training by accessing the E-Learn Starter area found inside the virtual campus within the Washington Hall. Students enrolled in the E-learn Basic Training Program, E-Learn Advance and the E-Learn Pro will be able to access this restricted area(s) by using the same login and password to access the virtual campus. Access into each area is granted as MOC’s are recorded within your Student file.

All of these programs are designed to allow the student to learn at a time that is convenient for them and in the comfort of their own home, putting the student in full control of their learning experience.

Be sure you have visited the virtual campus yourself and know how to log in properly. There is a wealth of information here, take time to get to know the virtual campus and the resources available to you.

WELCOME / GETTING STARTED:

Each student is required to start their virtual campus journey by clicking on the green “Welcome / Getting Started” button found on our home page (lobby) inside the virtual campus. This will introduce you to the first important key steps to ensure you enjoy the virtual campus along with the wealth of training material and resources in its entity.

ORIENTATION:

Each student is required to complete a “Virtual Campus Orientation”. The orientation is divided into six (6) separate online videos to represent each hall and the lobby area of the campus. The “Virtual Campus Orientation” can be found inside the “Welcome/Getting Started” area from the lobby page. It is strongly recommended to complete this online orientation as soon as possible as it is designed to help you maneuver throughout the virtual campus environment. There is a wealth of information. Take your time to learn each component of the campus and how each of these areas can benefit you and your new business.

Once you complete the “Virtual Campus Orientation”, you will need to submit your “Notice of Completion of Virtual Campus Orientation” (NOC) form. The NOC are to be submitted via e-filed by clicking on the E-file icon. All received NOC’s will become part of your student file.

E-LEARNER STARTER LESSONS:

All students have access to the “starter” lessons (modules 1,2 and 3). The “starter” lessons are designed to ensure that your office is set up correctly, your marketing campaign has been designed and implemented and you understand how we obtain the assignment/purchase of an uncollected court judgment. All 3 lessons/modules can be assessed from inside the virtual campus, by clicking on the “E-Learner Starter” link. You can access this area 24/7 ensuring you can complete these lessons at a time that is convenient for you.

Students are to submit their “Notice of Completion” (NOC) via e-file by clicking on the E-file icon found on the main page of the E-Learn Starter Course. All received NOC’s will become part of your student file.

CALENDAR REQUEST:

Since students study at their own pace, no student is placed on calendar until a request is made by the student.

Students can request to be placed on calendar and scheduled to speak with a live coach by clicking on the link found on our main website at www.jrinstitute.com under the “Student Lobby” menu link or the red “Calendar Request” button found inside the virtual campus on the homepage (also referred to as the lobby). You may want to also have a good speakerphone or earpiece as the phone sessions can run from 30 to 60 minutes long and holding a phone near your ear for this extended period of time may become uncomfortable.

Students in their first year of training will receive priority booking. All students/graduates who have access to the virtual campus can request a live coaching call at any time, as needed.

XII. VIRTUAL CAMPUS (VC)

ACCESSING THE VIRTUAL CAMPUS:

The virtual campus is a password protected website exclusively available for students only. Your welcome letter will contain instructions on how to access this area immediately.

To enter the virtual campus:



1. Go to www.jrinstitute.com and click on the “Student Login” button. (Found in the upper, right hand corner)
2. This takes you to the “gateway” to the virtual campus. This is like the front door, which is locked (password protected). You must unlock this area before you can enter.
3. If this is your first visit to the virtual campus, you will need to “register” first. This will allow you to select a unique login and password. Once the registration process has been completed, you will be able to access the virtual campus anytime by simply inputting your login and password. Part of this registration process requires you to confirm your email address. Be sure to check your email address for a “verification link” prior to signing into the virtual campus.
4. You are now in the “JR Institute Virtual Campus”

There is a “Student Help Guide” available on the login page to answer common login problems.
There is also a timed out feature set for 90 minutes. If you are inside the virtual campus and there is no Activity for 90 minutes, you will automatically be logged out.

VIRTUAL CAMPUS HOURS OF OPERATION:

The virtual campus is available 24 hours a day, 7 days a week EXCEPT during our monthly maintenance period which takes place on the last day of each month from 8:00 pm to 12:00 midnight (Pacific Standard Time). If you attempt to enter the virtual campus during this time period, you may be sent to our “alert” page informing you that “The Virtual Campus is currently under maintenance.”

MAP OF THE VIRTUAL CAMPUS:

The virtual campus is comprised of six (6) primary halls;

- JRI Main Lobby (also referred to as the Home Page)
- Washington Hall (Our Online Education Area)
- Adams Hall
- Jefferson Hall
- Madison Hall
- Monroe Hall

Each of these halls includes a number of additional components (rooms). Our Virtual Campus Orientation visits each of these areas and explains their importance and usage in more detail.

