

CRE FINANCE COUNCIL



EDUCATION SERIES

CREFC EDUCATION CATALOG

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The CRE Finance Council's Education Committee works closely with CREFC staff to develop and implement in-person courses, E-Learning, and educational tools as part of our ongoing efforts to advance the skills and knowledge of industry participants.

FIND COURSES ONLINE

To see what educational programs are currently scheduled please review our [Events Calendar](#). Courses are consistently being added so check back often.

For on-demand courses please [click here](#).

A NOTE FROM OUR PRESIDENT & CEO LISA PENDERGAST

I'm pleased to introduce our latest Education Catalog, a comprehensive guide to the educational opportunities CREFC offers. At CREFC, we are deeply committed to advancing the skills and knowledge of professionals in the CRE finance industry. Through a wide range of in-person courses, E-Learning programs, and hands-on training, we aim to equip industry participants with the tools they need to excel.

Our offerings cater to all levels, from foundational courses on CRE fundamentals, CMBS, and CRE CLOs to advanced topics like complex loan structures, distressed asset management, and special servicing. We also provide hands-on training in critical tools like ARGUS Enterprise

and Excel, ensuring you have the practical skills needed to navigate the complexities of our industry. Whether you're just starting out or looking to deepen your expertise, CREFC's educational programs are designed to support your continued growth and development.

Sincerely,




Lisa Pendergast

President & CEO,
CRE Finance Council

OFFERINGS AT A GLANCE



TOPPING OFF: 301 LEVEL COURSES

Our 301 courses serve as a capstone to our Educational Programming and do a deep dive into advanced topics such as Special Servicing.



RISING TO THE TOP: 201 LEVEL COURSES

Recommended as the second step in our program these courses introduce intermediate topics such as Complex Loans, Subordinate Debt, the Rating Agency Process, and the Role of Servicers.



BUILDING THE FOUNDATION: 100-101 LEVEL COURSES

These courses are the foundation of CREFC's rapidly expanding curriculum. Topics include an overview of CRE Fundamentals, CRE CLO's and CMBS.



ENHANCING YOUR SKILLS

CREFC offers hands-on training for key tools in commercial real estate finance, ARGUS Enterprise and Excel.



CONTINUING EDUCATION

CREFC's Education Committee works with members and faculty to offer E-Primers on a variety of topics including CMBS, C-PACE, CRE CLO, Data Center and Multifamily.

CREFC FACULTY

Faculty is comprised of esteemed CREFC Members who are practitioners and professors and represent every sector of the industry including balance sheet and securitized lenders, loan and bond investors, private equity firms, servicers, and rating agencies. Our faculty roster rotates to provide fresh viewpoints and up-to-date insights. Several distinguished faculty members are highlighted below. In addition to those listed, we also recognize the numerous senior CREFC members who have contributed to our education efforts over the years.



Theresa Dooley
*CREFC Education
Committee Co-Chair*
Bank of America



Audrey Ellis
Bilzin Sumberg



Ryan Frank
*CREFC Education
Committee Co-Chair*
Zions Bancorporation, N.A.



Chaim Gottesman
Moody's Ratings



Michelle Kahan
LNR Partners



Alex Killick
CWCcapital



Brian Olasov
New York University



Pat Sargent
Alston & Bird LLP



Teresa Zien
Invesco

CREFC STAFF

CREFC Staff works alongside our Education Committee to develop and implement in-person courses, E-Learning, and educational tools to help members of our industry to fully understand commercial real estate finance and develop successful careers.



Lisa Pendergast
President & CEO



Raj Aidasani
*Managing Director,
Research*



Danielle Nathan
Senior Director, Education

E-LEARNING

CREFC's on-demand series allows you to gain valuable knowledge at a pace that fits in with your schedule. Courses are offered live every 12 to 24 months (depending on the specific course) and recordings are readily available for anyone who missed the live virtual classes.



BUILDING THE FOUNDATION: 100-101 LEVEL COURSES

CRE 100

This course offers an in-depth exploration of the diverse commercial real estate (CRE) property types including office, retail, multifamily, hospitality, and industrial. The curriculum provides insights into unique demand drivers and what distinguishes the quality of each property type. Participants will also learn about the essentials of lease agreements, income and expense analysis, and critical concepts in loan underwriting and valuation. Additionally, the course will offer insights into the legal and financial frameworks that govern CRE transactions, learn how to evaluate investment opportunities, and understand the factors that influence property values.

