Course: Fundamentals of Real Estate  
PEIMS Code: N1301120  
Abbreviation: FUNDRE  
Grade Level(s): 11-12  
Number of Credits: 2.0

Course description:

This course contains the curriculum necessary to complete the pre-licensure education requirements of the Texas Real Estate Commission (TREC) to obtain a real estate salesperson license. Includes the following TREC course materials: Principles of Real Estate I and II, Law of Contracts, Law of Agency, Real Estate Finance, and Promulgated Contract Forms.

Essential knowledge and skills:

(a) General requirements. This course is recommended for students in Grades 11-12. Students shall be awarded two credits for successful completion of this course.

(b) Introduction.

(1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

(2) The Marketing Career Cluster focuses on planning, managing, and performing marketing activities to reach organizational objectives.

(3) In Fundamentals of Real Estate, students gain knowledge and skills in general principles of real estate, the law of agency, the law of contracts, use of promulgated forms and real estate finance. Students analyze the elements of a real estate transaction, including representation, financing, title, closing and deeds. This course allows students to reinforce, apply, and transfer academic knowledge and skills to a variety of interesting and relevant principles of real estate.

(4) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.
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(5) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.

(c) Knowledge and skills.

(1) Principles of Real Estate. The student demonstrates professional standards/employability skills required by business and industry. The student is expected to:

(A) communicate effectively with others using oral and written skills;
(B) demonstrate collaboration skills through teamwork;
(C) demonstrate professionalism by conducting oneself in a manner appropriate for the profession and workplace;
(D) demonstrate a positive, productive work ethic by performing assigned tasks as directed;
(E) comply with all applicable rules, laws, and regulations as they relate to the real estate industry; and
(F) demonstrate time-management skills by prioritizing tasks, following schedules, and tending to goal-relevant activities in a way that uses time wisely and optimizes efficiency and results.

(2) Principles of Real Estate. The student understands the essential principles of modern real estate practice. The student is expected to:

(A) describe various real estate specializations;
(B) explain the role of the Texas Real Estate Commission’s Education Standard Advisory Committee;
(C) analyze characteristics of the real estate market by real estate type;
(D) define and describe elements of the Texas Real Estate Act;
(E) identify and discuss professional organizations in real estate;
(F) analyze real estate value and valuation;
(G) articulate the purpose of licensing laws; and
(H) explain the purpose of the Texas Real Estate Commission and describe its role in licensing requirements.

(3) Principles of Real Estate. The student explains titles to and conveyances of real estate. The student is expected to:
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(A) distinguish between personal and real property;
(B) identify types of home ownership;
(C) discuss the various tax benefits for homeowners;
(D) explain the purpose of homeowner’s insurance;
(E) describe the components of mortgage payments;
(F) describe the purpose of Comprehensive Loss Underwriting Exchange (CLUE) reports;
(G) discuss the purpose of flood insurance; and
(H) differentiate between co-operatives and condo concepts.

(4) **Principles of Real Estate.** The student communicates the elements of ethical practice of real estate as a license holder. The student is expected to:

(A) describe law of agency;
(B) identify and explain professional ethics and the canons of professional ethics for a license holder;
(C) describe agency positions and disclosure;
(D) discuss brokerage and the nature of brokerage services;
(E) describe and apply the use of fiduciary duties; and
(F) research the Texas Deceptive Trade Practices- Consumer Protection Act.

(5) **Principles of Real Estate.** The student differentiates state and federal fair housing laws. The student is expected to:

(A) exhibit an understanding of equal opportunity in housing;
(B) summarize Texas fair housing laws;
(C) define and discuss housing credit discrimination; and
(A) describe examples of community reinvestment.

(6) **Principles of Real Estate.** The student interprets legal descriptions of real estate. The student is expected to:

(A) explain land and legal descriptions;
(B) identify methods of describing real estate in Texas; and
(C) describe the process of real estate surveying.
(7) Principles of Real Estate. The student understands the components and potential breach of real estate contracts. The student is expected to:
   (A) analyze essential elements of a real estate contract; and
   (B) identify breach of contract characteristics related to the conveyance of and title to real estate.

