

YOU ASKED WE LISTENED



PARTNERSHIP

Professional education is the cornerstone of a broker's growth, and your role in shaping that experience is vital.

The Colorado Real Estate Commission's goal is to build a stronger foundation for consistency, transparency, and shared expectations.

The Division of Real Estate remains committed to supporting education providers through clear guidance, responsive communication, and collaborative improvement. Whether it is simplifying processes or clarifying standards, these changes are designed to help you deliver high-quality education with confidence.

Questions or feedback? Connect with us! DORA_RealEstateBrokerEducation@state.co.us

RENEWED APP FORMS

Added details to promote clarity

ACU COMPLETION DEADLINE

New completion date effective 2027

CONTENT ELIGIBILITY

New and expanded definitions

ATTENDANCE TRACKING

Outlines of expectations

EVALUATIONS

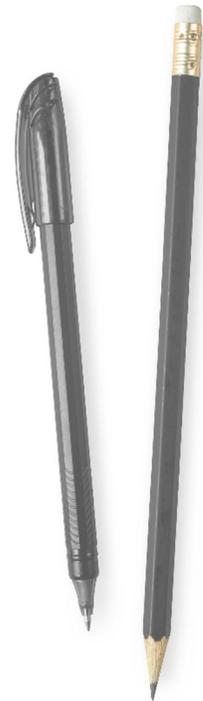
New method for students to evaluate courses

NEW APPLICATION FORMS!

The updated forms are designed to better align provider requirements with recent rule changes and make the application process clearer and more efficient. The forms include **improved prompts and expanded guidance** in areas that previously caused confusion, particularly around eligible course content and delivery standards. The aim is to minimize incomplete submissions and help providers feel confident that their materials meet regulatory expectations the first time.

These revisions also strengthen the Division's focus on consistency and accountability across the broker continuing education program. With clearer terminology, tighter instructions, and direct references to current rules built into the workflow, the forms serve as both a compliance guide and a practical resource.

[Download the new forms here.](#)



The Annual Commission Update (ACU) is a 4-hour mandatory course required for all brokers to maintain their license status.

- Rule change
- Effective 2027
- Prepare students, now!

RULE 4.2.A.1: ACU COMPLETION DATE CHANGE

The ACU provides real estate professionals with essential regulatory updates, rule changes, and critical practice insights to help them remain compliant and informed, and it may be taken at any point during the 2026 calendar year.

Each year, the ACU is developed with new content highlighting changes that are impactful to real estate brokerage practice.

It is important for brokers begin applying this information right away. To support this, **the annual completion deadline will shift to June 30, effective in 2027** pursuant to CREC Rule 4.2.A.1.

For you, as a provider, this means that beginning in 2027, course approval will expire on June 30, and the course must be removed from availability after that date.

RULE 4.3.A: ACU COURSE CONTENT CLARIFICATION

Prior to the rule change, Rule 4.3.A had commonly been misinterpreted to mean that instructors must present the ACU material exactly as written, repeating the slides and notes verbatim. This has led some instructors to deliver overly brief sessions that fall short of the required 4 hours of continuing education.

By adding clarity to the rule, providers should understand that the course materials are intended as a framework. Instructors are expected to expand on the content with relevant examples, context, and discussion to fully engage learners and meet the time requirement.

Revised Rule: ...the Annual Commission Update will be developed, presented by the Division, and furnished only to approved course providers. Any deviation from the established curriculum is not permitted.

Course materials are to be presented visually as provided and used as a guide to support instruction, not to be delivered verbatim. The course is structured to meet four (4) hours of continuing education credit. Accordingly, instruction must be sufficiently substantive and appropriately paced to ensure the full duration is used effectively. This includes expanding on key concepts, providing relevant context, and incorporating illustrative examples.



RULE 4.3.A.3: COLORADO RELATED CONTENT

To ensure that continuing education remains relevant and effective for Colorado licensees, it is essential that course content be specifically tailored to Colorado real estate laws and practices. Courses based on statutes from other states, where critical areas such as agency relationships, contract law, disclosure requirements, and regulatory compliance can differ significantly, may create confusion about broker expectations.

