



Basic HECM Counselor Training Online

An online audio-visual basic training course for Home Equity Conversion Mortgage (HECM) counselors is now available. The 19-session course is based on the 2-day live basic training sessions developed and provided by the AARP Foundation's Reverse Mortgage Education Project for the U. S. Department of Housing and Urban Development (HUD) and delivered in partnership with the NeighborWorks Training Institute (NTI).

The online version includes downloadable training materials and has a total run time of 3.2 hours, not including time for trainees to complete homework assignments. Support for the development of this web-based basic HECM training course was provided by HUD through a grant to NTI and a sub-grant to the AARP Foundation.

The new online basic HECM counselor training course is available at www.brainshark.com. Below are instructions for viewing Brainshark presentations. On the next page are the URLs (web addresses) for accessing the basic HECM counselor training course.

Viewing Brainshark Presentations

- 1) Before viewing any presentation at www.Brainshark.com, please clear all the Cookies and Temporary Internet files from your system, as follows:
 - In your web browser go to "Tools" then "Internet options" OR click on the Start button, then Settings, Control Panel, and Internet Options.
 - In the "Temporary Internet Files" section click on "Delete Cookies" and "Delete Files".
 - Wait for the delete process to complete, then click on OK.
- 2) The best web browsers for viewing Brainshark presentations are Microsoft Internet Explorer (IE) version 4.01 SP2 and higher or Netscape Navigator version 4.08 or higher. (If, while viewing a presentation using any other browser, you reach a PowerPoint slide with no attached audio, close the presentation and then re-open it.)
- 3) **Before viewing any HECM presentation**, please watch "How To View a Brainshark Presentation" at: <http://www.brainshark.com/brainshark/vu/view.asp?pi=25557>

- 4) If you have any problems accessing this or any other Brainshark presentation, go to www.brainshark.com/systemcheck to test your system's configuration.
- Scroll to the bottom of the page and click on "Brainshark System Check Feedback".
 - Fill out the form. Under Problem Description, be sure to include the link to the presentation you are attempting to access and any error messages that may have been displayed. The press "Submit".
 - Brainshark will analyze the problem and help you find a solution.

Viewing HECM Counselor Training

Now you are ready to watch the HECM Counselor Training course at www.brainshark.com. Listed below are its 19 sessions, the approximate length of each in minutes, and the URL (web address) for each. Just click on the URL or type it into your web browser. The total viewing time is 3.2 hours, not including time for completing homework and downloading materials.

- HECM Counselor Training 1 - Introduction & Overview (6:55 minutes)
www.brainshark.com/aarp/HECM_1
- HECM Counselor Training 2 - Introduction to Reverse Mortgages (6:14 minutes)
www.brainshark.com/aarp/HECM_2
- HECM Counselor Training 3 - Rising Debt & Falling Equity (14:37 minutes)
www.brainshark.com/aarp/HECM_3
- HECM Counselor Training 4 - Reverse Mortgage Insurance (12:45 minutes)
www.brainshark.com/aarp/HECM_4
- HECM Counselor Training 5 - Introduction to HECM (4:40 minutes)
www.brainshark.com/aarp/HECM_5
- HECM Counselor Training 6 - HECM Payment Plans (9:04 minutes)
www.brainshark.com/aarp/HECM_6
- HECM Counselor Training 7 - Analyzing HECM Payment Plans (3:49 minutes)
www.brainshark.com/aarp/HECM_7
- HECM Counselor Training 8 - HECM Software (10:57 minutes)
www.brainshark.com/aarp/HECM_8
- HECM Counselor Training 9 - HECM Calculations (10:38 minutes)
www.brainshark.com/aarp/HECM_9
- HECM Counselor Training 10 - HECM Interest Rates (6:45 minutes)
www.brainshark.com/aarp/HECM_10

- HECM Counselor Training 11 - HECM Loan Agreement (12:40 minutes)
www.brainshark.com/aarp/HECM_11
- HECM Counselor Training 12 - Other Home Equity Conversion Options (11:21 minutes)
www.brainshark.com/aarp/HECM_12
- HECM Counselor Training 13 - Analyzing Reverse Mortgages (11:33 minutes)
www.brainshark.com/aarp/HECM_13
- HECM Counselor Training 14 - Analyzing Reverse Mortgage Costs (18:57 minutes)
www.brainshark.com/aarp/HECM_14
- HECM Counselor Training 15 - Options Other Than Home Equity Conversion (12:47 minutes)
www.brainshark.com/aarp/HECM_15
- HECM Counselor Training 16 - HECM Counseling (13:03 minutes)
www.brainshark.com/aarp/HECM_16
- HECM Counselor Training 17 - HECM Counseling Content (11:30 minutes)
www.brainshark.com/aarp/HECM_17
- HECM Counselor Training 18 - Counseling Case Studies (9:55 minutes)
www.brainshark.com/aarp/HECM_18
- HECM Counselor Training 19 - Continuing Education (4:00 minutes)
www.brainshark.com/aarp/HECM_19

System Check

Your system does not meet the minimum requirements to use any Presentation Viewer. Without Browser Scripting we are unable to detect all of your system's capabilities. Those items with a question mark next to them have not been tested for. If there is an 'X' in the first column, click on the 'Need Help?' link for help on how you can remedy the issue.

Click [here](#) to learn more about the capabilities and system requirements of the Standard and Flash Presentation Viewers.

Test Results		
?	System type	Not detected
?	Browser type	Not detected
?	Browser Java applets	Not detected
?	Browser ActiveX controls	Not detected
X Need Help?	Browser scripting	Not detected
X Need Help?	Browser cookies	Disabled
?	Maximum window size	Not detected
?	Windows Media Audio Player	Not detected
?	RealPlayer Audio Player	Not detected
X Need Help?	Adobe Flash Player	Not Detected
?	Estimated throughput	Not detected

- You do not have an audio player available for your browser. If you have any problems, you may want to download a newer version of your player - or a different player. Click on one of the icons below to download the latest version of a supported audio player:



Correcting System Problems

- Brainshark requires that cookies be enabled in your browser.

To enable cookies in Internet Explorer Version 4:

1. Select the **View** menu.
2. Select the **Internet Options...** item.
3. Select the **Advanced** tab.
4. Find **Cookies**
5. Select **Always accept cookies**

To enable cookies in Internet Explorer Version 5:

1. Select the **Tools** menu
2. Select the **Internet Options...** item
3. Select the **Security** tab.
4. Select the **Internet** icon
5. Click on the **Custom Level...** button.
6. Find **Cookies**.
7. For **Allow cookies that are stored on your computer**, set it to **Enable**.
8. For **Allow per-session cookies**, set it to **Enable**.

To enable cookies in Internet Explorer Version 6:

1. Select the **Tools** menu.
2. Select the **Internet Options...** item
3. Select the **Privacy** tab
4. In the **Web Sites"** section, click on the **Edit** button.
5. In the **Address of Web Site** field, enter **www.brainshark.com**.
6. Click on the **Allow** button
7. Click on the **OK** button.
8. Click on the **OK** button to close the Internet Options window.

To enable cookies in Netscape:

1. Select the **Edit** menu
2. Select the **Preferences...** item
3. Click on **Advanced**.
4. Set it to Accept Cookies.

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- The use of scripting is either not supported or not enabled on your browser. No other system, browser, or audio information can be determined until scripting is enabled on your system. Once you have enabled scripting, please return to this system test.

To enable scripting for Internet Explorer Version 4:

- Select the **View** menu.
- Select the **Internet Options...** item.
- Select the **Security** tab.
- For **Zone**, select **Internet zone**.
- Select **Custom** and click on the **Settings...** button.
- Find **Scripting** and **Active Scripting**.
- Turn on the mark next to **Enable**.

To enable scripting for Internet Explorer Version 5 and Version 6:

- Select the **Tools** menu.
- Select the **Internet Options...** item.
- Select the **Security** tab.

- Select the **Internet** icon.
- Click on the **Custom Level...** button.
- Find **Scripting** and **Active Scripting**.
- Turn on the mark next to **Enable**.

To enable scripting for Netscape Version 4 and Version 6:

- Select the **Edit** menu.
- Select the **Preferences...** item.
- Click on "Advanced".
- Turn on the checkmark for **Enable JavaScript**.

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[Go to the Brainshark home page](#)