(8) Principles of Real Estate. The student differentiates between the use of deeds, encumbrances, and liens. The student is expected to:
   (A) differentiate between estates in land;
   (B) compare the characteristics of tax and other liens;
   (C) describe water rights; and
   (D) analyze the homestead concept for residences.

(9) Principles of Real Estate. The student applies mathematical principles to the real estate profession. The student is expected to:
   (A) calculate profit and interest;
   (B) apply principles of amortization, loan discounts, and prorating;
   (C) discuss property taxes and insurance premiums; and
   (D) identify units of measurement for real estate.

(10) Principles of Real Estate. The student understands an applies the principles of real estate appraisal. The student is expected to:
   (A) list and describe Texas requirements to become an appraiser;
   (B) communicate the elements of appraising and the appraisal process;
   (C) employ the three approaches (cost, income, sales) to value; and
   (D) conduct analysis for pricing a property and determining value.

(11) Principles of Real Estate. The student understands the principles of real estate financing. The student is expected to:
   (A) identify sources of mortgage and financing markets;
   (B) define and describe the elements of an application for credit in financing;
   (C) compare various payment plan options available in the market;
   (D) differentiate between loan types (conventional, Federal House Administration [FHA], Veteran's Affairs [VA]) and other financing techniques including Texas loan programs; and
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(E) analyze federal and government influence on mortgage lending and financing legislation, particularly as it relates to changes in the post 2008 mortgage market.

(12) Principles of Real Estate. The student analyzes and interprets the elements of land use controls. The student is expected to:

(A) describe general land use controls;
(B) explain the characteristics of public ownership;
(C) summarize the Interstate Land Sales Full Disclosure Act; and
(D) analyze and discuss environmental protection legislation as it relates to the practice of real estate.

(13) Principles of Real Estate. The student explains the specialization distinctions in real estate and understands the competency policy and scope of authority. The student is expected to differentiate between specializations, including leases, property management, resort, investment, land and farm/ranch, Real Estate Owned (REO), short sale, auction, foreclosure, residential, and commercial.

(14) Principles of Real Estate. The student differentiates between the financing and regulation of real estate investments. The student is expected to:

(A) differentiate the elements of real estate investing for residential and commercial properties;
(B) describe Real Estate Investment Syndicates (REIS);
(C) describe Real Estate Investment Trusts (REIT); and
(D) describe Real Estate Mortgage Investment Conduits (REMIC).

(15) Principles of Real Estate. The student explains the aspects of leasing. The student is expected to:

(A) list and describe the general provisions of a real estate lease;
(B) discuss leasehold estates;
(C) explain the Landlord and Tenant Act; and
(D) differentiate between types of leases.

(16) Principles of Real Estate. The student communicates the attributes of property management. The student is expected to:

(A) list and describe general duties and responsibilities of property management;
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(B) distinguish between management considerations; and
(C) research property management as a profession.

(17) Principles of Real Estate. The student differentiates between the use and purpose of property transaction attributes. The student is expected to:

(A) analyze deeds, titles, public records, recording and acknowledgements, and evidence of title;
(B) explain acquisitions, transfers, estate ownership, and transfer of a decedent's property; and
(C) describe voluntary and involuntary alienation.

(18) Principles of Real Estate. The student understands the elements of the closing process and procedures. The student is expected to:

(A) explain the elements of pre-closing and closing;
(B) identify the components of conducting the closing;
(C) describe the Real Estate Settlement Procedures Act (RESPA) and the Uniform Settlement Act; and
(D) research the process and preparation of closing documents.

(19) Law of Agency. The student explains essential elements related to agency. The student is expected to:

(A) research and describe The License Act;
(B) differentiate roles in agency relationships (client or customer); and
(C) discuss the relationship between principal and agent.