Taught by industry experts, this two-part webinar series is meticulously tailored for newcomers to the CRE industry. Each live session concludes with a Q&A segment, allowing attendees to engage with, and learn directly from, expert instructors. As CREFC's most introductory course, CRE 100 is ideal for students and early-career professionals, equipping them with the knowledge and skills to navigate the CRE landscape successfully.

CRE CLO 101

This three-part webinar series will examine the basics of commercial real estate collateralized loan obligations (CLOs). Leading industry experts will review the development of this market, the wide range of transaction structures and features. Also, course

participants will learn about collateral management variations and investment considerations. At the conclusion of each live webinar, registrants can ask follow-up questions.



BUILDING THE FOUNDATION: 100-101 LEVEL COURSES (CONTINUED)

CMBS 101

This two-part, webinar series is designed for young professionals, newcomers to CRE finance, and any professionals seeking a refresher course on this important component of the fixed-income market.

Led by a faculty of industry experts, this series delves into a wide range of topics, including the history and evolution of the commercial mortgage-backed securities (CMBS) market and securitization's vital role in CRE finance.

This two-part webinar examines how commercial property loans are underwritten and resold as securities and it offers a primer on various CMBS transaction types. Webinar attendees will gain insights into the role of industry participants involved in a securitization, from originators to servicers, and the legal documents that underpin these transactions. The course also provides an overview of CMBS structures, highlighting how different tranches are

created and the significance of credit ratings. Participants will learn about the risks and rewards associated with this asset class and they will be offered an update on regulatory considerations that may impact the CMBS market.

This webinar series will also examine current market conditions, such as issuance amid today's high-rate environment, and attendees will have an up-to-date perspective on various factors influencing the CMBS market today.

By the conclusion of this two-part webinar series, attendees will have a solid foundation in CMBS, enabling them to navigate this complex aspect of CRE finance. At the conclusion of each live session, attendees can pose follow-up questions to our expert faculty.



RISING TO THE TOP: 201 LEVEL COURSES

CMBS 201: A Peek Behind the Curtains – Understanding Bond Structures and Hedging

This two-part webinar series is a comprehensive guide into the fundamental structures and mechanisms of CMBS bonds and the various hedging strategies employed to manage associated risks.

The series begins with an overview of basic bond structures and proceeds to explain how loan cashflows are translated into bond cashflows within a typical conduit structure. Attendees learn about the different classes of bonds, including the B-piece and Interest Only (IO) bonds, and how they are priced.

In addition to understanding the structuring of CMBS conduit deals, this series covers the critical aspects of hedging, detailing the strategies CMBS lenders use to mitigate interest rate and credit risks. Faculty explore the use of interest rate derivatives, treasury futures, and credit default swaps (CDS) as hedging instruments.

Taught by industry experts, this webinar series is designed for professionals looking to deepen their knowledge.



RISING TO THE TOP: 201 LEVEL COURSES (CONTINUED)

Complex Loans in Distress: Navigating Intercreditor & Participation Agreements

In this webinar, our faculty will provide a high-level overview of key takeaways associated with working out complex loans. Industry experts will explain the mechanics of complex loan structures (including intercreditor/multi-tranche and participation/unitranche structures). Also, faculty will discuss navigating customary deal documentation, including mortgage and mezzanine loan documents, co-lender/participation agreements and intercreditor

agreements. Course participants will learn about the role of special servicers and take a deep dive into distressed asset negotiations. This webinar will provide practice tips and anecdotes from faculty members who share their experiences in the work out of complex loans. Live webinar attendees will have the opportunity to pose questions to faculty at the conclusion of the course presentation.

Complex Loan Structures and Subordinate Debt

This two-part webinar series offers a primer on various loan structures ranging from basic mortgage and mezzanine loans to more complex loan structures, including pari-passu and A/B companion loans and debt-like preferred equity.

A faculty of seasoned industry experts will walk through the terminology used in these loan structures and examine the agreements among the lenders covering these loan types, including co-lender and intercreditor

agreements. Attendees will also learn about the post-securitization consent rights of different lenders with respect to borrower requests for subordinate debt.