JRI LOBBY (“Home” Page)	WASHINGTON (Education Hall)	ADAMS	JEFFERSON	MADISON	MONROE
The Blackboard	E-Learn Starter	What’s New	Laws, Rules & Policies	State Specific Info.	JR Software
Welcome-Getting Started	E-Learn Basic	JRI Calendar	Legal Resources	Free Public Records	Website Development
Show Me – Instant Screen Sharing	Advanced	JRI BLOG	Attorney Forwarding	Judgment Assessment	Calculators
Online Support One-on-One Chat	Pro	Freebies	The Agency Network	RealTime Verification	JRI Campus Store
Calendar Request	JRI Certification	Student Lounge	Debt Buying	Credit Reports	The Bookstore
Student Handbook	FDCPA Certification	Student Library	Pre-Judgment Debt	SSN, Bank & POE Searches	More \$\$\$
Your Business Plan	FCRA Certification	The News Room	Marketing Leads	Motor Vehicle Search	Tool Box
Vocabulary Handbook	Online Education from Partners	The Mail Room	Insurance & Licensing	Field Investigations	On the Lighter Side

VIRTUAL TOUR OF THE VIRTUAL CAMPUS:

A short virtual tour of the Judgment Recovery Institute’s campus can be found by visiting www.jrinstitute.com clicking on our link entitled “Inside Our Virtual Campus”.

FREE 24 HOUR VISITOR HALL PASS INTO THE VIRTUAL CAMPUS:



Our 24-hour free visitor pass is no longer available.

THIRD PARTY COMPANIES/ SALES FROM THE VIRTUAL CAMPUS:

The Judgment Recovery Institute has adopted some strict by-laws relating to the sale of any third party services found inside the virtual campus. It is strictly against our policy to “profit” on the backs of our students. According to Section 14, paragraph b of the Judgment Recovery Institute Operation & By-Laws Manual, ...”no profit can be made from any student.... or any vendor, sourcesfor the sale of any services provided within the virtual campus of the Judgment Recovery Institute”. A written agreement and policy (Policy no. 14-3, has been adopted whereas if any profit is to be paid directly to its Founder, Employees or the Judgment Recovery Institute, all funds will be turned over and deposited into the financial account on behalf of the Judgment Recovery Institute and such payments (if any) will be allocated to help support the cost of website hosting, maintenance, research and development.

The Judgment Recovery Institute has made great effort to direct you to reliable third parties companies that may assist you in your judgment recovery business. We are not affiliated with, or liable for any agreements or consequences resulting in the dealings or business you may have with any third party companies found inside in the virtual campus environment. Transact business with these companies at your own discretion.

THE AGENCY NETWORK:

“The Agency Network” is a very unique opportunity exclusively available to the students of the Judgment Recovery Institute. This program allows you to submit your files to well established and recognized agencies, who work for you. This is your extended office, which works when you don’t. All agencies have agreed to waive any placement fees from files submitted by students of the Judgment Recovery Institute. As long as you are “good standing” student/graduate of the Judgment Recovery Institute, there will never be a placement fee ever to submit files through any of the agencies listed in “The Agency Network”. All approved agencies must be a “full” agency (consisting of both a collection floor and post judgment recovery division). A simple “dialing for dollars” collection agency would not qualify to be part of “The Agency Network”.

More information can be found on this program inside the virtual campus under “The Agency Network”.

RULES OF USE OF VIRTUAL CAMPUS:

- a. Student must agree to protect any passwords and login information of the Virtual Campus ensuring the safety, content and usage is not comprised by unauthorized users. Disclosure of any login and/or passwords to an unauthorized person/party will result in immediate termination of the program and access to the Judgment Recovery Institute.
- b. Student agrees to provide his Student ID# when requested and understands that use of any other Student ID# other than his own will result in immediate termination of the program and access to the Judgment Recovery Institute.
- c. Students must agree to subscribe to the “Student Mailing List” found inside the “Getting Started” area of the Virtual Campus upon their first visit into the Virtual Campus site. Students can opt-out of this list later if so desired by following the opt-out instructions on email correspondence delivered to the student from the Judgment Recovery Institute. Should student elect to opt-out, all emailed correspondence can still be viewed by opted-out student by visiting “The News Room” (in the Adams Hall).
- d. Students, who attempt any inappropriate use of the Virtual Campus and/or any of its contents, will be immediately terminated from the program and access to the Judgment Recovery Institute. Actions that constitute inappropriate use include, but are not limited to:
 - Use of another Student ID#
 - Attempt to break into system operations of the network or servers
 - Engage in activity that exposes the systems and residing information to any level of harm or danger
 - Disclosure of any login and/or passwords to an unauthorized person/party
 - Sharing, providing, selling or posting of any printed material found on the Virtual Campus site to an unauthorized person/party

XIII. TRAINING PROGRAMS



The Judgment Recovery Institute offers (3) levels of E-Learn training programs. More information can be found on each of the E-Learn programs by visiting the main website at www.jrinstitute.com and clicking on the link entitled “Training Programs”. In addition, we offer (1) FAST TRACK Study course, covering Modules 1 thru 10 only.