The addition of "Colorado" in the rule clarifies that course content must directly support a broker's competency within Colorado's unique legal and regulatory framework.

RULE 4.4.A.3:

The course must maintain and improve a Broker's skill, knowledge, and competency in the Colorado real estate practice

Rule 4.4.A.4: INSTRUCTIONAL TIME

To ensure quality consistency and educational value across all approved continuing education courses, it is necessary to define “instructional time” as the period devoted exclusively to the delivery of course content. This distinction helps maintain the integrity of course credit, ensures that licensees receive the full educational benefit intended, and aligns with professional education standards.

Rule 4.4.A.4 states:

Instruction time is the amount of time devoted to the actual course instruction and includes group discussions, interactive engagement, activities, quizzes or exams, or question and answer sessions. It does not include acts such as introductions of speakers or breaks.



All instructional material must meet the full requirements of the education rules. Content must fall under an approved topic area, reinforce compliance with Colorado real estate laws, regulations, and standards, and clearly demonstrate how the subject matter connects to regulatory obligations and consumer protection. Instruction must be delivered by an instructor who has been approved to teach the course.

As with on-demand courses, all proposed questions and answers must be submitted for review to ensure they meet eligibility requirements. Open Q&A sessions do not qualify as instructional material.

Group discussions and other activities must be **instructor-led** and include a method for measuring learner comprehension. This may include documentation of mastered learning outcomes, based on the defined learning objectives.

A proper outline should do more than list topics; it should demonstrate the structure, flow, and instructional intent of the course for the Division to clearly assess the eligibility of the course.

The outline must describe all planned activities, including how they will be facilitated, the instructor’s role, the time allotted, and the methods used to assess learner comprehension, which may include knowledge checks, documented learning outcomes, or other tools that demonstrate mastery of the material.

RULE 4.4.A.5: MAXIMUM DAILY ALLOTMENT FOR CREDIT

Brokers are limited to a maximum of 8 hours of CE credit per day, so it was necessary to formalize this limit within the course approval process. Doing so provides clarity for both providers and licensees and ensures the rule is applied consistently.

The term “Division-approved” was added to reinforce that providers may award only the amount of credit authorized by the Division and to ensure licensees receive accurate credit for the coursework they complete.

For multi-day courses, the Division will issue a separate approval certificate for each day. Providers may retain all course completion certificates until students have finished the full course.

Revised Rule: ...Division-approved credit for any single course shall not exceed eight (8) hours per calendar day. For courses spanning multiple days, the Division may grant additional credit for eligible material, provided that the daily credit awarded does not exceed eight (8) hours.



RULES UNDER 4.4.B: TOPIC ELIGIBILITY

Rules under 4.4.B allow for a wide range of eligible topics. However, in practice, some courses approved under these categories had limited connection to real estate brokerage and did not meaningfully support a broker’s professional responsibilities.

To address this, the rule was revised to better define the expectations for continuing education content and ensure that all approved courses directly reinforce a broker’s competency in real estate brokerage compliance within Colorado’s regulatory framework.

RULE 4.4.B.1: Eligible Topics for Continuing Education Courses

All course content must be presented in a manner that reinforces compliance with Colorado laws, rules, and regulations. Instruction should emphasize how these subject areas intersect with regulatory obligations and consumer protection. Pursuant to section 12-10-213(3), C.R.S., courses approved for continuing education must include one (1) or more of the following topics...



RULES UNDER 4.4.B: INELIGIBLE TOPICS

4.4.B.2.e: Instruction focused on prospecting, or techniques for marketing, including staging, branding, or social media use, unless directly tied to regulatory compliance

When a course focuses on general tips, like boosting social media presence, creating efficiencies with AI, refining a company brand, or staging a home for better curb appeal, that falls under personal development or improvement. Because it is not compliance-related, it would not qualify for education credit. However, if the session shifts into the legal aspects of marketing, such as fair housing risks in advertising or the use of promotional language under Commission rules, then it may be eligible. Content should be tied directly to regulatory requirements.