Webinar faculty will also review the rating implications of some of these debt structures and some of the considerations given before incurring subordinate debt. There will also be a segment on the important considerations associated with subordinate debt.

Higher Interest Rates: What are Borrowers Thinking About?

With nearly \$2.1 trillion of commercial and multifamily loans maturing through 2027, borrowers face a “higher for longer” interest rate environment reshaping refinancing, extension, and disposition strategies. This program explores how borrowers approach looming maturities, weighing whether to retain or exit assets and deciding where to allocate new capital. Panelists frame borrower decision trees, compare shifts across

capital sources and underwriting, and translate forward rate curves into practical borrower actions—from refinancing and loan modifications to cap purchases, paydowns, and asset sales. Attendees gain insight into how today’s elevated rate regime influences borrower behavior across property types and markets, and what that means for lenders, investors, and the broader CRE finance ecosystem.



RISING TO THE TOP: 201 LEVEL COURSES (CONTINUED)

MF 201: A Deep Dive into Multifamily Real Estate

This two-part webinar series offers an in-depth exploration of Multifamily real estate finance, featuring insights from industry leaders. Participants will gain a comprehensive understanding of multifamily financing, from loan sources to credit and underwriting, equipping attendees with the necessary tools to navigate this complex field effectively.

Ideal for real estate finance professionals seeking to deepen their knowledge of multifamily finance. This series provides valuable insights and practical guidance for newcomers and seasoned professionals who want to stay ahead in this dynamic segment of the commercial property market.

TOPICS COVERED INCLUDE:

- Portfolio Lending: Flexible underwriting with higher costs.
- Conduit Lending: Lower fixed rates, non-recourse provisions.
- Construction Loan Lending: High down payments, short-term loans.
- Program Plus Lending: Variety of loan options, strict compliance.
- Delegated Underwriting and Servicing (DUS): Shared risk, diverse properties.
- Specialty Products: Rehabilitation loans, green programs, small balance loans.
- Investor Reporting: Processes and common systems.
- Credit Surveillance: Ongoing credit quality assessment.
- Special Servicing: Managing non-performing loans.
- Underwriting Standards: Key criteria and property evaluations.
- Credit Assessment: Borrower creditworthiness & market conditions.
- Risk Mitigation: Strategies including due diligence and loss-sharing.

Negotiating 201: Arm Wrestling for CRE Finance Beginners

This engaging program is designed to equip CRE finance professionals with essential negotiation skills. Participants will learn strategies to achieve favorable outcomes while maintaining positive working relationships. Key topics include traits of effective negotiators, such as emotional intelligence, trustworthiness, and creativity. The program emphasizes thorough preparation, including prioritizing shared

objectives, conducting research, and assessing leverage. Participants explore practical techniques like managing aggressive positions, using problem-solving methods, and recognizing non-verbal cues. Real-world examples, such as negotiating loan defaults and extensions, help to illustrate how to effectively balance borrower and lender objectives.



RISING TO THE TOP: 201 LEVEL COURSES (CONTINUED)

Rating and Surveillance of a CMBS Transaction

Industry leaders will review the rating agency process from new issuance to surveillance through the life of a transaction in this two-part on-demand series. Course participants will get a general understanding of how multi-borrower conduit transactions and single-asset/single-borrower (SASB) are analyzed and the factors the rating agencies generally consider when rating transactions.

Industry leaders will define and explain what a credit rating is and how a rating scale works. The ratings process for new issuances will be reviewed and this course will look at how property cash flows are evaluated. Faculty members

will review a sample cash flow analysis as well as discuss third-party reports and mortgage loan documents. The first session will conclude with a discussion on securitization documents and rating models.

A review of a transaction's surveillance process will kick off the second session. Faculty will discuss annual reviews and examine a variety of surveillance resources, watch list criteria, rating actions, upgrades (with SASB and Conduit examples) and downgrades. Viewers of this live webinar will be able to ask the faculty questions following the end of the presentation.

SASB 201: Understanding Single Asset Single Borrower CMBS Transactions

This series provides an in-depth exploration of Single Asset Single Borrower (SASB) CMBS transactions, covering their growth, structure, and investment dynamics. Designed for CRE finance professionals, the program examines what differentiates SASB deals from traditional conduit CMBS.