E-LEARN TRAINING PROGRAMS:

“E-Learn: Starter Course” is no longer sold as a separate course and was discontinued in 2019. All enrolled students will have access to these 3 modules now regardless of what course you enroll in. The “starter” modules (Modules 1, 2 and 3) in our easy, go at your own pace “E-Learn” format.

“E-Learn: Basic Training Course” includes the “E-Learn Starter Course” plus modules 4 through 10. 10 Modules in all. Again, in our “E-Learn” format allowing you to learn at your own pace and during a time that works for you. Program is perfect for the person who wishes to build their local Judgment Recovery office as well as having your ready-made team to work files outside your local area. This training will take you up to Module 10 and teach you how to set up your office, market your business, form preparation, finding assets, understanding court enforcement procedures and how to do them and closing the files. Designed for the person looking to replace their current job & income and a commitment to run this business as a full-time operation. It is usually recommended that the E-Learn Basic Training Student attempt to work about 25% of their caseload in-house and send the remaining 75% to your external team (the agencies). Obviously the 25% of this caseload in-house will also allow you to keep a bigger piece (usually 50%) of all money collected. (1) year access to the virtual campus is included with an option for continuing access at \$144 per year. Live Mentor for your first year as well as phone/email support. Step by step blueprint instructions from your assigned JR Coach, while personally walking you through up to 5 judgments within your first year. Certificate of Completion issued upon successful completion of this course. Graduate seal may be displayed on marketing material and website. Graduates are eligible to apply for the Certification Program.

“E-Learn Advanced Training Course” is an extension from the E-Learn Basic Training that takes your training to the next step. You will even learn 5 other ways to make money with your learned skills, knowledge and team allowing you to build an incoming stream of money for your new business. This program includes modules 1 through 15. In addition, a step by step blueprint instructions from your assigned JR Coach, personally walking you through up to 8 judgments within your first year. Certificate of Completion issued upon successful completion of this course.

“E-Learn Pro Training Course” includes all 20 training modules. It is for the most serious minded entrepreneur who is looking to build a full-time business. In addition to the 18 ways to collect a court judgment which is taught in the Basic Training modules, you will now learn more advance methods of collections and push your mind to “think outside the box”. You will be trained by a senior Judgment Recovery Coach who have will work directly with you on up to 12 judgments within your very first year. In addition, this course includes online FDCPA training and certification and a 5 page custom website built and hosting for 1 year. Certificate of Completion issued upon successful completion of this course.

“FAST-TRACK Study Course” designed to be a more affordable option for those who are self-starters, fast learners and do not require the help of a LIVE coach to get them started on the road to success. Includes the exact same training modules found in our popular BASIC TRAINING COURSE (Modules 1-10), 1 year access to our exclusive online virtual campus environment and 1 full year of unlimited, email support from a certified Judgment Recovery Coach.

DESCRIPTION OF THE TRAINING MODULES:

■ = Starter

■ = Basic

■ = Advanced

■ = Pro

Module	<i>Description</i>
1	OFFICE PREPARATION Talking the Talk (Proper Vocabulary) Creating the perfect virtual office (would not use perfect could cause problems) Opening your Business (business filings, etc.)
2	MARKETING Guideline to develop an effective marketing campaign Direct Mail Marketing Ideas Free Marketing (the best kind) Making the Sale (Designing your own AOA's, FAQ's) The Do's & Don'ts
3	COURT FORMS & FORM PREPARATION Intro. To State Specific Court Forms Intro. To State Specific Court Procedures Form Preparation & Presentation The Do's & Don'ts
4	CASE ASSESSMENT & METHODS OF COLLECTIONS How to assess a case for collection possibility Methods of Collections Preparing Case Profile & Plan The Do's & Don'ts
5	PRELIMINARY INVESTIGATION TECHNIQUES Data Sources & Web Addresses Conducting Preliminary Investigation – The steps to take before the credit report Intro. To credit report – When to get one and what you don't see on it. Collection Behavior The Do's & Don'ts
6	WHAT IF..... What If Debtor files BK, now what? What If Debtor dies, now what? Preparing Probate & Bankruptcy forms The Do's & Don'ts
7	ASSET INVESTIGATION TECHNIQUES (PRELIMINARY) Skip Tracing (Finding the Debtor) Basic Asset Investigation Techniques Preliminary Enforcement Techniques (Filing abstract and SOS lien) How to prepare and perform an effective Debtor Examination / Interrog The Do's & Don'ts
8	ASSET INVESTIGATION TECHNIQUES (BASIC) The "Writ" – What it is and what it means Garnishments & Third Party Garnishments Bank Account Levies The Do's & Don'ts
9	ADVANCED COLLECTION TECHNIQUES Levying on Business Assets Seizure, Turnover & Assignment Orders Asset Tricks to locate Bank & Employment Information
10	CLOSURE OF CASE....GETTING PAID Satisfaction of Judgment Releasing liens Filing appropriate forms/paperwork to close the case The Do's & Don'ts
11	OUT OF STATE OR FOREIGN ASSETS Assessment of Case Building your Team The Do's & Don'ts Q & A
12	INTERROGATORIES & INFORMATION SUBPOENAS Understanding the differences – the good & bad Understanding the importance of these tools & when to use them How to prepare an effective Information Subpoena Do's & Don'ts Q & A
13	ALTER EGOS / DECLARATION OF IDENTITY How to deal with JD's who change their business name How to proof your findings to the court Pros & Cons Q & A