4.4.B.2.f: Property tours or site visits that do not include substantive instruction on an approved topic or regulatory matters

Property tours or site visits on their own do not qualify for credit. Walking through a home, building, or development is considered observational unless the presenter is providing meaningful instruction tied to an approved topic or relevant regulatory requirements. Without that substantive educational component, the activity is not eligible.

4.4.B.2.g: Marketing or promotion of a product or service, whether offered by the provider, an instructor, a sponsor, or any other affiliated or unaffiliated party

Marketing or promoting a product or service does not qualify for education credit, regardless of whether it is offered by a provider, instructor, sponsor, or any affiliated or unaffiliated party. These sessions are considered sales-focused rather than instructional. The one narrow exception is training on the Multiple Listing Service (MLS). Because the MLS is the standard platform brokers use to list properties, and because proper use of the system is tied to compliance and accurate representation, MLS instruction may be eligible when it includes substantive guidance on compliant practices.

RULE 4.4.D: TOPICS ELIGIBLE FOR LICENSE UPGRADES

For brokers seeking to upgrade to the Employing Broker license level, only advanced coursework counts toward the education points allowed under Rule 2.5.C.3.a.iii, which states:

Each hour of an approved and designated continuing education course in the Broker's area of expertise completed after January 1, 2018, is worth one (1) point. This educational point category cannot exceed twenty (20) points.

As these courses must go beyond basic practice and focus on higher-level topics that strengthen a broker's ability to manage a brokerage, navigate legal and regulatory obligations, and oversee complex transactions, eligible education includes subjects such as real estate law, contract enforcement, licensing procedures, risk management, and other specialized areas like property management, commercial brokerage, land acquisition, investment analysis, or development.

This requirement applies only to brokers pursuing the Employing Broker license upgrade and does not affect those who already hold an Employing Broker license.

4.4.D: Topics for courses that are eligible for Employing Broker Level License education are advanced in scope and specifically designed to enhance professional competency in brokerage administration, legal compliance, and regulatory practice.

Course content must address substantive topics such as real estate law, contract negotiation and enforcement, licensing procedures, and risk management.

Courses may also focus on specialized areas of brokerage practice, including but not limited to, property management, commercial brokerage, land acquisition and sales, investment analysis, and real estate development.

To request approval for a course to count toward an Employing Broker license upgrade, the course outline must include an additional objective statement explaining how the course meets the education eligibility requirements of Rule 4.4.D.

Rule 4.5.G: CE CREDIT FOR INSTRUCTORS

Instructors may earn continuing education credit for teaching Division-approved courses, with the following conditions:

- The instructor must be approved by the Division in advance of teaching the course.
- The course itself must be a Division-approved continuing education course.
- Instructors may apply no more than 6 hours of teaching time toward their continuing education requirement per license cycle, regardless of how many classes they teach.
- The Division may request evidence of course instruction at any time, which may include materials such as a course completion certificate issued to the instructor, complete attendance records, or course advertisements identifying the broker as the instructor.

Rule 4.5.G: Instructors may receive continuing education credit for teaching an approved continuing education course; however, instructors will only receive up to six (6) credit hours for instruction per license cycle.



RULE 4.6.D: COURSE APPROVAL EXPIRATION

Rule 4.6.D: Continuing education credit may only be awarded to eligible students for courses delivered within the Commission-approved period. Course providers are prohibited from issuing credit for courses that are not approved, expired, or otherwise outside of the designated approval window.

This rule was adopted to prevent situations in which students lose credit because a course was delivered outside its approval window. Continuing education credit may only be awarded for courses delivered within the Commission-approved period. Providers may not issue credit for courses that are expired, unapproved, or otherwise outside the designated approval timeframe. This requirement ensures students receive valid credit and are not placed at risk of falling short of their education obligations.

RULES UNDER 4.7.A: COURSE COMPLETION CERTIFICATES

Clarifications were added to ensure accuracy and consistency in course completion certificates. In the past, some certificates listed course titles that differed from the titles originally approved by the Commission, making it difficult to verify whether the student had completed the correct course. There were also instances where the number of hours awarded did not match the hours the Commission had approved.

By specifying that the course title must reflect the topical content as approved by the Commission and that the number of hours must be the Commission-approved amount, the rules now make clear that providers must use the exact approved information. This helps protect students, ensures proper credit is awarded, and maintains the integrity of the continuing education program.

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Under Rule 4.7, governing the required informational elements on a course completion certificate, the following two requirements were amended:

Rule 4.7.A.2: Course title, as approved by the Commission

Rule 4.7.A.4: Number of Commission approved continuing education hours/credits

OTHER RULES UNDER 4.7: PROVIDER REQUIREMENTS

During both live audits and record-keeping reviews, it was consistently found that many providers lacked a clear understanding of the expectations for accurate attendance tracking and documentation. These gaps often resulted in inconsistent practices across delivery formats and, in some cases, the issuance of credit to students who did not meet attendance requirements. Some providers' records were incomplete, unclear, or did not exist.

To support providers in meeting these requirements and to promote consistent compliance across the industry, **the Commission updated rules to clearly establish and clarify the standards for proper attendance monitoring and record keeping.** These updates are intended to give providers a more transparent framework, reduce uncertainty, and ensure that students receive a reliable and well-documented education experience.



RULE 4.7.E: ATTENDANCE TRACKING

Rule 4.7.E: Course providers must implement and maintain a reliable method for monitoring live student attendance throughout the full duration of each approved continuing education course.

Student participation, including start and end times, break periods, and any observable inattentiveness, must be tracked to ensure that students are continuously present and engaged for the entirety of the instructional time.

Pursuant to CREC Rule 4.5.F, **brokers must complete the full duration of a course to receive continuing education credit.** Students are expected to be punctual, attentive, and present for the entire Division-approved instructional period.

Active participation is required. Students may not engage in unrelated activities, including making or answering phone calls, privately conversing with individuals during class, or any other distractions that interfere with learning.

Education providers retain the discretion to remove any student from a class session if the student is disruptive or not fully engaged.

Consider it a best practice to address non-compliant behavior with a student as soon as reasonably possible. Early notification allows the student to correct the issue, rather than learning at the end of the class that they will not receive credit.

Rule 4.7.E requires course providers to use a dependable, consistent method for monitoring live student attendance for the entire duration of each approved continuing education course. This expectation goes beyond simply confirming that a student logged in at the beginning of class. Providers must actively verify that students remain present, attentive, and participating throughout the instructional period.

To meet this requirement, providers should track key participation indicators such as each student's start and end times, the timing and length of break periods, and any observable signs of disengagement. This level of monitoring helps ensure that students receive the full instructional experience and that credit is awarded only to those who meet the attendance standards established by the Commission.



What can monitoring look like in practice?

Monitoring live attendance to ensure a student attended 100% of the instructional time as an active participant can take several forms depending on the course format and technology used, but it should be structured, consistent, and well-documented. Examples may include:

- **Live check-ins** - Whether in an in-person classroom or through on-camera monitoring, providers must verify ongoing presence and engagement. Instructors or designated attendance monitors may conduct periodic roll calls, manage sign-in sheets, scan student badges upon entry and exit, or use chat confirmations. For live online classes, cameras must remain on, with students' faces clearly visible and active participation maintained for the full duration of the course.
- **Platform-based attendance tools** - Learning platforms that capture log-in/log-out times, time away from the screen, and periods of inactivity can strengthen compliance when combined with instructor or attendance-monitor oversight. Live online attendance analytics must be downloaded and reconciled with notes taken by the individual(s) monitoring student attentiveness, and on-camera participation.
- **Observation of engagement cues** - Instructors and/or dedicated attendance monitors must document visible inattentiveness such as prolonged absence from camera, repeated failure to respond to prompts, or extended periods of non-participation. When possible, notify the student promptly so they have an opportunity to correct the behavior.
- **Documented break tracking** - Each hour of CE credit awarded by the Division must include at least 50 minutes of instructional time. The remaining 10 minutes may be used for breaks at the instructor's discretion. Students must leave and return on time, and any departure outside an approved group break must be recorded as absent time.