The series traces the evolution of the SASB market and explains why institutional borrowers increasingly favor this financing option. Participants walk through the complete transaction timeline—from initial loan quote through the eight-week closing process—detailing how deal teams coordinate with rating agencies

and investors. The program examines key structural differences between SASB and conduit transactions, including documentation requirements, risk retention structures, and loan-level legal analysis.

From an investor perspective, the program breaks down capital structures across tranches, identifies investor types participating at each level, and explains how pricing reflects risk/return profiles. The series also covers servicing dynamics, workout considerations unique to large concentrated assets, and primary versus secondary market dynamics.



RISING TO THE TOP: 201 LEVEL COURSES (CONTINUED)

Servicing - Participants and Processes

This three-part series examines the role of servicers at a time when there is heightened focus on how commercial real estate markets will manage challenges brought about by higher interest rates and a wave of maturing property debt.

In addition to getting an overview of different CMBS transaction types, this series introduces attendees to key participants in a securitization – borrowers, originators, and investment banks – and examines the unique role of primary servicers, master servicers, and special servicers. This deep dive into the world of servicers will look at

how these market participants are compensated and it will review legal documentation such as *Pooling and Servicing Agreements* that govern loan servicing. Course participants will also learn about how servicers interact with borrowers and how to maximize recoveries on defaulted loans.

This program will offer a look at the transaction timeline on how loans are pooled for a securitization, what goes into structuring a deal, the rating agency review process, and the different stages of a CMBS transaction from premarketing to deal closing.

Underwriting 201: Advanced Cash Flow Analysis & Risk Assessment

This program provides commercial real estate finance professionals with essential techniques for analyzing income-producing properties and quantifying loan risk. Participants will work through a comprehensive case study featuring a \$27 million acquisition loan for a grocery-anchored retail center. Topics include due diligence documentation and file organization, revenue and expense analysis, capital planning evaluation, and risk concentration factors such as lease rollover, tenant concentration, extension options, and anchor dependencies. The course also covers loan structuring considerations, cash management triggers, and reserve

requirements. Through hands-on analysis, attendees validate cash flow projections, assess property fundamentals, and evaluate loan metrics to determine credit quality and appropriate loan structure.

Pre-learning Videos: Participants begin with asset-specific videos covering key underwriting topics across multifamily, retail, industrial, office, and hotel sectors. Led by industry experts, these videos explore property type nuances, risk profiling, revenue and expense components, and major underwriting considerations.



TOPPING OFF: 301 LEVEL COURSES

CMBS 301: A Deep Dive into Special Servicing

In this three-part series that closely examines Special Servicing our expert faculty will discuss a variety of topics including: how to determine the primary reason a loan is in trouble, knowing what you can (and cannot) do when, and at what cost. Also course participants will learn about business plans (the roadmap to the

resolution) and ongoing management and resolution. Faculty will review what factors to consider in a loan's history, how to assess borrower/asset performance, and how to gain market intelligence. Attendees will get a breakdown of loan documents and will learn about the importance of jurisdictions.

HANDS-ON TRAINING

Each year CREFC offers a variety of live hands-on training for its members to bolster their skills and knowledge. Courses are typically focused on programs that CRE finance professionals use in their day to-day lives and include ARGUS and Excel.



ENHANCING YOUR SKILLS ARGUS TRAINING

Introduction to ARGUS Enterprise and Case Study Exploration

The Introduction to ARGUS Enterprise (now part of ARGUS Intelligence) course provides a detailed overview of the platform's portfolio and property-level interfaces, focusing on how to navigate and utilize the software for commercial property management. Participants learn the process of setting up a basic commercial property, including entering essential data such as miscellaneous revenues, operating and capital expenses, and information for a single office tenant.

The course also covers how to generate and analyze a property cash flow report, helping students understand

how various inputs affect a property's financial performance and overall valuation. This foundational knowledge enables participants to effectively use ARGUS Enterprise in managing and analyzing commercial real estate properties.

Following the interactive lecture, students apply their learning through a case study exercise. This hands-on activity involves modeling a real-world commercial property scenario, where students adjust key parameters like rental income and expenses to assess the financial impact.