14	HOW TO COLLECT YOUR JUDGMENT WITHOUT FINDING THE JUDGMENT DEBTOR'S ASSETS Introducing 3 Non-Confrontational Methods Introducing 2 Confrontational Methods Introducing the 5 components of the Payment Plan Q & A
15	MAKING MORE MONEY WITH YOUR SKILLS 5 other ways to make money with your skills, knowledge & team. Expanding your business & building revenue Q & A
16	CLAIM OF EXEMPTIONS / UNDERTAKINGS How to prepare for the "Claim of Exemption" Hearing Filing the objection / opposition Dealing with Third Party Claim of Exemptions The Do's & Don'ts Q & A
17	COMMUNITY PROPERTY / NON-DEBTOR SPOUSE ASSETS Going after the assets of the JD's spouse – How & When Preparing your motion to the court – facts & service Pros & Cons Q & A
18	RECEIVERSHIPS What it is & when to you should consider placing your commercial judgment under the control of a Receiver Who is a Receiver & what do they do How to Pros & Cons Q & A
19	HOW TO FIND "HIDDEN ASSETS" What they are and how to find them Connections with the UFTA Pros & Cons Q & A
20	MORE ASSET FINDING TECHNIQUES – WORKING "OUTSIDE" THE BOX BUT NOT OVER THE "GRAY" LINE This one is too good & can not be shared in detail on this outline How to's Do's & Don'ts Q & A

UPGRADES / CONTINUING EDUCATION:

From **"Basic"** to **"Advance"** or **"Pro"**

If you want to continue forward into the advance-training program, you must do the following steps:

1. Be sure to submit signed "Notices of Completions" for modules 1 through 10 as well as a signed "Notice of Completion" indicating you have completed the Virtual Campus Orientation.
2. You must be in "good standing" (See Section XXI).
3. Send an email to studentsvs@jrinsitute.com indicating your desire to move forward into the advanced training program. Your student file will be reviewed to ensure you qualify to move forward into the advance training. If you qualify, you will be invoiced to pay the necessary tuition and calendared with a live coach.

CONTINUANCE" CREDIT:

Continuance Credit was adopted in an effort to encourage advanced education and provide the student with a discount in recognition of their commitment to advance their educational learning experience. Credit can be applied towards advancement from the E-Learn Basic Training to Advance or Pro training programs and will be applied towards the regular tuition fee of the course.

Credit is good for only 1 year from your enrollment start date (ESD) and can not be used as cash or extended beyond the one-year period. Enrollment Start Date (ESD) is the date the student receives their welcome letter/email from the Judgment Recovery Institute.

Terms & Conditions

The "Continuance Credit" is available to all students who meet the following guidelines:

- a. Student is in good standing with no unsolved violations and
- b. Applying for the credit within one (1) year of the student's ESD.
- c. Student is advancing forward from the E-Learn Basic Training to the Advance and/or Pro Training Course..
- d. Value of Continuance Credit for advancement made within twelve (12) months of student's ESD will be at 70% of the student paid tuition cost.

CONVERSION" CREDIT:

This credit has expired but shall remain as part of the Student Handbook for reference only.

Students who have enrolled under a "conversion" offer only can apply their "conversion" fee towards any advanced or pro training program if

- (a) Student is in good standing with no unsolved violations and
- (b) If the conversion fee has not been refunded or reimbursed to student for any reason and
- (c) If upgrade request is received within twelve (12) months from student's enrollment date and/or by September 1, 2010 whichever is the later.

No other discounts will apply for "conversion" credit. Student will be responsible for full tuition amount less the "conversion" credit fee.