Providers must ensure that students are present, attentive, and actively participating for the entire duration of any approved continuing education course. This includes monitoring attendance and engagement throughout the class, addressing non-compliant behavior promptly, and awarding credit only to students who meet the Commission's standards for full participation.

Regardless of the method used, providers must maintain clear, accurate records that demonstrate continuous attendance and engagement for each student. This documentation supports transparency, protects the integrity of continuing education, and ensures that credit is awarded only when the full instructional requirements have been met.

Rule 4.7.F: Course providers must maintain accurate attendance records for each live continuing education course delivered. Records must include student names, the name, date and duration of the course, and verification of full attendance by recording any instances of breaks, departures, or observable inattentiveness that may affect a student's eligibility for credit.

ADMIN OR COURSE MODIFICATIONS



Rule 4.7.G: Once the Commission has approved a course, no alterations may be made to the course title, content, delivery method, or any other material component without prior written approval by the Commission.

The intent of that rule is to ensure that a course remains exactly as the Commission originally evaluated and approved. It prevents providers from making unreviewed changes, whether to the title, curriculum, teaching format, or any other essential element, which could affect instructional quality, regulatory compliance, or the integrity of the approval process.

In short, it keeps the Commission in control of what was authorized and ensures that any updates go through the same level of oversight.

Rule 4.7.H: Course providers must notify the Commission within thirty (30) calendar days or before the next course offering, whichever occurs first, in a manner acceptable to the Commission, to add new instructors or any changes to the provider's name, contact information, or instructor(s).

The purpose of this rule is to ensure the Commission always knows who is responsible for the provider's compliance obligations.

When a provider's designated point of contact, instructor roster, name, or contact information changes, **the Commission must be notified promptly** so it can identify the new responsible party, confirm that this individual understands and will follow Commission requirements, and verify that all course records remain complete and accessible. If the departing contact or instructor retains or controls any records, the Commission must be informed of how those records can be obtained to maintain continuity, oversight, and regulatory integrity.

Send notification of any administrative or course modifications to:

DORA_RealEstateBrokerEducation@state.co.us

Rule 4.7.I: The Commission may revoke course and/or course provider approval if a course provider does not meet professional and regulatory requirements.

This includes, but is not limited to, failure to comply with established course standards; dissemination of inaccurate or misleading information regarding Commission regulations; issuance of course completion certificates containing incorrect or misleading information; and engagement in business practices that result in substantiated complaints filed with the Commission.



In response to consumer feedback, the Commission has strengthened its oversight authority to ensure that approved education providers consistently meet professional and regulatory expectations. The new rule makes clear that a provider's approval can be revoked when their practices undermine the integrity of real estate education or create avoidable harm or confusion for students.

At its core, the rule is designed to:

- **Protect consumers and licensees** by ensuring that course content, advertising, and guidance accurately reflect current Commission requirements.
- **Maintain the credibility of continuing education** by requiring providers to issue correct and reliable completion documentation.
- **Promote fair and professional business practices** by holding providers accountable when their actions lead to substantiated complaints.
- **Ensure consistent compliance** with established course standards so that all students receive accurate, timely, and trustworthy information.

In short, the Commission is reinforcing that approval is not automatic or permanent. Providers must uphold high standards in their course delivery, communications, and student interactions to remain in good standing.



COURSE EVALUATIONS

The Division now offers an on-demand opportunity for students to evaluate a course and their learning experience. This tool allows students to share feedback directly with the Division, helping identify concerns, recognize strong instruction, and support continuous improvement through real-time course evaluation.

<https://forms.gle/u7LYyeaTuXX3SJB98>