(20) Law of Agency. The student distinguishes elements of agency relationships, disclosure, and duties for the client. The student is expected to:

(A) define agency and the authority of an agent;
(B) identify classifications of agency;
(C) list and describe fiduciary duties and responsibilities for agency;
(D) discuss Information about brokerage services disclosure of representation;
(E) describe the process and application of creating and terminating agency, including the duties that survive termination; and
(F) explain the requirements of clarifying agency relationships.
(21) Law of Agency. The student communicates elements related to the role of an agent’s duties and disclosures to third parties. The student is expected to:

(A) analyze non-fiduciary duties;
(B) exhibit general duties of honesty and fairness;
(C) explain obligations to third parties to avoid disclosure and misrepresentation;
(D) summarize Texas Property Code, Section 5.008 related to seller’s disclosure; and
(E) explain stigmatized property.

(22) Law of Agency. The student identifies the elements of agency responsibilities related to the seller. The student is expected to compare and contrast listing agreements, exclusive seller agency, benefits of seller agency relationships, sub agency, and disclosure issues.

(23) Law of Agency. The student identifies the elements of agency responsibilities related to the buyer. The student is expected to:

(A) identify the attributes of a buyer representation agreement;
(B) determine when to represent the buyer and the creation of buyer agency;
(C) describe the benefits of buyer-agency relationships;
(D) describe the process of delivering written notification of compensation to broker; and
(E) explain buyer’s broker disclosures.

(24) Law of Agency. The student analyzes and defines the complexities of intermediary brokerage. The student is expected to:

(A) analyze the path from dual agency to intermediary brokerage;
(B) explain the elements of representing more than one party in a transaction;
(C) describe specialized intermediary applications; and
(D) describe intentional and unintended dual representation.

(25) Law of Agency. The student demonstrates knowledge of agency-related employment law. The student is expected to:

(A) describe the nature of independent contract agreements;
(B) discuss employment relationships between brokers and principals;
(C) analyze the employment and compensation of personal assistants;
(D) compare relationship elements between brokers and agents; and
(E) describe common compensation issues.

(26) Law of Agency. The student differentiates concepts related to an agent's fiduciary, ethical, and legal duties. The student is expected to:

(A) distinguish between law, ethics, and morals;
(B) compare federal and state law relating to professional conduct;
(C) identify TRELA and administrative rules of the Ethics Commission;
(D) explain professional codes of conduct; and
(E) describe minimum ethical standards for agency.

(27) Law of Agency. The student identifies deceptive trade practices and understands the provisions of the Consumer Protection Act. The student is expected to differentiate between damages, fraud versus misrepresentation, defenses, and ethical and legal concerns.

(28) Law of Agency. The student describes the application of agency when providing real estate services. The student is expected to:

(A) compare the duties of brokers working with or for the seller and with or for the buyer;
(B) analyze risk management when providing agency services to multiple clients with potentially conflicting positions in a real estate transaction; and
(C) examine other considerations such as practical implementation of real estate practice, marketing real estate services, and servicing multiple clients.

(29) Promulgated Contract Forms. The student identifies general contract law concepts. The student is expected to

(A) identify the elements of a valid contract;
(B) differentiate between executed and executory contracts, and bilateral and unilateral contracts;
(C) differentiate between the elements of reasonable time and time is of the essence clauses in contracts;
(D) explain the characteristics of amendments and addenda;
(E) analyze client and agent performance related to actionable items in the various contract sections;

(F) describe statutes of limitation; and

(G) identify and accurately apply reasons for termination.

(30) Promulgated Contract Forms. The student explains broker-lawyer relationships and understands the rules governing the use of promulgated forms. The student is expected to:

(A) describe how promulgated contract forms are impacted by the Texas Real Estate License Act;

(B) identify elements of unauthorized practice of law and review examples of common mistakes;

(C) describe the Broker-Lawyer Committee;

(D) demonstrate use of promulgated forms;

(E) describe the process of presenting offers and multiple offers; and

(F) identify when an offer becomes a contract.