ENHANCING YOUR SKILLS ARGUS TRAINING (CONTINUED)

Introduction to Rent Roll in ARGUS Enterprise

The ARGUS Enterprise Rent Roll course (now part of ARGUS Intelligence) provides an in-depth overview of setting up office and retail tenants using complex rent schedules and detailed leasing terms. Participants learn how to apply rent changes through various methods, including base rent increases, fixed step increases, and percentage rent calculations. The course also covers strategies for leasing up vacant space using Space Absorption, demonstrating how to model and analyze occupancy scenarios effectively.

Students gain hands-on experience running multiple tenant and audit reports to review rent roll data,

ensuring accuracy and completeness. By the end of the course, participants have a strong understanding of how to manage tenant lease structures within ARGUS Enterprise and assess the financial impact of different leasing strategies.

Following the interactive lecture, students apply their knowledge through a case study exercise, where they model a real-world rent roll scenario. This hands-on activity involves adjusting rent schedules, applying lease-up assumptions, and analyzing reports to evaluate tenant performance and overall property income.



ENHANCING YOUR SKILLS EXCEL TRAINING

Excel Training - AI-Powered Financial Modeling for Commercial Real Estate

In this dynamic 90-minute session, financial professionals will discover how cutting-edge AI tools can transform their Excel-based financial modeling for commercial real estate. The course demonstrates practical, real-world applications of generative AI—from accelerating cash flow forecasting and sensitivity analysis to automating error checks, data cleansing, and valuation modeling.

Participants will see how AI enhances both speed and accuracy, enabling deeper scenario analysis and more insightful investment decisions. Attendees will leave with actionable techniques to seamlessly integrate AI into their existing Excel workflows and elevate their analytical edge in the CRE market.

Excel Training – Asset and Portfolio Management

In this advanced Excel training course, CREFC faculty examine advanced tools and techniques that revolutionize how data is managed and analyzed. Faculty focus on advanced tools in Excel, including the “*What If*” tools, the use of *INDEX(MATCH)*, conditional *SUMPRODUCT*, *OFFSET*, and how to build better data tables for sensitivity analysis. This course will also discuss dynamic array functions, including *XLOOKUP*, *FILTER*, *SORT*, and

other “table-based” tools. Through hands-on exercises, practical examples, and real-world applications, course participants will develop the skills and confidence to tackle complex data analysis tasks efficiently and effectively.

All attendees will receive a suite of unlocked spreadsheets in Excel for their own professional use.



ENHANCING YOUR SKILLS EXCEL TRAINING (CONTINUED)

Excel Training – Partnerships and Joint Ventures

This class is ideal for industry professionals looking to build or audit partnerships, joint ventures, or any structure that utilizes an equity waterfall. Faculty will discuss preferred return and split of cash flow, IRR hurdles, IRR lookbacks, catch-ups (both circular and algebraic), clawbacks, and fund structures. Other topics that will be discussed include how best to build these

models for new transactions, asset management, and investor reporting. Specific real estate finance problems will be discussed and how best to use the toolkit in Excel to solve them.

All attendees will receive a suite of unlocked spreadsheets in Excel for their own professional use.

Excel Training – Real Estate Finance

This class is for anyone who wants to learn the basics of real estate finance and investment. Financial concepts such as the time value of money, internal rate of return (IRR), and net present value (NPV) will be explored in the context of real estate finance and investment. Specific metrics and calculations that are used in the

real estate industry are defined and calculated. All examples are offered in an Excel format so course attendees can easily follow along.

All attendees will receive a suite of unlocked spreadsheets in Excel for their own professional use.

EDUCATIONAL RESOURCES



CONTINUING EDUCATION CREFC RESOURCES & PUBLICATIONS

CMBS GLOSSARY

Whether you're just embarking on a career in commercial real estate finance and you'd like to learn the industry vernacular, or you're an industry veteran looking to brush up on current terminology, you'll find this up-to-date [glossary of CMBS-related terms](#) useful.

E-PRIMER SERIES

From foundational concepts to sector-specific deep dives, CREFC's E-Primer Series provides comprehensive, self-paced educational resources in a convenient e-book format. Each E-Primer consolidates insights from leading industry practitioners into a single, accessible guide. [Explore the full series here.](#)

CMBS E-Primer

CREFC's CMBS E-Primer is a comprehensive educational resource in a convenient e-book format. It is intended to serve all participants in the US commercial mortgage-backed securities (CMBS) industry. This latest edition consolidates the work of today's leading CMBS experts into a unified primer examining the creation of CMBS transactions and considerations for CMBS investors.