ACCESSING MODULES:

The "starter" modules (Modules 1,2 and 3) are available to all students. The E-Learn Basic Training, Advanced & Pro areas are password protected to ensure only those students who are enrolled in these program access this area. Your access will immediately work on the "starter" modules. It is important to turn in your NOC's to ensure your login and password are unlocked to move onward pass Module 3

If you are enrolled in the "Advance" or "Pro" training, your login and password used to access the virtual campus gateway will also work to access these areas. However, it is important that all 10 NOC's have been received supporting your completion of modules 1-10 before gaining full access forward.

XIV. CERTIFICATES OF COMPLETION

Once you have completed the E-learn Basic Training program, you will receive a signed, sealed "Certificate of Completion" which you can proudly frame and display as a symbol of your commitment and outstanding accomplishment.

"Certificate of Completions" are only issued to students in good standing. You must have paid your tuition in full and returned all signed and dated "Notice of Completions...." of all completed modules and the "Virtual Campus Orientation". Certificate of Completions are also issued for the both advance training programs.

Certificates are prepared and mailed to the student's address on file (found on your welcome letter) at the end of each month. Only (1) certificate can be issued per student ID#. Certificates are defaulted to be issued in the name of the student. However, certificates can be issued under your company name instead of your individual name with a written request by the graduate and must be received prior to the issuance of the certificate. Lost or duplicate certificates can be issued under written request to studentsvs@jrinsitute.com and will be invoiced at \$25.00 prior to the delivery of any replacement/duplicated certificate being mailed.



XV. CERTIFICATION



Students who graduate from the Basic Training Program (E-Learn or Fast-Track) and are in “good” standing and continue to have access to the virtual campus environment, are eligible to apply for certification through our “Certification” area found in the Washington Hall.

This is the Judgment Recovery Institute highest certificate and student’s who successfully pass this area will be issued a “Certified Judgment Recovery Professional” certificate and will be qualified to display a “certified graduate” badge on their website, business cards and any other marketing material.

Career opportunities may be available for certified graduates of JRI. See the “Career” link inside the virtual campus for more information.

APPLYING FOR CERTIFICATION:

To begin the certification progress, go to the Washington Hall inside the virtual campus and click on the “Certification” link. There is a \$50 non-refundable, certification program fee due upon submitting your “Certification Application”. Be sure you have reviewed the criteria listed below prior to applying.

CRITERIA FOR CERTIFICATION:

- Student must complete the Virtual Campus Orientation.
- Student must complete all 10 modules of the Basic Training Program and complete all corresponding quizzes.
- Student must be in “good standing” and have access to the Virtual Campus Environment.
- Student must pay the Certification Program Fee of \$ 50.
- Student must pass an on-line written Certification examination.
- Student must supply current proof of operating in the Judgment Recovery business.
- Student must submit copies of specific court recorded documents confirming active status.

Certification examination consists of 100 questions which is composed of (4) different test areas: (50) General Practice, (20) Laws & Rules, (20) Vocabulary and (10) Investigative Skills. This is a 90 minute timed, online test. It is recommended that you have your training material nearby and have a separate Internet window open to complete the Investigative Skills area of the test. This test is set to be automatically graded instantly upon completion.

Proof of Operation requirement requires the graduate to fax in specific documentation, which allows the JRI Compliance Department to verify the documents and approve your submission towards the certification requirements. The following documents will be accepted to meet this requirement:

- Copy of DBA Filing with State, County or Local Registration Entity
- Completed “Proof of Operation” Form (found inside the virtual campus, under “Certification”)
- Copy of business card

Graduates must be able to prove that they have collected a judgment from start to finish. The following specific court recorded documentation must be submitted and verified as part of this certification process:

- Copy of “filed or recorded” AOA-CT
- Copy of “filed or recorded” Writ
- Copy of “filed or recorded” Satisfaction of Judgment
- Copy of first correspondence to JD (i.e., demand letter)
- Copy of a voluntary payment plan agreement signed by JD
- (All above documents must clearly show court-filing date of less than 12 months)
- And completed “Certification Application” (found inside the virtual campus, under “Certification”)

MAINTAINING CERTIFICATION:

To maintain certification with the Judgment Recovery Institute (JRI), a JRI certified graduate must work towards professional development through continuing education. There is no re-certification fee if the JRI certified graduate maintains access into the virtual campus of JRI. If the JRI certified graduate does not maintain access into the virtual campus, there is a \$ 99 re-certification fee every two (2) years.

XVI. BANNERS & SEALS

DESCRIPTION OF STUDENT SEALS:

The Judgment Recovery Institute has (3) different student seals, which consist of “Student”, “Graduate” and “Certified Graduate”.

All Students are immediately eligible to use any of the banners found inside the virtual campus under the “Banners” link on the home page. The “Graduate” and the “Certified Graduate” badge will be emailed to those students who have earned this status and can only be used by those students who have received the email. Usage of any unauthorized “Graduate” or “Certified Graduate” seal/badge that was not provided to you via email from the Judgment Recovery Institute is a major violation and can result in permanent termination from the Judgment Recovery Institute.