(31) Promulgated Contract Forms. The student distinguishes between promulgated forms for parties, property, and financing. The student is expected to:

(A) identify the information needed to complete contract forms, including financing costs;

(B) differentiate between elements of residential resale contracts and non-realty items;

(C) describe the appropriate transactional application for the following promulgated forms: Third-Party Financing Addendum and Loan Assumption, Addendum, Seller Financing Addendum, Addendum for Release of Liability on Assumed Loan, and Restoration of Seller’s VA Entitlement.

(32) Promulgated Contract Forms. The student differentiates promulgated forms related to covenants, commitments, and notices. The student is expected to

(A) define earnest money and option fees;

(B) analyze title commitments and title policies and endorsements;

(C) interpret the elements of a survey;
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(D) determine when to apply affidavits and notices related to prospective buyer;

(E) interpret property conditions from inspection;

(F) describe contract acceptance;

(G) discuss how the following elements relate to a real estate transaction: repairs, Seller’s Disclosure, Lead Based Paint Disclosure, Environmental assessment, Threatened or Endangered Species, and Wetlands Addendum; and

(H) describe the role of Residential Service Contracts as a real estate transactional commitment.

(33) Promulgated Contract Forms. The student explains the concepts of closing and possession, and applies these concepts to the elements in contract-related case studies. The student is expected to:

(A) write closing and buyer’s possession paragraphs in a contract;

(B) write special provisions;

(C) prepare Seller’s Temporary Lease form and Buyer’s Temporary Lease form;

(D) describe escrow provisions; and

(E) explain the process of executing the contract and finalizing the agreement.

(34) Promulgated Contract Forms. The student applies the promulgated forms correctly in case study. The student is expected to correctly apply contracts to a real estate transaction by distinguishing contract elements from promulgated contracts such as 1-4 Family Residential Contracts, Residential Condominium Contracts, Farm and Ranch Contracts, Unimproved Property Contracts, and new home contracts.

(35) Promulgated Contract Forms. The student understands the purpose of and applies promulgated addenda, notices and miscellaneous forms correctly in case study. The student is expected to explain the proper use of and identify the circumstances in which the following forms would be applied to a real estate transaction: Addendum for Sale of Other Property by Buyer, Addendum for Back-Up Contract, Addendum for Reservation of Oil, Gas and Other Minerals, Termination of Contract (Buyer’s and Mutual), Addendum for Property Located Seaward of the Gulf Intracoastal Waterway, Addendum for Coastal Area Property, Addendum for Property Subject to Mandatory Membership in an Owner’s Association, Short Sale Addendum, non-contract forms (Resale Certificates,
Consumer Information Form, and Information about Brokerage Services Form), and non-realty items.

(36) Promulgated Contract Forms. The student describes miscellaneous real estate elements. The student is expected to:
   (A) identify elements of real estate fraud;
   (B) calculate brokerage fees;
   (C) explain fair housing laws,
   (D) describe the appropriate use of disclosures, including required, permitted, and prohibited in promulgated forms; and
   (E) identify occupancy standards as they relate to real estate transactions.

(37) Law of Contracts. The student communicates essential elements as they relate to Texas contract law. The student is expected to:
   (A) identify key legal contract terms;
   (B) describe the impact of the Texas Real Estate License Act on contract law;
   (C) identify unauthorized practice of law;
   (D) describe the Broker-Lawyer Committee;
   (E) distinguish between promulgated contract forms; and
   (F) describe the Deceptive Trade Practices Consumer Protection Act (DTPA).

(38) Law of Contracts. The student communicates essential elements as they relate to real estate law. The student is expected to:
   (A) describe real property and the law;
   (B) describe land, real estate, and real property;
   (C) compare real property versus personal property;
   (D) identify characteristics of real property;
   (E) analyze forms of real estate ownership;
   (F) differentiate between condominiums, cooperatives, townhouses and time-shares;
   (G) distinguish between contingencies, addendums, and amendments; and
   (H) explain laws affecting real estate.

(39) Law of Contracts. The student identifies the elements of the contract and offer/acceptance processes. The student is expected to differentiate between valid
contracts, express or implied contracts, unilateral or bilateral contracts, void, voidable and unenforceable contracts, and executed or executory contracts.