THE CMBS E-PRIMER IS BROKEN DOWN INTO THE FOLLOWING CHAPTERS:

- An Overview of CMBS
- CMBS-History & Evolution
- Originating and Underwriting Commercial Mortgages for CMBS
- Structuring
- AAA Rated CMBS Securities
- Investing in Mezzanine CMBS
- Investing in CMBS Interest-Only (IO) Securities
- Investing in B-Piece CMBS
- Single Asset Single Borrower (SASB)
- CMBS Life Cycle and Administration
 - Origination Through Termination
- An Overview of the Taxation of REMICs



CONTINUING EDUCATION E-PRIMER SERIES (CONTINUED)

C-PACE Primer

CREFC's Commercial Property Assessed Clean Energy (C-PACE) Primer provides an in-depth overview of the key features, stakeholders, and market trends associated with C-PACE financing, one of the tools used to drive sustainability and resiliency in the CRE sector.

KEY TOPICS INCLUDE:

- **Financing Mechanics:** Understanding how C-PACE enables CRE owners to implement energy efficiency, renewable energy, and resiliency upgrades.
- **Stakeholder Roles:** A breakdown of responsibilities for property owners, mortgage lenders, legal counsel, and program administrators.
- **Market Trends:** Analysis of the growing C-PACE market, with over \$7 billion in cumulative financing and nearly \$2 billion in 2023 alone.
- **Important Considerations:** Insights into underwriting concerns, lease implications, and compatibility with CMBS transactions.
- **Why it matters:** As the CRE industry continues to prioritize sustainability, C-PACE financing is one avenue for property owners to enhance asset performance while meeting environmental and resiliency goals.

CRE CLO E-Primer

CREFC's CRE CLO E-Primer is a comprehensive educational resource in a convenient e-book format. This online tool outlines the fundamental building blocks of commercial real estate collateralized loan obligations.

THE CRE CLO E-PRIMER COVERS THE FOLLOWING TOPICS:

- An Introduction to the CRE CLO Market
- CRE CLO Collateral: The Building Blocks
- CRE CLO Structural Considerations
- Credit Analysis of CRE CLOs
- Parties to the Transaction and Process Step-by-Step
- The CRE CLO Investor Base and Relative Value Considerations

Data Center E-Primer

CREFC's Data Center E-Primer is a complimentary e-book designed to give CRE finance professionals a foundational understanding of data centers — the asset class driving record securitization volumes and reshaping how the industry thinks about property valuation, underwriting, and risk.

THE DATA CENTER E-PRIMER COVERS

THE FOLLOWING TOPICS:

- **Understanding the Asset:** What data centers are, how they generate revenue, and the three distinct business models
- **Market Dynamics and Key Players:** Demand drivers, power constraints, and the competitive landscape
- **Financing Evolution:** From construction finance to the rapidly growing securitization market (ABS and CMBS structures)
- **How Agencies Analyze Data Center Risk:** A side-by-side comparison of rating approaches
- **Risks and Reality Checks:** The bubble question, systemic risk, and technology disruption scenarios
- **Strategic Consideration:** For Lenders, Investors, and Developers
- **Looking Forward:** 2026 outlook and key metrics to monitor



CONTINUING EDUCATION E-PRIMER SERIES (CONTINUED)

Multifamily E-Primer

A cornerstone of American housing, multifamily rental housing, encompasses a diverse range of property types in a wide range of markets serving diverse households across the U.S.

THIS COMPREHENSIVE ONLINE E-PRIMER WILL PROVIDE YOU WITH AN OVERVIEW THAT WILL COVER THE FOLLOWING TOPICS:

- An Overview of U.S. Multifamily Lending
- Multifamily Housing Property Types
- Multifamily Loan Sources and Specialty Products
- Multifamily Loans Underwriting & Credit Risk
- An Overview of U.S. Multifamily Servicing
- Securitization and Distribution



**SUPPORTING THE NEXT GENERATION
OF CRE FINANCE LEADERS**

CREFC ACADEMIC MEMBERS CAN NOW
ACCESS MANY OF OUR EDUCATIONAL
PROGRAMS AT NO COST.