Usage of the seal/badge can be used on your Judgment Recovery website or other marketing materials, including but not limited to business cards, letterhead and websites.

Student seals will be distributed and emailed under the following conditions:

“**Student**” – Immediately available to all students. Can be found inside the virtual campus on the home page, under “Banners”.

“**Graduate**” – Issued to students who have successfully completed the E-Learn Basic Training Program and have paid their tuition in full.

“**Certified Graduate**” – Issued to students who have successfully completed the E-Learn Basic Training program, paid their tuition in full and have completed all the conditions of the “Certification Program”. This is our highest seal/badge issued by the Judgment Recovery Institute and does require the student to successfully pass the re-certification process every (2) years. After passing of your re-certification, a new seal/badge will be sent to the student which will include a “ribbon” attached to your new “Certified Graduate” seal listing the year in which your certification begin and is scheduled to end.

USE OF BANNERS & SEALS:

Each Student may download any banners/seals found inside the virtual campus under the “banners” link (found on the top menu bar).

These images were created and distributed by the Judgment Recovery Institute and must be used only as described on the site. You may not change or delete the code or the comment tags in the code provided, except for the image location tag if you are hosting the image on your own server. You are also prohibited from creating or using any other images or banners other than the ones provided to link or otherwise refer to jrinstiute.com.

If you decide to place our logo on your site, please email webmaster@jrinstiute.com with the URL of your site to notify us of the link. The Judgment Recovery Institute reserves the right to request any web site to remove any or all Judgment Recovery Institute banners, logos, seals or any other intellectual property at any time.

Downloading, publication or other usage of the banners, logos or seals creates no reciprocal duties on the Judgment Recovery Institute's part whatsoever, including, but not limited to, the duty to recompense you for any damage caused through the download, publication or other usage of the link, the duty to recompense you for any damage caused by your viewer's activating, tampering with or otherwise accessing those banners, logos or seals, or the duty to pay you for any traffic or business set to our site via those banners, logos or seals.

XVII. CONTINUED SUPPORT



Each training program includes an on-going maintenance program (via email) at no extra charge. Each student who maintains access into the virtual campus will be allowed continued support via email, forums, live chat and will remain to have access to a live mentor as needed. Students can simply click on the red "Calendar Schedule" button found on inside the lobby area of the virtual campus to be put on calendar with a live coach if needed. First year students receive priority calendaring with a live coach and are usually booked the same week or the following week (if needed). Two year and older students who continue to have access to the VC, are eligible to speak with a live coach (as needed) but may be booked out as far out as 3 weeks.

Students who no longer have access into the virtual campus will be limited to continued support via email by emailing studentsvs@jrinstiute.com, and public e-group addresses.

CONTINUED ACCESS INTO THE VIRTUAL CAMPUS:

It is highly recommended that students/graduates maintain their access into the virtual campus to ensure efforts are made in continuing their education and keeping current on changes in policy, laws, rules and other court/judgment recovery process.

Access to the virtual campus is granted on a (1) year term and begins on the first day you log into the campus (This may be different than your ESD). Students/Graduates may renew their campus access by paying \$144 per year (\$12 monthly fee billed annually).

CONTINUED ACCESS INTO THE VIRTUAL CAMPUS (After Suspension):

If student/graduate no longer has access to the virtual campus and has been suspended no more than ninety (6) months they can need to email studentsvs@jrinstiute.com to receive an invitation to reinstate their access. Once suspended, you will be required to pay the annual renewal fee of \$144 plus a re-instatement fee of \$30 to reactivate your login and password.

Student ID#, Login and password will remain the same and simply become re-activated allowing access into the virtual campus environment.

suspended access of over 6 months but no more than 3 years will still be available for former students/graduates who departed under a good standing status only and will be required to pay the following:

- a) Payment of the annual renewal fee of \$144
- b) A re-instatement fee of \$30 to reactivate your login and password
- c) And a re-admission fee of \$100.

EARN CONTINUED ACCESS INTO THE VIRTUAL CAMPUS (At no cost):

There are a number of ways to earn an additional year of access into the virtual campus at no cost to the student. Students who maintain good standing and successfully acquire certification in either JRI Certification or FDCPA Certification will earn (1) additional year of access into the virtual campus. If student earns both certifications, a total of (2) years of access will be earned at no cost to the student.

Students who sign the “Virtual Volunteering Project Volunteer Agreement” and participate in the volunteered role as needed for ten (10) months or more and remain in good standing, will be eligible for (1) year of extended access into the virtual campus at no cost to the student.

Students who enroll under the “Patriot” grant are eligible for lifetime access at no cost as our way of saying “Thank you for your Service”.

XVIII. REFERRAL PROGRAM

If a student refers a new student to the Judgment Recovery Institute and they enroll in any training program, you can earn up to 10% of the cost of their tuition as our way of saying “Thank You”. Be sure to tell the prospective student to mention your name on the enrollment application to ensure you get paid for the referral fee.

For more information about the JRI Referral Program, visit the “Monroe” Hall inside the virtual campus, go to “More \$\$\$” area.



XIX. RECORDS

In accordance to the Judgment Recovery Institute Operation & By-Laws Manual, our office will maintain a file on each registered student, known as the “Student File”. Student files will consist of but may not be limited to the following documents:

- Enrollment Application
- Welcome Letter
- Tuition Payment Plan Agreement (TPPA)
- Credit Card Authorization Form
- Signed “Notice of Completions” (NOC)
- Certification Application
- JRI Store Sale Orders and Payments
- Online Payment Center Orders and Payments
- Issued Certificates
- Notice of Violation

Such records are not public and must be kept under the guidelines of our “Sensitive Information Policy”.

XX. RESPONSIBILITIES OF PARTIES

STUDENT'S RESPONSIBILITIES:

- a. It is the student's responsibility to be prepared and ready for their scheduled phone appointment. Student should have all necessary handouts available to follow along with any telephonic lesson.
- b. After completion of a module, student shall agree to sign and date the first page of the "Notice of Completion." and fax or email this document prior to the next scheduled module.
- c. It is the student's responsibility to visit the "What's New" area from the virtual campus to ensure their notebook contains the most up to date information.
- d. It is the student's responsibility to check with their local laws to ensure all necessary licenses (if any) are obtained prior to marketing any new Judgment Recovery Business.
- e. Student understands that this program requires a strong commitment and dedication to learn the Judgment Recovery business and agrees to keep regular phone appointments as much as possible.
- f. Student agrees to give a 100% effort in this program.
- g. Student must agree to protect any passwords and login information ensuring the safety of the Judgment Recovery Institute Virtual Campus website is not comprised by unauthorized users. Disclosure of any login and/or passwords to an unauthorized person/party is a "Major Violation" and will result in immediate suspension and possible termination of the program and access to the Judgment Recovery Institute.
- h. Student agrees to provide his Student ID# when requested and understands that use of any other Student ID# other than his own is a "Major Violation" and will result in immediate suspension and possible termination of the program and access to the Judgment Recovery Institute.
- i. Students who have entered into the Tuition Payment Plan Agreement (TPPA) agree to follow the terms and conditions outlined in the TPPA.
- j. Student must read and agree to the additional "site terms" found on the Judgment Recovery Virtual Campus homepage and by entering into the Virtual campus site is hereby accepting the terms and conditions outlined in the "site terms" area.

COACH'S RESPONSIBILITIES:

- a. Your assigned Coach agrees to provide you with individual training of the highest standard.
- b. Coach will provide the Student with a valid email address and direct phone number which accepts voice messages if Coach is unable to accept the Student's call immediately.
- c. Coach may make additional homework suggestions outside the normal homework assignment as outlined in each module's recap if Student demonstrates the ability to work at a higher level.
- d. Coach agrees to monitor each student's progress and use the quiz as one of the guides to determine if the student is ready and qualified to move to the next module.
- e. If Coach determines that student requires additional review of prior material before moving to the next module, Coach may elect to use the scheduled time for such review and may terminate the telephone session prior to 60 minutes.

XXI. VIOLATIONS / COMPLAINTS

VIOLATIONS:

Violations are divided into two (2) kinds; minor and major. Students who have any level of a violation are NOT in “good standing”. Only minor violations can be resolved directly by the student.

MINOR VIOLATIONS, include:

- a) Failure to add yourself to the "JRIAL Student Mailing List.” This is required for all students. You can opt-out any time thereafter but there must be a record that you did add yourself to this list.
- b) TPPA violations (Tuition Payment Plan Agreement). If you have a TPPA, be sure to review the "Payment Terms & Agreement" section to ensure you are in full compliance and not in default of your TPPA.
- c) Failure to return the signed and dated TPPA.
- d) Failure to return the signed and dated "Notice of Completion" page for any modules you have completed.

Students with any of the above minor violations will be provided access as soon as the violation has been resolved in a satisfactory matter.

Failure to resolve a minor violation within ten (10) days of an emailed notice of such violation will include a penalty/fine fee of \$ 30.00. Any and all penalty/fine fees must be paid in full prior to re-activation of any student ID# and access into the virtual campus.

MAJOR VIOLATIONS, include:

- a) Disclosure of any login or passwords to unauthorized person/party.
- b) Use of another Student Identification Number (Student ID#).
- c) Any violation of any website terms & conditions of use which are outlined in detail on the "site terms" page, located at the top shortcut bar in the virtual campus.

Students with any of the above major violations will be immediately suspended for 60 days. Suspended student will have the right to submit a written response in their defense regarding the alleged violation and to aid in the investigation process. During this suspended time, further investigation will be conducted to determine if the violation is a gross, intentional breach of security which will result in the student being terminated from the Judgment Recovery Institute and all of its resources, including but not limited to access to the virtual campus.

STUDENT COMPLAINT PROCEDURE:

This outlines the pathways for investigating and addressing any and all complaints to the Judgment Recovery Institute (JRI) from students about any component of their experience at JRI, including such diverse topics as dissatisfaction with services provided or discrimination or harassment in violation of JRI’s policies.

This procedure is designed to be flexible so as to accommodate the wide range of complaints that students may report. Because no policy is one-size-fits-all, JRI reserves the right to deviate from this policy if the circumstance of a particular complaint or investigation calls for additional flexibility.

INFORMAL COMPLAINT PROCESS

In most cases, students should first attempt to resolve their concerns with the individual(s) most directly connected to the student’s complaint. If the student is not comfortable discussing the matter with the individual(s) most directly involved, the student may take his/her informal complaint to the Legal Compliance Unit. Students should contact Legal Compliance via email at legal@jrinstitute.com

Unlike in formal procedures, a complainant pursuing informal resolution of his/her complaint usually is not required to submit a written complaint to initiate the process. Under these informal procedures, the student may, at any time, elect to stop further action by withdrawing the complaint, subject to the confidentiality provisions noted below and with the understanding that, depending on the nature of the allegations, JRI may be obligated to investigate the complaint with or without the complainant's involvement. Complaints addressed informally may not be investigated to the same degree as formal complaints. Mediation may be used as a method for resolving the complaint informally.

FORMAL COMPLAINT PROCESS

If the informal procedure or direct conversation is not appropriate, or does not yield a successful resolution, the student can file a formal complaint in the following manner:

A formal complaint should be in writing and sent to legal@jrinstitute.com and must include the following:

- The student's name, student ID#, address, email address and phone number
- A complete description of the concern/issue – including date, location and all parties of concern
- A description of what efforts, if any, have been made to resolve the issue informally
- A statement of the resolution requested

Once the formal complaint has been accepted, an investigation number will be assigned and an email will be sent to the complainant acknowledging receipt and acceptance of the reported complaint.

The Investigation: An investigation may include reviewing the complainant's written complaint, gathering additional information or statements from the complainant and other interested/concerned parties, reviewing relevant documentation and policies, obtaining a response or written statement and other information from the individual(s) who is/are the subject of the complainant's complaint, attempting a resolution of the complaint between the student and the individual(s) and assessing the information gathered and determine findings and proposed resolution for the complainant.

Findings & Notification: Upon completion of the investigation, the Legal Compliance Department will report the findings of the investigation and any proposed resolution to the complainant. It is JRI's goal to conduct an appropriate investigation and report back to the complainant in a timely matter, usually within 60 days of the receipt of the complaint. The circumstances in particular cases may make a shorter or longer investigation necessary or appropriate.

Appeal: Within 10 calendar days of the issuance of the final report, the complainant may appeal. Appeals must be submitted in writing and must state a basis for the appeal. Bases on which a student may appeal are:

- There is new evidence that was unavailable at the time of the original investigation that would affect the outcome of the original decision.
- There were procedural irregularities in the complaint process that affected the outcome.
- The proposed resolution was not reasonable based on the evidence compiled during the investigation.

XXII. CONTACT INFORMATION

Judgment Recovery Institute (JRI)

Main Office Number: (877) 797-1990, Corporate Office

Department	Extension
Admissions	1
Student Services	2
Accounting / Tuition Financing	3
Legal Compliance	4
ISD / IT	5
Media Relations	8
Grant Coordinator	9
Dial By Name Directory	#

West Coast Office & East Coast Office

Fax Number(s): (888) 247-6787

Website: www.jrinstitute.com

Email Addresses:

General Information:	info@jrinstitute.com
Information Svcs./ IT Support:	isd@jrinstitute.com
Student Services	studentsvs@jrinstitute.com
Student Store	store@jrinstitute.com
Careers / HR	careers@jrinstitute.com
Media Relations	media@jrinstitute.com
Legal Compliance	legal@jrinstitute.com
Accounting	accounting@jrinstitute.com
Grant Coordinator	grant_alerts@jrinstitute.com
Judgment Enforcement Unit	enforcer@jrinstitute.com

Coaches will provide their direct email address and contact number
To assigned students.

The Student Handbook describes important information about the Judgment Recovery Institute Distance Learning Program.
Information, policies and benefits described herein are subject to change, please check for announcements of additions and revisions on the Virtual Campus.
It is the student's responsibility to ensure you are in possession of the most current Student Handbook.