(40) Law of Contracts. The student interprets ownership rights and limitations. The student is expected to:

(A) describe interests in real estate;
(B) analyze the extent of governmental powers;
(C) describe the characteristics of estates and land; and
(D) describe and differentiate between encumbrances, water rights and mineral rights, environmental issues, and homesteads as they relate to real estate ownership.

(41) Law of Contracts. The student identifies and appropriately applies the necessary contracts and contract concepts. The student is expected to:

(A) role-play offer and acceptance in real estate contracts;
(B) simulate the discharge of contracts;
(C) prepare Listing Agreements and Buyer Agency Agreements;
(D) discuss leasing real estate and leasehold estates;
(E) distinguish between lease agreements and types of leases;
(F) explain the discharge of leases;
(G) identify contracts for deed;
(H) prepare lease purchase agreements; and
(I) identify common contract mistakes.

(42) Law of Contracts. The student identifies and appropriately applies the necessary terms and concepts of a sales contract. The student is expected to list and describe the following: offer and acceptance, the sales document, financing information, disclosures, conveyance of property, signatures, statutes of fraud, defaults and breach of contract, and remedies.

(43) Law of Contracts. The student correctly applies elements of financing real estate transactions. The student is expected to:

(A) summarize mortgage law and financing legislation;
(B) explain security and debt;
(C) identify promissory notes;
(D) differentiate between mortgages and Deeds of Trust;
(E) explain owner financing;
(F) describe foreclosures and short sales;
(G) differentiate between liens;
(H) demonstrate understanding of financing markets, financing techniques and loan programs; and
(I) explain computerized loan origination (CLO).

(44) Law of Contracts. The student interprets the essential elements for conveyance of title. The student is expected to:
   (A) compare voluntary and involuntary alienation;
   (B) list and describe conveyance of estates; and
   (C) conduct analysis of public records and proof of ownership.

(45) Law of Contracts. The student evaluates the elements of closing in the transaction process. The student is expected to list and describe the following: sample checklist, process for loan approval, the Real Estate Settlement Procedures Act, inspections, title work, preparation for closing, proration, and closing and funding.

(46) Real Estate Finance. The student explains the nature and cycle of real estate finance. The student is expected to:
   (A) compare mortgage-lending activities;
   (B) explain real estate cycles; and
   (C) analyze the impact of the economy on real estate finance, such as mortgage interest rates and mortgage underwriting requirements.

(47) Real Estate Finance. The student differentiates between the elements of money and the monetary system. The student is expected to:
   (A) explain the United States monetary system and the Federal Reserve System;
   (B) describe instruments of credit policies;
   (C) discuss the purpose of the United States Treasury and United States Mint; and
   (D) analyze the Federal Deposit Insurance Corp (FDIC) and Federal Home Loan Bank (FHLB) systems.
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(48) Real Estate Finance. The student identifies and explains the governmental influences on real estate finance. The student is expected to identify the characteristics of the United States Department of Housing and Urban Development (HUD), federal legislation [Community Reinvestment Act (CRA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Secure and Fair Enforcement of Mortgage Licensing Act (SAFE), Administrative Procedure Act (APA), and Dodd-Frank], state and local programs [Texas Department of Housing and Community Affairs (TDHCA) and agricultural lending], review of loan good faith estimate (GFE), and review of settlement statement (HUD-1).

(49) Real Estate Finance. The student describes the essential elements of the secondary market. The student is expected to:

- (A) describe major participants in the secondary finance market;
- (B) differentiate between government sponsored enterprises such as Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corp (FHLMC), Government National Mortgage Association (GNMA), Federal Home Loan Banks (FHLB), and Farmer Mac; and
- (C) describe the characteristics of REMICs.

(50) Real Estate Finance. The student differentiates between the sources of real estate financing funds. The student is expected to compare the following: commercial banks, credit unions, life insurance companies, mortgage brokers and bankers, real estate trusts [Real Estate Mortgage Trust (REMT)], real estate bonds, and private and foreign lenders.

(51) Real Estate Finance. The student analyzes instruments of real estate finance. The student is expected to:

- (A) identify encumbrances and liens; and
- (B) identify the appropriate application of the documents in real estate transactions, such as Deeds of Trust, mortgages, contracts for deed (land contract), subordinate finance instruments, special provisions in mortgage lending instruments, and promissory note and trust forms.

(52) Real Estate Finance. The student understands loan types, terms, and common loan issues. The student is expected to:

- (A) explain private mortgage insurance;
- (B) describe refinancing existing conventional loans;
- (C) compare subprime and predatory lending;
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(D) identify participation agreements;
(E) describe tax impacts on mortgage lending;
(F) differentiate between fixed and adjustable rate mortgages;
(G) identify warning signs of mortgage fraud; and
(H) calculate conventional principal, interest, taxes and insurance (PITI).

(53) Real Estate Finance. The student explains the role of financial requirements as they relate to government loans. The student is expected to describe and analyze the Federal Housing Administration (FHA), the FHA Insured Loan Program, underwriting guidelines, the most frequently used FHA loans, direct endorsement, FHA contributions to real estate finance, the Veterans’ Assistance (VA) Loan Guarantee Program, and additional VA loan programs.

(54) Real Estate Finance. The student demonstrates an understanding of lender loan practices. The student is expected to:

(A) explain qualifying the borrower, collateral, and title;
(B) describe the appropriate application of the following loan documents: sample credit report, uniform residential loan application, request for verification of deposit, request for verification of employment, uniform residential appraisal report, and title commitment;
(C) explain required lender notices and qualifying the title; and
(D) identify and describe lender closing costs.

(55) Real Estate Finance. The student identifies the elements of defaults and foreclosures. The student is expected to:

(A) calculate adjustments and modifications;
(B) identify and describe types of foreclosures;
(C) identify and describe types of defaults;
(D) describe deficiency judgments; and
(E) explain the tax impacts of foreclosure.

Description of specific student needs this course is designed to meet:

Exposure to currently in-demand fields of work and research are needed by our youth. A course
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in DIP serves this purpose. Basic and intermediate programming in scientific programming software serves to improve students' computer proficiency and build a skill set in computing that is transferable to multiple computer related industries. Critical thinking and analysis will strengthen the student's problem solving ability as they see current and past problems in imaging as well as their solutions. High levels of organization and attention to detail are required for image processing programming, and contributions will be made to the student in this area through the course.

Major resources and materials:

Each student will need access to:
- A computer during class time and outside of class to work on assignments.
- Scientific computing software such as Matlab®, Octave®, Python®, C®, or Java®. One textbook for digital image processing will be required. Textbooks are currently available for the subject, but our team at UTSA is developing a textbook specifically to be used for this high school image processing course, which will reduce the rigor, typically at the undergraduate or graduate level, to be readable by high school students.

Recommended course activities:

In class, programming of image processing algorithms will be required. Field trips to both university labs and industry settings where image processing is being applied in a way that is effective to demonstrate to high schools will be optional. Blackboard theoretical development will be provided and then programmed in scientific computing software. An optional special project will be given to address a student's individual interest in a specific area of DIP which will allow the student to investigate the area, produce a small result, and present the results in either in a written or oral report. A team project is an optional activity where the students will be grouped together in small groups (three or four students per group) and will work together to produce a new idea for the field of image processing. Each group will have the option to produce a new result or study and present a result that has already been discovered in the field. This will foster teamwork in computing and creativity in developing new results.

Suggested methods for evaluating student outcomes:

Evaluation methods will include in-class and homework assignments, and an in-class exam consisting of a programming section and a written analysis section. A final group project presentation will be optional.
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Teacher qualifications:

An assignment for Fundamentals for Real Estate is allowed with one of the following certificates:

1. Any business or office education certificate.
2. Any marketing or distributive education certificate.
5. Marketing: Grades 6-12.

In addition, the assigned educator should have an active salesperson or broker’s license issued by the TREC with active real estate experience in two of the past ten years.

Additional information: